

BBVA EMPRESAS 5 Fondo de Titulización de Activos

Brief report

Date: 08/31/2014
Currency: EUR

Date of constitution
03/14/2011

VAT Reg. no.
V86170537

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

Originator
BBVA

Servicer
BBVA

Lead Manager and Subscriber
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

Assets Custodian
BBVA

Fund Auditors
Por determinar

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.44%	0.54%	0.41%	0.33%	0.44%
Annual Percentage Rate (CPR)	5.19%	6.25%	4.78%	3.85%	5.20%

Geographic distribution		
	Current	At constitution date
Andalucia	12.80%	12.79%
Aragon	1.08%	1.12%
Asturias	1.12%	0.97%
Balearic Islands	0.84%	3.43%
Basque Country	2.38%	7.33%
Canary Islands	3.39%	3.09%
Cantabria	1.75%	1.98%
Castilla-La Mancha	2.73%	1.67%
Castilla-Leon	2.30%	2.37%
Catalonia	33.20%	26.25%
Ceuta	0.12%	0.13%
Extremadura	0.60%	2.09%
Galicia	6.27%	6.33%
La Rioja	0.18%	0.53%
Madrid	16.58%	17.90%
Mellilla	0.24%	0.17%
Murcia	4.67%	2.58%
Navarra	1.13%	1.53%
Valencia	8.61%	7.76%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	61	106,265.28	17,863.12	164.34	124,292.74	0.68	4,930,700.74	5,054,993.48	10.97
from > 1 to ≤ 2 months	38	178,437.27	27,078.65	0.00	205,515.92	1.12	4,754,507.90	4,960,023.82	10.76
from > 2 to ≤ 3 months	11	28,864.91	3,998.58	0.00	32,863.49	0.18	679,690.64	712,554.13	1.55
from > 3 to ≤ 6 months	4	80,721.75	820.20	1,465.21	83,007.16	0.45	1,185,395.60	1,268,402.76	2.75
from > 6 to < 12 months	16	369,688.76	34,263.65	9,354.10	413,306.51	2.26	949,620.95	1,362,927.46	2.96
from ≥ 12 to < 18 months	17	951,412.42	171,997.76	15,985.40	1,139,395.58	6.22	4,803,135.08	5,942,530.66	12.90
from ≥ 18 to < 24 months	26	1,877,587.98	239,928.08	36,836.70	2,154,352.76	11.77	3,179,841.98	5,334,194.74	11.58
from ≥ 2 years	130	12,253,259.54	1,698,475.20	206,800.02	14,158,534.76	77.32	7,285,820.60	21,444,355.36	46.54
Subtotal	303	15,846,237.91	2,194,425.24	270,605.77	18,311,268.92	100.00	27,768,713.49	46,079,982.41	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	303	15,846,237.91	2,194,425.24	270,605.77	18,311,268.92		27,768,713.49	46,079,982.41	

Additional information