

BBVA RMBS 16 Fondo de Titulización

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Distribución por Intervalos de Fecha de Vencimiento Final / Distribution by Final Maturity Date Intervals

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

Fecha / Date: 31/10/2020

Divisa / Currency: EUR

| Intervalos anuales Annual Intervals | Saldo Vivo de Principal Outstanding Principal Balance | | | | Principal Vencido Impagado Overdue Principal | | | | Principal Pendiente Vencimiento Outstanding Principal | | | | Tipo Interés Interest Rate | Vida residual Residual Life |
|--|--|------|------------------|------|---|------|------------------|-------|--|------|------------------|------|-------------------------------|----------------------------------|
| | Num. | % | Importe / Amount | % | Num. | % | Importe / Amount | % | Num. | % | Importe / Amount | % | Media Pond. W. Average | M. Pond. Meses W. Avg. Months |
| 2020 | 2 | 0,02 | 1.506,25 | 0,00 | 0 | 0,00 | 0,00 | 0,00 | 2 | 0,02 | 1.506,25 | 0,00 | 1,504% | 2,000 |
| 2021 | 4 | 0,04 | 31.603,79 | 0,00 | 0 | 0,00 | 0,00 | 0,00 | 4 | 0,04 | 31.603,79 | 0,00 | 1,129% | 10,934 |
| 2022 | 7 | 0,07 | 82.293,28 | 0,01 | 1 | 0,20 | 528,28 | 0,06 | 7 | 0,07 | 81.765,00 | 0,01 | 1,290% | 21,655 |
| 2023 | 14 | 0,14 | 329.780,18 | 0,03 | 0 | 0,00 | 0,00 | 0,00 | 14 | 0,14 | 329.780,18 | 0,03 | 0,562% | 31,443 |
| 2024 | 13 | 0,13 | 368.972,45 | 0,03 | 1 | 0,20 | 628,55 | 0,07 | 13 | 0,13 | 368.343,90 | 0,03 | 0,717% | 45,855 |
| 2025 | 14 | 0,14 | 637.030,97 | 0,05 | 0 | 0,00 | 0,00 | 0,00 | 14 | 0,14 | 637.030,97 | 0,05 | 0,695% | 55,741 |
| 2026 | 28 | 0,28 | 1.884.725,38 | 0,16 | 2 | 0,40 | 1.136,79 | 0,13 | 28 | 0,28 | 1.883.588,59 | 0,16 | 0,893% | 70,288 |
| 2027 | 54 | 0,54 | 3.445.151,58 | 0,29 | 1 | 0,20 | 779,77 | 0,09 | 54 | 0,54 | 3.444.371,81 | 0,29 | 1,142% | 80,600 |
| 2028 | 76 | 0,76 | 4.927.602,13 | 0,42 | 3 | 0,60 | 6.360,32 | 0,74 | 76 | 0,76 | 4.921.241,81 | 0,42 | 0,939% | 92,697 |
| 2029 | 71 | 0,71 | 6.273.585,13 | 0,54 | 6 | 1,20 | 26.638,68 | 3,12 | 71 | 0,71 | 6.246.946,45 | 0,53 | 0,759% | 105,923 |
| 2030 | 91 | 0,91 | 7.776.315,69 | 0,66 | 4 | 0,80 | 3.877,05 | 0,45 | 91 | 0,91 | 7.772.438,64 | 0,67 | 0,759% | 116,782 |
| 2031 | 176 | 1,75 | 13.638.699,31 | 1,17 | 4 | 0,80 | 1.692,14 | 0,20 | 176 | 1,76 | 13.637.007,17 | 1,17 | 0,980% | 128,816 |
| 2032 | 168 | 1,67 | 13.126.191,47 | 1,12 | 12 | 2,40 | 46.982,35 | 5,50 | 168 | 1,68 | 13.079.209,12 | 1,12 | 0,905% | 140,286 |
| 2033 | 221 | 2,20 | 17.564.632,46 | 1,50 | 13 | 2,60 | 44.177,56 | 5,17 | 221 | 2,20 | 17.520.454,90 | 1,50 | 0,853% | 153,040 |
| 2034 | 196 | 1,95 | 18.893.230,67 | 1,62 | 10 | 2,00 | 7.752,58 | 0,91 | 196 | 1,95 | 18.885.478,09 | 1,62 | 0,779% | 164,503 |
| 2035 | 345 | 3,44 | 38.099.438,56 | 3,26 | 19 | 3,80 | 20.704,61 | 2,42 | 345 | 3,44 | 38.078.733,95 | 3,26 | 0,666% | 176,860 |
| 2036 | 482 | 4,81 | 47.531.073,79 | 4,06 | 23 | 4,60 | 100.335,47 | 11,74 | 482 | 4,81 | 47.430.738,32 | 4,06 | 0,772% | 188,357 |
| 2037 | 389 | 3,88 | 41.187.984,07 | 3,52 | 17 | 3,40 | 33.441,24 | 3,91 | 389 | 3,88 | 41.154.542,83 | 3,52 | 1,078% | 201,058 |
| 2038 | 284 | 2,83 | 31.065.279,92 | 2,66 | 17 | 3,40 | 17.123,81 | 2,00 | 284 | 2,83 | 31.048.156,11 | 2,66 | 1,014% | 213,008 |
| 2039 | 310 | 3,09 | 38.397.094,47 | 3,28 | 12 | 2,40 | 10.851,13 | 1,27 | 310 | 3,09 | 38.386.243,34 | 3,28 | 0,876% | 224,433 |
| 2040 | 346 | 3,45 | 47.422.216,84 | 4,05 | 17 | 3,40 | 143.109,62 | 16,74 | 345 | 3,44 | 47.279.107,22 | 4,05 | 0,635% | 236,631 |
| 2041 | 904 | 9,01 | 98.680.969,78 | 8,44 | 34 | 6,80 | 13.032,34 | 1,52 | 904 | 9,01 | 98.667.937,44 | 8,44 | 0,929% | 248,573 |
| 2042 | 265 | 2,64 | 32.714.338,43 | 2,80 | 19 | 3,80 | 17.216,52 | 2,01 | 265 | 2,64 | 32.697.121,91 | 2,80 | 1,022% | 259,667 |
| 2043 | 777 | 7,75 | 81.794.764,16 | 6,99 | 26 | 5,20 | 19.254,48 | 2,25 | 777 | 7,75 | 81.775.509,68 | 7,00 | 1,459% | 273,832 |
| 2044 | 632 | 6,30 | 70.568.204,85 | 6,03 | 19 | 3,80 | 33.265,68 | 3,89 | 632 | 6,30 | 70.534.939,17 | 6,03 | 1,336% | 284,522 |
| 2045 | 639 | 6,37 | 83.891.959,42 | 7,17 | 18 | 3,60 | 177.584,29 | 20,78 | 638 | 6,36 | 83.714.375,13 | 7,16 | 0,810% | 296,260 |
| 2046 | 666 | 6,64 | 83.934.187,98 | 7,18 | 40 | 8,00 | 20.118,15 | 2,35 | 666 | 6,64 | 83.914.069,83 | 7,18 | 0,880% | 308,592 |
| 2047 | 293 | 2,92 | 42.850.802,51 | 3,66 | 20 | 4,00 | 13.761,63 | 1,61 | 293 | 2,92 | 42.837.040,88 | 3,67 | 0,797% | 319,789 |
| 2048 | 257 | 2,56 | 37.428.860,02 | 3,20 | 31 | 6,20 | 25.761,93 | 3,01 | 257 | 2,56 | 37.403.098,09 | 3,20 | 0,852% | 331,731 |
| 2049 | 226 | 2,25 | 30.483.262,74 | 2,61 | 17 | 3,40 | 6.558,16 | 0,77 | 226 | 2,25 | 30.476.704,58 | 2,61 | 0,879% | 344,965 |

Medias ponderadas por el principal pendiente de vencimiento / Averages weighted by the outstanding principal.

Tipo Interés: Tipo de interés nominal anual / Interest Rate: Annual nominal interest rate.

BBVA RMBS 16 Fondo de Titulización

Cartera de Activos Titulizados / *Portfolio of Securitised Assets*

Distribución por Intervalos de Fecha de Vencimiento Final / *Distribution by Final Maturity Date Intervals*

Activos / *Assets*: Préstamos hipotecarios vivienda (CTHS) / *Residential mortgage loans (PTCs)*

Fecha / *Date*: 31/10/2020

Divisa / *Currency*: EUR

| Intervalos anuales <i>Annual Intervals</i> | Saldo Vivo de Principal <i>Outstanding Principal Balance</i> | | | | Principal Vencido Impagado <i>Overdue Principal</i> | | | | Principal Pendiente Vencimiento <i>Outstanding Principal</i> | | | | Tipo Interés <i>Interest Rate</i> | Vida residual <i>Residual Life</i> |
|---|---|---------------|-------------------------|---------------|--|---------------|-------------------------|---------------|---|---------------|-------------------------|---------------|--------------------------------------|---|
| | Num. | % | Importe / <i>Amount</i> | % | Num. | % | Importe / <i>Amount</i> | % | Num. | % | Importe / <i>Amount</i> | % | Media Pond. <i>W. Average</i> | M. Pond. Meses <i>W. Avg. Months</i> |
| 2050 | 403 | 4,02 | 62.367.845,60 | 5,33 | 24 | 4,80 | 20.776,75 | 2,43 | 403 | 4,02 | 62.347.068,85 | 5,33 | 0,720% | 356,529 |
| 2051 | 1.337 | 13,33 | 171.130.630,71 | 14,63 | 78 | 15,60 | 37.982,84 | 4,44 | 1.337 | 13,33 | 171.092.647,87 | 14,64 | 1,015% | 368,259 |
| 2052 | 160 | 1,60 | 19.886.603,37 | 1,70 | 6 | 1,20 | 1.560,38 | 0,18 | 160 | 1,60 | 19.885.042,99 | 1,70 | 1,362% | 379,498 |
| 2053 | 75 | 0,75 | 9.379.499,93 | 0,80 | 5 | 1,00 | 1.639,61 | 0,19 | 75 | 0,75 | 9.377.860,32 | 0,80 | 2,302% | 393,873 |
| 2054 | 43 | 0,43 | 4.660.870,47 | 0,40 | 1 | 0,20 | 78,51 | 0,01 | 43 | 0,43 | 4.660.791,96 | 0,40 | 1,516% | 404,175 |
| 2055 | 61 | 0,61 | 6.986.537,41 | 0,60 | 0 | 0,00 | 0,00 | 0,00 | 61 | 0,61 | 6.986.537,41 | 0,60 | 1,147% | 414,867 |
| 2060 | 1 | 0,01 | 197.071,74 | 0,02 | 0 | 0,00 | 0,00 | 0,00 | 1 | 0,01 | 197.071,74 | 0,02 | 0,491% | 482,000 |
| Total : | 10.030 | 100,00 | 1.169.640.817,51 | 100,00 | 500 | 100,00 | 854.711,22 | 100,00 | 10.028 | 100,00 | 1.168.786.106,29 | 100,00 | | |
| Media Ponderada / <i>Weighted Average</i> : | | | | | | | | | | | | | 0,970% | 279,252 |
| Media Simple / <i>Average</i> : | | | 116.614,24 | | | | 1.709,42 | | | | 116.552,26 | | 1,054% | 268,733 |
| Mínimo / <i>Minimum</i> : | | | 432,42 | | | | 76,33 | | | | 432,42 | | 0,000% | 31/12/2020 |
| Máximo / <i>Maximum</i> : | | | 722.141,56 | | | | 152.557,14 | | | | 722.141,56 | | 6,470% | 31/12/2060 |