

# BBVA CONSUMO 1 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 personas físicas para consumo / Consumer loans to individuals

Fecha / Date: 31/12/2009

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 |
| 1900                                   | 2                                                        | 0,00          | 10.593,30             | 0,00          | 2                                               | 0,01          | 784,88               | 0,00          | 2                                                        | 0,00          | 9.808,42              | 0,00          | 7,774%                        | 1.319,968                        |
| 2006                                   | 43                                                       | 0,04          | 6.362,95              | 0,00          | 43                                              | 0,19          | 6.362,95             | 0,02          | 0                                                        | 0,00          | 0,00                  | 0,00          | 0,000%                        | 0,000                            |
| 2007                                   | 151                                                      | 0,15          | 137.921,07            | 0,02          | 151                                             | 0,67          | 137.921,07           | 0,44          | 0                                                        | 0,00          | 0,00                  | 0,00          | 0,000%                        | 0,000                            |
| 2008                                   | 724                                                      | 0,71          | 1.167.437,25          | 0,17          | 724                                             | 3,21          | 1.167.437,25         | 3,73          | 0                                                        | 0,00          | 0,00                  | 0,00          | 0,000%                        | 0,000                            |
| 2009                                   | 2.834                                                    | 2,79          | 5.192.517,70          | 0,74          | 2.834                                           | 12,57         | 5.192.517,70         | 16,58         | 0                                                        | 0,00          | 0,00                  | 0,00          | 0,000%                        | 0,000                            |
| 2010                                   | 29.596                                                   | 29,11         | 47.912.785,55         | 6,87          | 5.408                                           | 23,99         | 7.927.307,18         | 25,32         | 29.554                                                   | 30,22         | 39.985.478,37         | 6,00          | 7,414%                        | 7,990                            |
| 2011                                   | 17.699                                                   | 17,41         | 77.837.974,26         | 11,16         | 3.883                                           | 17,23         | 6.015.682,78         | 19,21         | 17.674                                                   | 18,07         | 71.822.291,48         | 10,78         | 8,550%                        | 18,947                           |
| 2012                                   | 18.865                                                   | 18,56         | 117.310.541,05        | 16,82         | 3.891                                           | 17,26         | 4.484.663,56         | 14,32         | 18.853                                                   | 19,28         | 112.825.877,49        | 16,94         | 8,132%                        | 30,244                           |
| 2013                                   | 10.194                                                   | 10,03         | 96.812.648,25         | 13,88         | 1.752                                           | 7,77          | 2.021.296,19         | 6,46          | 10.184                                                   | 10,41         | 94.791.352,06         | 14,23         | 7,472%                        | 41,948                           |
| 2014                                   | 6.588                                                    | 6,48          | 84.603.207,61         | 12,13         | 1.102                                           | 4,89          | 1.534.722,97         | 4,90          | 6.582                                                    | 6,73          | 83.068.484,64         | 12,47         | 7,459%                        | 54,079                           |
| 2015                                   | 7.160                                                    | 7,04          | 99.391.205,43         | 14,25         | 1.256                                           | 5,57          | 1.397.372,42         | 4,46          | 7.153                                                    | 7,31          | 97.993.833,01         | 14,71         | 7,540%                        | 66,400                           |
| 2016                                   | 3.114                                                    | 3,06          | 58.857.437,83         | 8,44          | 593                                             | 2,63          | 611.476,16           | 1,95          | 3.107                                                    | 3,18          | 58.245.961,67         | 8,74          | 7,718%                        | 78,782                           |
| 2017                                   | 4.700                                                    | 4,62          | 108.151.977,82        | 15,51         | 901                                             | 4,00          | 811.449,02           | 2,59          | 4.700                                                    | 4,81          | 107.340.528,80        | 16,12         | 8,459%                        | 90,065                           |
| <b>Total :</b>                         | <b>101.670</b>                                           | <b>100,00</b> | <b>697.392.610,07</b> | <b>100,00</b> | <b>22.540</b>                                   | <b>100,00</b> | <b>31.308.994,13</b> | <b>100,00</b> | <b>97.809</b>                                            | <b>100,00</b> | <b>666.083.615,94</b> | <b>100,00</b> |                               |                                  |
| Media Ponderada / Weighted Average :   |                                                          |               |                       |               |                                                 |               |                      |               |                                                          |               |                       |               | 7,886%                        | 51,512                           |
| Media Simple / Average :               |                                                          |               | 6.859,37              |               |                                                 |               | 1.389,04             |               |                                                          |               | 6.810,04              |               | 8,109%                        | 30,286                           |
| Mínimo / Minimum :                     |                                                          |               | 0,02                  |               |                                                 |               | 0,01                 |               |                                                          |               | 7,28                  |               | 4,000%                        | 01/01/2010                       |
| Máximo / Maximum :                     |                                                          |               | 58.810,36             |               |                                                 |               | 24.209,82            |               |                                                          |               | 53.817,43             |               | 20,000%                       | 31/12/2017                       |