BBVA RMBS 16 Fondo de Titulización

Brief report

Date: 06/30/2021
Currency: EUR

Constitution date: 05/09/2016

Issuer: Europea de Titulización

Management Company: BBVA

Register CNMV: C/ Edison, 4 - 28006 Madrid

VAT Reg. no.: V87950744

Originator: Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid

Subordinated Loan

BBVA

Start-up Loan

BBVA

Treasury Account

Iberclear

Bond Paying Agent

BBVA

Assets Custodian

BBVA

Servicer

BBVA

Credit enhancement and financial operations

Credit enhancement (CE)

% CE at issue date % CE at constitution date

Series % CE Issue of Bonds % CE

100.00% 858,030,163.20 28.72% 256,000,000.00

B Loan 29.84% 256,000,000.00 19.05% 256,000,000.00

Reserve Fund 7.46% 64,000,000.00 4.76% 64,000,000.00

Other financial operations (current)

Assets

Balance

Treyasury Account 7,475,341.17 0.00% 4,843,425.29

Servicer sale collection not yet credited 655,614.56

Liabilities Available

Subordinated Loan L/T 64,000,000.00 0.00%

Start-up Loan L/T 0.00

Start-up Loan ST 0.00

Collateral: Residential mortgage loans (PTCs)

General

Current At constitution date

Count 9,739 11,333

Principal

Principal outstanding 1,095,848,704.91 1,586,973,393.56

Average loan 112,829.73 141,178.28

Minimum 0.51 57,460.25

Maximum 709,977.72 910,287.59

Interest Rate

Weighted average (vec) 0.73% 1.32%

Minimum 0.00% 0.24%

Maximum 6.47% 6.60%

Weighted average (WARM) (months) 372 331

Minimum 07/03/2021 01/25/2021

Maximum 10/31/2020 10/31/2020

Index (principal outstanding distribution)

1-year EURIBOR/EBOR (Mortgage Market) 99.29% 96.19%

Mortgage Market At institutes 0.71% 0.81%

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date

<table>
<thead>
<tr>
<th>Series</th>
<th>Average life</th>
<th>Final maturity</th>
<th>% CPR</th>
<th>% CE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without redemption</td>
<td>39.53</td>
<td>01/24/2031</td>
<td>100.00%</td>
<td>1,344,000,000.00</td>
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<tr>
<td>With optional redemption</td>
<td>39.53</td>
<td>09/05/2028</td>
<td>100.00%</td>
<td>1,344,000,000.00</td>
</tr>
</tbody>
</table>

Series: B Loan 256,000,000.00

Collateral: Residential mortgage loans (PTCs)

General

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The information provided is for the purpose of the Offering Circular for the Bond issue by this Securitisation Fund. It has been compiled from publicly available sources and does not represent the views of the Fund Manager or any other entity.
### Current data

<table>
<thead>
<tr>
<th>Aging</th>
<th>Assets</th>
<th>Overdue debt</th>
<th>Total</th>
<th>Outstanding debt</th>
<th>Total debt</th>
<th>% Total debt</th>
<th>Appraised Value</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Principal</td>
<td>Interest</td>
<td>Other</td>
<td>%</td>
<td></td>
<td></td>
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<tr>
<td>Delinquencies</td>
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<tr>
<td>Up to 1 month</td>
<td>385</td>
<td>135,061.17</td>
<td>25,215.82</td>
<td>0.00</td>
<td>160,276.99</td>
<td>10.22</td>
<td>160,276.99</td>
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<td>from 1 to &lt; 2 months</td>
<td>21</td>
<td>30,713.59</td>
<td>4,462.66</td>
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<td>25,176.25</td>
<td>1.61</td>
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<tr>
<td>from 2 to &lt; 3 months</td>
<td>2</td>
<td>6,658.61</td>
<td>311.50</td>
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<td>7,168.41</td>
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<td>from 3 to &lt; 6 months</td>
<td>1</td>
<td>2,779.77</td>
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<td>3,205.77</td>
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<td>3,205.77</td>
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<td>from &gt; 6 to &lt; 12 months</td>
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<td>9,796.52</td>
<td>5,099.39</td>
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<td>14,895.91</td>
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<td>45,074.32</td>
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<td>51,946.20</td>
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<td>from &gt; 24 months</td>
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<td>305,695.30</td>
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<td>Subtotal</td>
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<tr>
<td></td>
<td>419</td>
<td>1,494,544.19</td>
<td>95,590.50</td>
<td>7,393.30</td>
<td>1,507,527.99</td>
<td>100.00</td>
<td>1,507,527.99</td>
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<td>419</td>
<td>1,494,544.19</td>
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