

BBVA RMBS 3 Fondo de Titulización de Activos (C.I.F.: V85172252)

DETERMINACIÓN Y CÁLCULO INTERÉS NOMINAL, INTERESES Y AMORTIZACIÓN APLICABLE A LOS BONOS

Determining and Calculating Bond Nominal Interest, Interest and Redemption

FECHA DE PAGO / Payment date

20.05.2020

Periodo de Interés / Interest accrual period

desde / From
hasta / To
plazo / Term

20.02.2020 (incluido) / (included)
20.05.2020 (excluido) / (excluded)
90 días / days

Determinación Tipo Interés Nominal

Nominal Interest Rate Calculation

Euribor 3 meses / 3 Month Euribor 18.02.2020

Margen / Margin

Tipo de Interés Nominal calculado / Calculated interest rate

Tipo de Interés Nominal aplicable / Applicable interest rate

| Bonos Serie A1 | Bonos Serie A2 | Bonos Serie A3a | Bonos Serie A3b | Bonos Serie A3c | Bonos Serie A3d | Bonos Serie B | Bonos Serie C |
|-----------------|-----------------|------------------|------------------|------------------|------------------|----------------|----------------|
| Series A1 Bonds | Series A2 Bonds | Series A3a Bonds | Series A3b Bonds | Series A3c Bonds | Series A3d Bonds | Series B Bonds | Series C Bonds |
| ES0314149008 | ES0314149016 | ES0314149057 | ES0314149065 | ES0314149073 | ES0314149081 | ES0314149032 | ES0314149040 |

| | | | | | | | |
|---------|---------|---------|---------|---------|---------|---------|---------|
| -0,403% | -0,403% | -0,403% | -0,403% | -0,403% | -0,403% | -0,403% | -0,403% |
| 0,160% | 0,200% | 0,220% | 0,220% | 0,220% | 0,220% | 0,550% | 0,850% |
| -0,243% | -0,203% | -0,183% | -0,183% | -0,183% | -0,183% | -0,147% | 0,447% |
| 0,000% | 0,000% | 0,000% | 0,000% | 0,000% | 0,000% | 0,147% | 0,447% |

Número de Bonos / N.Bonds

Nominal / Face value (Euros)

| Bono | Serie | Bono | Serie | Bono | Serie | Bono | Serie | Bono | Serie | Bono | Serie | Bono | Serie | Bono | Serie |
|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|---------------|-----------|---------------|------------|----------------|------------|---------------|
| Bond | Series | Bond | Series | Bond | Series | Bond | Series | Bond | Series | Bond | Series | Bond | Series | Bond | Series |
| | 12.000 | | 5.955 | | 7.200 | | 1.440 | | 672 | | 288 | | 1.560 | | 885 |
| 19.029,75 | 228.357.000,00 | 61.977,51 | 369.076.072,05 | 51.107,43 | 367.973.496,00 | 94.587,66 | 136.206.230,40 | 94.587,66 | 63.562.907,52 | 94.587,66 | 27.241.246,08 | 100.000,00 | 156.000.000,00 | 100.000,00 | 88.500.000,00 |

Liquidación de Intereses

Interest Payment

Base / Day count fraction Act / 360

Intereses Brutos / Gross Interest (Euros)

Retención / Withholding tax

Intereses Netos / Net Interest

| | | | | | | | | | | | | | | | | | |
|----------|------|----------|------|----------|------|----------|------|----------|------|----------|------|-----------|-----------|-----------|-----------|------------|-----------|
| 0,000000 | 0,00 | 0,000000 | 0,00 | 0,000000 | 0,00 | 0,000000 | 0,00 | 0,000000 | 0,00 | 0,000000 | 0,00 | 0,000000 | 0,00 | 36,750000 | 57.330,00 | 111,750000 | 98.898,75 |
| 0,000000 | 0,00 | 0,000000 | 0,00 | 0,000000 | 0,00 | 0,000000 | 0,00 | 0,000000 | 0,00 | 0,000000 | 0,00 | 6,982500 | 10.892,70 | 6,982500 | 10.892,70 | 21,232500 | 18.790,76 |
| 0,000000 | 0,00 | 0,000000 | 0,00 | 0,000000 | 0,00 | 0,000000 | 0,00 | 0,000000 | 0,00 | 0,000000 | 0,00 | 29,767500 | 46.437,30 | 29,767500 | 46.437,30 | 90,517500 | 80.107,99 |

Amortización de Principal

Principal Redemption

Amortización / Redemption (Euros)

| | | | | | | | | | | | | | | | |
|----------------------------------|----------------------------------|----------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| A determinar To be determined | A determinar To be determined | A determinar To be determined | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
|----------------------------------|----------------------------------|----------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|

Pagos pendientes por insuficiencia

de Fondos Disponibles

Payments not made due to insufficient

Available Funds (Euros)

Fecha de Vencimiento / Maturity date

Intereses Brutos / Gross Interest (Euros)

Retención / Withholding tax

Intereses Netos / Net Interest

20.08.2015 a / to 20.02.2020

1.323.836111 2.065.184,34 2.771.336111 2.452.632,46

251.528861 392.385,03 526.553861 466.000,19

1.072.307250 1.672.799,31 2.244.782250 1.986.632,27

* El Tipo de Interés Nominal aplicable se ha fijado en el 0,000% debido a que los términos del Folleto y en concreto los apartados 4.8 de la Nota de Valores y 3.4.6.2.1 del Módulo Adicional a la Nota de Valores no contemplan la posibilidad de un Tipo de Interés Nominal negativo que pudiera dar lugar a intereses a satisfacer por los tenedores de los Bonos a favor del Fondo.

* The applicable Nominal Interest Rate has been set at 0.000% because the terms of the Prospectus and specifically sections 4.8 of the Securities Note and 3.4.6.2.1 of the Securities Note Building Block do not provide for the possibility of a negative Nominal Interest Rate which might result in interest being payable by Bondholders to the Fund.

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