

## BBVA-7 FTGENCAT Fondo de Titulización de Activos

### Cartera de Activos Titulizados / Portfolio of Securitised Assets

#### Distribución por Intervalos de Fecha de Vencimiento Final / Distribution by Final Maturity Date Intervals

Activos / Assets: Préstamos a PYMES / SME Loans

Fecha / Date: 31/12/2008

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 | Vida residual<br>Residual Life   |
|----------------------------------------|----------------------------------------------------------|--------|------------------|--------|-------------------------------------------------|--------|------------------|--------|----------------------------------------------------------|--------|------------------|--------|-------------------------------|----------------------------------|
|                                        | Num.                                                     | %      | Importe / Amount | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount | %      | Media Pond.<br>W. Average     | M. Pond. Meses<br>W. Avg. Months |
| 2008                                   | 4                                                        | 0,40   | 673.954,12       | 0,35   | 4                                               | 2,94   | 673.954,12       | 43,99  | 0                                                        | 0,00   | 0,00             | 0,00   | 0,000%                        | 0,000                            |
| 2009                                   | 74                                                       | 7,40   | 4.103.809,15     | 2,13   | 16                                              | 11,76  | 46.579,66        | 3,04   | 74                                                       | 7,43   | 4.057.229,49     | 2,12   | 5,490%                        | 7,482                            |
| 2010                                   | 220                                                      | 22,00  | 14.660.072,59    | 7,60   | 32                                              | 23,53  | 293.465,55       | 19,16  | 220                                                      | 22,09  | 14.366.607,04    | 7,50   | 5,525%                        | 19,689                           |
| 2011                                   | 68                                                       | 6,80   | 13.579.345,91    | 7,04   | 10                                              | 7,35   | 41.376,46        | 2,70   | 68                                                       | 6,83   | 13.537.969,45    | 7,07   | 5,520%                        | 30,979                           |
| 2012                                   | 368                                                      | 36,80  | 43.669.570,58    | 22,63  | 45                                              | 33,09  | 231.770,45       | 15,13  | 368                                                      | 36,95  | 43.437.800,13    | 22,69  | 5,572%                        | 42,254                           |
| 2013                                   | 20                                                       | 2,00   | 9.538.589,45     | 4,94   | 1                                               | 0,74   | 554,18           | 0,04   | 20                                                       | 2,01   | 9.538.035,27     | 4,98   | 5,551%                        | 53,609                           |
| 2014                                   | 89                                                       | 8,90   | 24.739.455,37    | 12,82  | 4                                               | 2,94   | 69.945,15        | 4,57   | 89                                                       | 8,94   | 24.669.510,22    | 12,89  | 5,524%                        | 66,081                           |
| 2015                                   | 14                                                       | 1,40   | 4.342.113,71     | 2,25   | 4                                               | 2,94   | 6.560,96         | 0,43   | 14                                                       | 1,41   | 4.335.552,75     | 2,26   | 5,659%                        | 78,763                           |
| 2016                                   | 18                                                       | 1,80   | 4.989.112,79     | 2,59   | 2                                               | 1,47   | 23.788,50        | 1,55   | 18                                                       | 1,81   | 4.965.324,29     | 2,59   | 5,700%                        | 90,235                           |
| 2017                                   | 26                                                       | 2,60   | 14.819.889,19    | 7,68   | 4                                               | 2,94   | 10.778,26        | 0,70   | 26                                                       | 2,61   | 14.809.110,93    | 7,74   | 5,395%                        | 101,932                          |
| 2018                                   | 10                                                       | 1,00   | 4.512.872,77     | 2,34   | 1                                               | 0,74   | 1.249,83         | 0,08   | 10                                                       | 1,00   | 4.511.622,94     | 2,36   | 5,092%                        | 115,308                          |
| 2019                                   | 27                                                       | 2,70   | 18.090.351,15    | 9,38   | 4                                               | 2,94   | 95.793,21        | 6,25   | 27                                                       | 2,71   | 17.994.557,94    | 9,40   | 5,544%                        | 127,102                          |
| 2020                                   | 3                                                        | 0,30   | 2.564.895,68     | 1,33   | 1                                               | 0,74   | 8.695,64         | 0,57   | 3                                                        | 0,30   | 2.556.200,04     | 1,34   | 5,456%                        | 142,621                          |
| 2021                                   | 13                                                       | 1,30   | 8.339.418,81     | 4,32   | 2                                               | 1,47   | 8.861,79         | 0,58   | 13                                                       | 1,31   | 8.330.557,02     | 4,35   | 5,407%                        | 152,088                          |
| 2022                                   | 25                                                       | 2,50   | 13.778.866,63    | 7,14   | 2                                               | 1,47   | 1.634,53         | 0,11   | 25                                                       | 2,51   | 13.777.232,10    | 7,20   | 5,706%                        | 164,002                          |
| 2023                                   | 2                                                        | 0,20   | 422.713,05       | 0,22   | 1                                               | 0,74   | 464,53           | 0,03   | 2                                                        | 0,20   | 422.248,52       | 0,22   | 5,277%                        | 176,522                          |
| 2024                                   | 5                                                        | 0,50   | 3.572.304,26     | 1,85   | 1                                               | 0,74   | 8.249,76         | 0,54   | 5                                                        | 0,50   | 3.564.054,50     | 1,86   | 5,588%                        | 186,376                          |
| 2025                                   | 1                                                        | 0,10   | 324.874,59       | 0,17   | 1                                               | 0,74   | 2.279,07         | 0,15   | 1                                                        | 0,10   | 322.595,52       | 0,17   | 6,250%                        | 194,000                          |
| 2026                                   | 3                                                        | 0,30   | 3.523.536,45     | 1,83   | 1                                               | 0,74   | 5.995,80         | 0,39   | 3                                                        | 0,30   | 3.517.540,65     | 1,84   | 6,055%                        | 213,887                          |
| 2027                                   | 7                                                        | 0,70   | 1.195.733,11     | 0,62   | 0                                               | 0,00   | 0,00             | 0,00   | 7                                                        | 0,70   | 1.195.733,11     | 0,62   | 5,880%                        | 220,282                          |
| 2029                                   | 1                                                        | 0,10   | 113.583,68       | 0,06   | 0                                               | 0,00   | 0,00             | 0,00   | 1                                                        | 0,10   | 113.583,68       | 0,06   | 4,949%                        | 243,000                          |
| 2031                                   | 1                                                        | 0,10   | 968.698,00       | 0,50   | 0                                               | 0,00   | 0,00             | 0,00   | 1                                                        | 0,10   | 968.698,00       | 0,51   | 5,862%                        | 268,000                          |
| 2032                                   | 1                                                        | 0,10   | 436.593,52       | 0,23   | 0                                               | 0,00   | 0,00             | 0,00   | 1                                                        | 0,10   | 436.593,52       | 0,23   | 6,070%                        | 281,000                          |
| Total :                                | 1.000                                                    | 100,00 | 192.960.354,56   | 100,00 | 136                                             | 100,00 | 1.531.997,45     | 100,00 | 996                                                      | 100,00 | 191.428.357,11   | 100,00 |                               |                                  |
| Media Ponderada / Weighted Average :   |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 5,548%                        | 83,238                           |
| Media Simple / Average :               |                                                          |        | 192.960,35       |        |                                                 |        | 11.264,69        |        |                                                          |        | 192.197,15       |        | 5,717%                        | 50,071                           |
| Mínimo / Minimum :                     |                                                          |        | 193,28           |        |                                                 |        | 0,75             |        |                                                          |        | 193,28           |        | 3,316%                        | 09/01/2009                       |
| Máximo / Maximum :                     |                                                          |        | 2.903.994,67     |        |                                                 |        | 441.125,00       |        |                                                          |        | 2.870.693,49     |        | 10,162%                       | 31/05/2032                       |

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

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