



# BBVA LEASING 1 Fondo de Titulización de Activos

## Brief report

Date: 12/31/2016  
Currency: EUR

Date of constitution  
06/25/2007

VAT Reg. no.  
V85143931

Management Company  
Europa de Titulización, S.G.F.T

Originator  
BBVA

Servicer  
BBVA

Lead Managers  
BBVA  
BNP Paribas  
RBS  
Société Générale

Bond Underwriters and Placement Agents  
BBVA  
BNP Paribas  
RBS  
Société Générale  
Bancaja  
Calyon  
Danske Bank  
HSBC

Bond Paying Agent  
Société Générale

Market  
AIAF Mercado de Renta Fija

Register of Book Securities  
Iberclear

Treasury Account  
BBVA

Principal Account  
BBVA

Start-up Loan  
BBVA

Swap  
BBVA

Assets Custodian  
BBVA

Fund Auditors  
Deloitte (ejercicios 2009 a actual)  
Ernst & Young (hasta ejercicio 2008)

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.45%	0.29%	0.25%	0.34%	0.43%
Annual Percentage Rate (CPR)	5.28%	3.46%	2.90%	4.02%	5.01%

Replenishment of securitised assets	
Last acquisition (date)	11/26/2008
Number of loans acquired	2,394
Additional loan principal	177,355,667
Cumulative acquisitions	
Number of loans acquired	25,464
Additional loan principal	1,221,037,847.41
Next acquisition (date)	
End of revolving period	05/26/2009

Geographic distribution		
	Current	At constitution date
Andalucia	11.38%	15.32%
Aragon	2.63%	3.03%
Asturias	0.49%	1.25%
Balearic Islands	0.32%	1.65%
Basque Country	7.93%	4.87%
Canary Islands	0.94%	2.03%
Cantabria	1.26%	0.78%
Castilla-La Mancha	0.65%	2.74%
Castilla-Leon	4.05%	4.71%
Catalonia	37.24%	24.89%
Ceuta		0.19%
Extremadura	0.23%	1.97%
Galicia	0.94%	3.35%
La Rioja	0.23%	0.74%
Madrid	11.58%	17.08%
Mallorca	0.01%	
Murcia	1.32%	2.33%
Navarra	0.89%	1.40%
Valencia	17.91%	11.66%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	23	38,714.90	988.18	1,521.17	41,224.25	0.04	1,606,602.63	1,647,826.88	1.53
from > 1 to ≤ 2 months	13	36,021.60	796.18	0.00	36,817.78	0.04	683,146.73	719,964.51	0.67
from > 2 to ≤ 3 months	7	25,360.00	503.18	0.00	25,863.18	0.03	386,305.35	412,168.53	0.38
from > 3 to ≤ 6 months	4	58,453.23	1,632.72	0.00	60,085.95	0.06	632,415.81	692,501.76	0.64
from > 6 to < 12 months	1	26,343.60	309.17	0.00	26,652.77	0.03	35,377.48	62,030.25	0.06
from ≥ 12 to < 18 months	3	40,543.49	2,889.95	0.00	43,433.44	0.04	134,635.28	178,068.72	0.17
from ≥ 18 to < 24 months	5	163,143.99	6,840.05	0.00	169,984.04	0.17	173,193.40	343,177.44	0.32
from ≥ 2 years	4,954	95,780,671.29	4,729,425.79	200,298.43	100,710,395.51	99.60	3,070,911.76	103,781,307.27	96.24
Subtotal	5,010	96,169,252.10	4,743,385.22	201,819.60	101,114,456.92	100.00	6,722,588.44	107,837,045.36	100.00
<i>Doubt debts (subjectives)</i>									
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	5,010	96,169,252.10	4,743,385.22	201,819.60	101,114,456.92		6,722,588.44	107,837,045.36	