

# BBVA AUTOS 1 Fondo de Titulización de Activos

## Cartera de Activos Titulizados / Portfolio of Securitised Assets

### Distribución por Intervalos de Fecha de Formalización / Distribution by Arrangement Date Intervals

Activos / Assets: Préstamos adquisición automóviles nuevos / Loans for purchase of new motor car

Fecha / Date: 31/12/2005

Divisa / Currency: EUR

| Intervalos anuales<br>Annual Intervals | Saldo Vivo de Principal<br>Outstanding Principal Balance |               |                       |               | Principal Vencido Impagado<br>Overdue Principal |               |                     |               | Principal Pendiente Vencimiento<br>Outstanding Principal |               |                       |               | Tipo Interés<br>Interest Rate<br>Media Pond.<br>W. Average | Antigüedad<br>Age<br>M. Pond. Meses<br>W. Avg. Months |
|----------------------------------------|----------------------------------------------------------|---------------|-----------------------|---------------|-------------------------------------------------|---------------|---------------------|---------------|----------------------------------------------------------|---------------|-----------------------|---------------|------------------------------------------------------------|-------------------------------------------------------|
|                                        | Num.                                                     | %             | Importe / Amount      | %             | Num.                                            | %             | Importe / Amount    | %             | Num.                                                     | %             | Importe / Amount      | %             |                                                            |                                                       |
| 1997                                   | 60                                                       | 0,05          | 19.763,50             | 0,00          | 29                                              | 0,28          | 6.598,92            | 0,27          | 33                                                       | 0,03          | 13.164,58             | 0,00          | 9,593%                                                     | 100,482                                               |
| 1998                                   | 3.370                                                    | 2,72          | 8.802.374,47          | 0,90          | 247                                             | 2,41          | 48.249,61           | 1,94          | 3.359                                                    | 2,72          | 8.754.124,86          | 0,90          | 8,573%                                                     | 88,561                                                |
| 1999                                   | 6.306                                                    | 5,09          | 27.928.285,04         | 2,85          | 348                                             | 3,40          | 64.509,76           | 2,60          | 6.290                                                    | 5,09          | 27.863.775,28         | 2,85          | 7,545%                                                     | 77,025                                                |
| 2000                                   | 9.457                                                    | 7,63          | 51.509.853,35         | 5,26          | 672                                             | 6,57          | 145.321,33          | 5,85          | 9.377                                                    | 7,58          | 51.364.532,02         | 5,26          | 8,210%                                                     | 65,745                                                |
| 2001                                   | 19.836                                                   | 16,01         | 105.295.929,44        | 10,76         | 2.008                                           | 19,63         | 520.473,94          | 20,95         | 19.791                                                   | 16,01         | 104.775.455,50        | 10,73         | 8,496%                                                     | 53,167                                                |
| 2002                                   | 27.981                                                   | 22,59         | 186.327.296,03        | 19,03         | 2.441                                           | 23,86         | 573.727,19          | 23,09         | 27.940                                                   | 22,60         | 185.753.568,84        | 19,02         | 7,715%                                                     | 41,687                                                |
| 2003                                   | 29.631                                                   | 23,92         | 252.835.993,57        | 25,83         | 2.399                                           | 23,45         | 630.791,81          | 25,39         | 29.614                                                   | 23,95         | 252.205.201,76        | 25,83         | 6,979%                                                     | 30,373                                                |
| 2004                                   | 19.590                                                   | 15,81         | 237.916.038,69        | 24,31         | 1.616                                           | 15,80         | 397.154,25          | 15,98         | 19.589                                                   | 15,84         | 237.518.884,44        | 24,33         | 6,494%                                                     | 18,607                                                |
| 2005                                   | 7.656                                                    | 6,18          | 108.236.488,63        | 11,06         | 469                                             | 4,59          | 98.016,43           | 3,94          | 7.656                                                    | 6,19          | 108.138.472,20        | 11,08         | 6,281%                                                     | 8,563                                                 |
| <b>Total :</b>                         | <b>123.887</b>                                           | <b>100,00</b> | <b>978.872.022,72</b> | <b>100,00</b> | <b>10.229</b>                                   | <b>100,00</b> | <b>2.484.843,24</b> | <b>100,00</b> | <b>123.649</b>                                           | <b>100,00</b> | <b>976.387.179,48</b> | <b>100,00</b> |                                                            |                                                       |
| Media Ponderada / Weighted Average :   |                                                          |               |                       |               |                                                 |               |                     |               |                                                          |               |                       |               |                                                            |                                                       |
| Media Simple / Average :               |                                                          |               | 7.901,33              |               |                                                 |               |                     | 242,92        |                                                          |               |                       |               | 7,182%                                                     | 33,409                                                |
| Mínimo / Minimum :                     |                                                          |               | 0,05                  |               |                                                 |               |                     | 0,01          |                                                          |               |                       |               | 7,432%                                                     | 39,904                                                |
| Máximo / Maximum :                     |                                                          |               | 57.775,31             |               |                                                 |               |                     | 7.491,98      |                                                          |               |                       |               | 3,000%                                                     | 22/04/1997                                            |
|                                        |                                                          |               |                       |               |                                                 |               |                     |               |                                                          |               |                       |               | 12,500%                                                    | 31/08/2005                                            |

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

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