

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

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 | 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                                   | 29                                                       | 0,02   | 5.216,54         | 0,00   | 6                                               | 0,02   | 625,44           | 0,00   | 25                                                       | 0,02   | 4.591,10         | 0,00   | 8,510%                        | 120,528                          |
| 1999                                   | 1.025                                                    | 0,67   | 1.327.669,74     | 0,12   | 92                                              | 0,33   | 39.232,24        | 0,22   | 1.007                                                    | 0,67   | 1.288.437,50     | 0,12   | 7,745%                        | 112,578                          |
| 2000                                   | 836                                                      | 0,55   | 3.035.606,89     | 0,27   | 156                                             | 0,56   | 96.351,58        | 0,54   | 748                                                      | 0,50   | 2.939.255,31     | 0,27   | 8,834%                        | 101,459                          |
| 2001                                   | 4.617                                                    | 3,03   | 12.057.241,07    | 1,09   | 624                                             | 2,25   | 303.097,48       | 1,69   | 4.594                                                    | 3,05   | 11.754.143,59    | 1,08   | 9,153%                        | 89,152                           |
| 2002                                   | 6.259                                                    | 4,11   | 31.804.853,75    | 2,88   | 768                                             | 2,77   | 476.546,33       | 2,66   | 6.197                                                    | 4,11   | 31.328.307,42    | 2,88   | 7,923%                        | 77,639                           |
| 2003                                   | 8.897                                                    | 5,85   | 61.347.093,25    | 5,55   | 1.221                                           | 4,41   | 901.158,71       | 5,02   | 8.616                                                    | 5,72   | 60.445.934,54    | 5,56   | 7,284%                        | 65,564                           |
| 2004                                   | 20.139                                                   | 13,23  | 119.249.649,58   | 10,79  | 2.832                                           | 10,22  | 2.229.310,81     | 12,43  | 19.968                                                   | 13,26  | 117.020.338,77   | 10,76  | 6,898%                        | 53,566                           |
| 2005                                   | 34.581                                                   | 22,72  | 252.587.210,30   | 22,85  | 5.529                                           | 19,96  | 4.938.347,50     | 27,53  | 34.007                                                   | 22,58  | 247.648.862,80   | 22,77  | 6,750%                        | 41,541                           |
| 2006                                   | 25.787                                                   | 16,94  | 220.510.945,44   | 19,95  | 6.431                                           | 23,21  | 4.836.170,99     | 26,96  | 25.506                                                   | 16,93  | 215.674.774,45   | 19,83  | 8,304%                        | 29,019                           |
| 2007                                   | 45.235                                                   | 29,72  | 366.253.936,32   | 33,13  | 9.078                                           | 32,77  | 3.829.860,85     | 21,35  | 45.177                                                   | 29,99  | 362.424.075,47   | 33,32  | 8,741%                        | 18,117                           |
| 2008                                   | 4.781                                                    | 3,14   | 37.335.005,78    | 3,38   | 966                                             | 3,49   | 287.614,24       | 1,60   | 4.780                                                    | 3,17   | 37.047.391,54    | 3,41   | 9,705%                        | 11,030                           |
| Total :                                | 152.186                                                  | 100,00 | 1.105.514.428,66 | 100,00 | 27.703                                          | 100,00 | 17.938.316,17    | 100,00 | 150.625                                                  | 100,00 | 1.087.576.112,49 | 100,00 |                               |                                  |
| Media Ponderada / Weighted Average :   |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 7,935%                        | 34,642                           |
| Media Simple / Average :               |                                                          |        | 7.264,23         |        |                                                 |        | 647,52           |        |                                                          |        | 7.220,42         |        | 8,254%                        | 37,852                           |
| Mínimo / Minimum :                     |                                                          |        | 0,03             |        |                                                 |        | 0,01             |        |                                                          |        | 10,40            |        | 4,000%                        | 01/07/1998                       |
| Máximo / Maximum :                     |                                                          |        | 58.810,36        |        |                                                 |        | 19.421,06        |        |                                                          |        | 57.666,85        |        | 21,000%                       | 16/02/2008                       |