

## BBVA RMBS 12 Fondo de Titulización de Activos

Cartera de Activos Titulizados / *Portfolio of Securitised Assets*

Situación de impagados: Clasificación por Primera Cuota Vencida y no Pagada / *Current delinquency: Classification by First Overdue Instalment*

Activos / *Assets*: Préstamos hipotecarios vivienda (PHs/CTHs) / *Residential mortgage loans (PTCs/MCs)*

Fecha / *Date*: 31/12/2019

Divisa / *Currency*: EUR

| Antigüedad<br><i>Aging</i>                                      | Deuda Vencida<br><i>Overdue Debt</i> |                     |                              |                       |                     |               | Deuda Pendiente de Vencer<br><i>Outstanding Debt</i> |               |                       | Deuda total<br><i>Total Debt</i> |               |                                  | Garantía<br><i>Security</i> | % Deuda/Tasación<br><i>% Loan to Value</i> |                           |  |
|---|--------------------------------------|---------------------|------------------------------|-----------------------|---------------------|---------------|--|---------------|-----------------------|----------------------------------|---------------|----------------------------------|-----------------------------|--|---------------------------|--|
|   | Num.                                 | Principal           | Intereses<br><i>Interest</i> | Otros<br><i>Other</i> | Total               | %             | Principal  | %             | Otros<br><i>Other</i> | Principal                        | %             | Deuda total<br><i>Total Debt</i> | V. Tasación<br><i>Value</i> | s/Principal<br><i>o/Principal</i>          | s/Total<br><i>o/Total</i> |  |
| <b>Impagados / <i>Delinquencies</i></b>                         |                                      |                     |                              |                       |                     |               |  |               |                       |                                  |               |                                  |                             |  |                           |  |
| De > 0 a ≤ 1 Mes<br><i>Up to 1 month</i>                        | 1.084                                | 463.576,07          | 88.824,33                    | 0,00                  | 552.400,40          | 13,65         | 118.999.301,76                                       | 82,34         | 0,00                  | 119.462.877,83                   | 80,67         | 119.551.702,16                   | 176.579.599,36              | 67,6538                                    | 67,7041                   |  |
| De > 1 a ≤ 2 Meses<br><i>from &gt; 1 to ≤ 2 months</i>          | 100                                  | 107.202,50          | 20.086,34                    | 26,62                 | 127.315,46          | 3,15          | 11.078.544,59  | 7,67          | 0,00                  | 11.185.747,09                    | 7,55          | 11.205.860,05                    | 17.116.682,91               | 65,3500                                    | 65,4675                   |  |
| De > 2 a ≤ 3 Meses<br><i>from &gt; 2 to ≤ 3 months</i>          | 14                                   | 27.634,28           | 4.551,08                     | 0,00                  | 32.185,36           | 0,80          | 1.614.929,50   | 1,12          | 0,00                  | 1.642.563,78                     | 1,11          | 1.647.114,86                     | 2.787.547,58                | 58,9250                                    | 59,0883                   |  |
| De > 3 a ≤ 6 Meses<br><i>from &gt; 3 to ≤ 6 months</i>          | 15                                   | 35.570,80           | 6.352,89                     | 212,49                | 42.136,18           | 1,04          | 1.864.597,94   | 1,29          | 0,00                  | 1.900.168,74                     | 1,28          | 1.906.734,12                     | 3.076.985,34                | 61,7542                                    | 61,9676                   |  |
| De > 6 a < 12 Meses<br><i>from &gt; 6 to &lt; 12 months</i>     | 16                                   | 68.170,07           | 20.844,73                    | 0,00                  | 89.014,80           | 2,20          | 2.025.924,83   | 1,40          | 0,00                  | 2.094.094,90                     | 1,41          | 2.114.939,63                     | 3.302.712,38                | 63,4053                                    | 64,0364                   |  |
| De ≥ 12 a < 18 Meses<br><i>from ≥ 12 to &lt; 18 months</i>      | 26                                   | 127.455,24          | 34.725,70                    | 766,37                | 162.947,31          | 4,03          | 2.783.608,47   | 1,93          | 0,00                  | 2.911.063,71                     | 1,97          | 2.946.555,78                     | 3.823.692,26                | 76,1323                                    | 77,0605                   |  |
| De ≥ 18 a < 24 Meses<br><i>from ≥ 18 to &lt; 24 months</i>      | 18                                   | 139.318,09          | 16.556,73                    | 4.375,05              | 160.249,87          | 3,96          | 1.704.257,05   | 1,18          | 0,00                  | 1.843.575,14                     | 1,24          | 1.864.506,92                     | 2.868.690,50                | 64,2654                                    | 64,9951                   |  |
| De ≥ 2 Años<br><i>from ≥ 2 years</i>                            | 63                                   | 2.604.991,27        | 214.664,68                   | 59.822,25             | 2.879.478,20        | 71,17         | 4.451.282,28   | 3,08          | 0,00                  | 7.056.273,55                     | 4,76          | 7.330.760,48                     | 9.339.674,00                | 75,5516                                    | 78,4905                   |  |
| <b>Subtotal :</b>   | <b>1.336</b>                         | <b>3.573.918,32</b> | <b>406.606,48</b>            | <b>65.202,78</b>      | <b>4.045.727,58</b> | <b>100,00</b> | <b>144.522.446,42</b>                                | <b>100,00</b> | <b>0,00</b>           | <b>148.096.364,74</b>            | <b>100,00</b> | <b>148.568.174,00</b>            | <b>218.895.584,33</b>       | <b>67,6562</b>                             | <b>67,8717</b>            |  |
| <b>Dudosos (subjettivos) / <i>Doubt debts (subjectives)</i></b> |                                      |                     |                              |                       |                     |               |  |               |                       |                                  |               |                                  |                             |  |                           |  |
|   | 0                                    | 0,00                | 0,00                         | 0,00                  | 0,00                | 0,00          | 0,00   | 0,00          | 0,00                  | 0,00                             | 0,00          | 0,00                             | 0,00                        | 0,0000                                     | 0,0000                    |  |
| <b>Subtotal :</b>   | <b>0</b>                             | <b>0,00</b>         | <b>0,00</b>                  | <b>0,00</b>           | <b>0,00</b>         | <b>0,00</b>   | <b>0,00</b>  | <b>0,00</b>   | <b>0,00</b>           | <b>0,00</b>                      | <b>0,00</b>   | <b>0,00</b>                      | <b>0,00</b>                 | <b>0,0000</b>                              | <b>0,0000</b>             |  |
| <b>Total :</b>  | <b>1.336</b>                         | <b>3.573.918,32</b> | <b>406.606,48</b>            | <b>65.202,78</b>      | <b>4.045.727,58</b> |               | <b>144.522.446,42</b>                                |               | <b>0,00</b>           | <b>148.096.364,74</b>            |               | <b>148.568.174,00</b>            | <b>218.895.584,33</b>       | <b>67,6562</b>                             | <b>67,8717</b>            |  |