

## BBVA-3 FTPYME 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 a PYMES / SME Loans

Fecha / Date: 31/12/2012

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 | Antigüedad<br>Age                |
|----------------------------------------|----------------------------------------------------------|--------|------------------|--------|-------------------------------------------------|--------|------------------|--------|----------------------------------------------------------|--------|------------------|--------|-------------------------------|----------------------------------|
|                                        | Num.                                                     | %      | Importe / Amount | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount | %      | Media Pond.<br>W. Average     | M. Pond. Meses<br>W. Avg. Months |
| 1998                                   | 23                                                       | 2,76   | 194.090,65       | 0,43   | 0                                               | 0,00   | -0,01            | 0,00   | 23                                                       | 3,07   | 194.090,66       | 0,48   | 3,794%                        | 171,291                          |
| 1999                                   | 30                                                       | 3,60   | 415.489,68       | 0,93   | 1                                               | 0,63   | 697,96           | 0,02   | 30                                                       | 4,00   | 414.791,72       | 1,02   | 3,611%                        | 162,231                          |
| 2000                                   | 49                                                       | 5,88   | 1.703.992,73     | 3,80   | 4                                               | 2,50   | 68.774,15        | 1,63   | 48                                                       | 6,40   | 1.635.218,58     | 4,03   | 3,158%                        | 150,170                          |
| 2001                                   | 79                                                       | 9,48   | 3.567.998,62     | 7,96   | 13                                              | 8,13   | 328.709,83       | 7,77   | 73                                                       | 9,73   | 3.239.288,79     | 7,98   | 2,633%                        | 137,293                          |
| 2002                                   | 116                                                      | 13,93  | 8.134.709,13     | 18,15  | 21                                              | 13,13  | 753.661,62       | 17,82  | 104                                                      | 13,87  | 7.381.047,51     | 18,19  | 2,519%                        | 125,122                          |
| 2003                                   | 357                                                      | 42,86  | 18.271.380,56    | 40,77  | 62                                              | 38,75  | 1.841.792,15     | 43,54  | 329                                                      | 43,87  | 16.429.588,41    | 40,48  | 2,082%                        | 113,201                          |
| 2004                                   | 179                                                      | 21,49  | 12.527.732,69    | 27,95  | 59                                              | 36,88  | 1.236.152,81     | 29,22  | 143                                                      | 19,07  | 11.291.579,88    | 27,82  | 2,448%                        | 105,982                          |
| Total :                                | 833                                                      | 100,00 | 44.815.394,06    | 100,00 | 160                                             | 100,00 | 4.229.788,51     | 100,00 | 750                                                      | 100,00 | 40.585.605,55    | 100,00 |                               |                                  |
| Media Ponderada / Weighted Average :   |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 2,374%                        | 117,552                          |
| Media Simple / Average :               |                                                          |        | 53.799,99        |        |                                                 |        | 26.436,18        |        |                                                          |        | 54.114,14        |        | 2,950%                        | 120,812                          |
| Mínimo / Minimum :                     |                                                          |        | 116,53           |        |                                                 |        | 205,47           |        |                                                          |        | 116,53           |        | 0,598%                        | 07/01/1998                       |
| Máximo / Maximum :                     |                                                          |        | 1.648.789,05     |        |                                                 |        | 409.420,53       |        |                                                          |        | 1.648.789,05     |        | 8,000%                        | 28/05/2004                       |