



# BBVA RMBS 5 Fondo de Titulización de Activos

## Brief report

Date: 12/31/2014  
 Currency: EUR

Date of constitution  
 05/26/2008

VAT Reg. no.  
 V85447654

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

Originator  
 BBVA

Servicer  
 BBVA

Lead Manager and Subscriber  
 BBVA

Assets Custodian  
 BBVA

Bond Paying Agent  
 BBVA

Market  
 AIAF Mercado de Renta Fija

Register of Book Securities  
 Iberclear

Treasury Account  
 BBVA

Start-up Loan  
 BBVA

Subordinated Loan  
 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)	0.17%	0.10%	0.08%	0.07%	0.31%
Annual Percentage Rate (CPR)	2.06%	1.18%	0.95%	0.88%	3.69%

Geographic distribution		
	Current	At constitution date
Andalucia	19.82%	18.77%
Aragon	1.64%	1.70%
Asturias	1.93%	1.76%
Balearic Islands	3.16%	2.95%
Basque Country	3.14%	2.80%
Canary Islands	5.64%	5.66%
Cantabria	1.31%	1.18%
Castilla-La Mancha	4.01%	3.91%
Castilla-Leon	4.35%	4.18%
Catalonia	19.64%	21.91%
Ceuta	0.54%	0.51%
Extremadura	1.35%	1.28%
Galicia	3.73%	3.54%
La Rioja	0.44%	0.44%
Madrid	11.74%	11.66%
Melilla	0.70%	0.63%
Murcia	2.46%	2.53%
Navarra	0.64%	0.65%
Valencia	13.75%	13.96%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%		Total	%	
<i>Delinquencies</i>										
Up to 1 month	2,033	867,758.02	358,100.13	18,210.20	1,244,068.35	6.72	293,176,793.76	294,420,862.11	68.48	71.77
from > 1 to ≤ 2 months	323	338,885.90	153,544.47	834.11	493,264.48	2.66	48,936,290.19	49,429,554.67	11.50	73.15
from > 2 to ≤ 3 months	37	55,074.05	25,838.07	723.77	81,635.89	0.44	5,538,315.35	5,619,951.24	1.31	74.47
from > 3 to ≤ 6 months	39	72,810.02	35,377.61	13,155.90	121,343.53	0.66	5,628,325.01	5,749,668.54	1.34	72.44
from > 6 to < 12 months	59	191,816.31	84,730.27	42,221.23	318,767.81	1.72	8,574,115.08	8,892,882.89	2.07	75.08
from ≥ 12 to < 18 months	66	358,543.86	169,204.29	81,386.33	609,134.48	3.29	9,705,673.95	10,314,808.43	2.40	76.47
from ≥ 18 to < 24 months	76	643,431.46	337,474.58	131,538.97	1,112,445.01	6.01	11,246,687.49	12,359,132.50	2.87	77.96
from ≥ 2 years	233	10,886,235.04	3,100,100.18	555,679.92	14,542,015.14	78.51	28,632,361.25	43,174,376.39	10.04	86.51
Subtotal	2,866	13,414,554.66	4,264,369.60	843,750.43	18,522,674.69	100.00	411,438,562.08	429,961,236.77	100.00	73.57
<i>Doubt debts (subjectives)</i>										
	0	0.00	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	0.00
Total	2,866	13,414,554.66	4,264,369.60	843,750.43	18,522,674.69		411,438,562.08	429,961,236.77		73.57

### Additional information