

## BBVA CONSUMO 2 Fondo de Titulización de Activos

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

#### Distribución por Intervalos de Tipos de Interés Nominal Anual / Distribution by Nominal Annual Interest Rate Intervals

Activos / Assets: Préstamos a personas físicas para consumo / Consumer loans to individuals

Fecha / Date: 31/12/2007

Divisa / Currency: EUR

| Intervalos de Tipos de Interés<br>Interest Rate Intervals |        | Saldo Vivo de Principal<br>Outstanding Principal Balance |       |                  |       | Principal Vencido Impagado<br>Overdue Principal |       |                  |       | Principal Pendiente Vencimiento<br>Outstanding Principal |       |                  |       | % Tipo de Interés<br>% Interest Rate |        |        |
|-----------------------------------------------------------|--------|----------------------------------------------------------|-------|------------------|-------|-------------------------------------------------|-------|------------------|-------|----------------------------------------------------------|-------|------------------|-------|--------------------------------------|--------|--------|
|                                                           |        | Num.                                                     | %     | Importe / Amount | %     | Num.                                            | %     | Importe / Amount | %     | Num.                                                     | %     | Importe / Amount | %     | Med.Pond.<br>W. Avg.                 | Min.   | Max.   |
| 3,000                                                     | 3,499  | 943                                                      | 0,64  | 4.418.956,31     | 0,30  | 107                                             | 0,58  | 105.358,81       | 1,71  | 943                                                      | 0,64  | 4.313.597,50     | 0,29  | 3,294                                | 3,000  | 3,300  |
| 3,500                                                     | 3,999  | 665                                                      | 0,45  | 4.017.396,31     | 0,27  | 88                                              | 0,48  | 97.588,97        | 1,58  | 665                                                      | 0,45  | 3.919.807,34     | 0,27  | 3,893                                | 3,500  | 3,960  |
| 4,000                                                     | 4,499  | 122                                                      | 0,08  | 1.570.406,57     | 0,11  | 12                                              | 0,07  | 9.022,91         | 0,15  | 121                                                      | 0,08  | 1.561.383,66     | 0,11  | 4,153                                | 4,000  | 4,450  |
| 4,500                                                     | 4,999  | 813                                                      | 0,55  | 6.352.103,25     | 0,43  | 76                                              | 0,42  | 35.903,03        | 0,58  | 809                                                      | 0,55  | 6.316.200,22     | 0,43  | 4,683                                | 4,500  | 4,990  |
| 5,000                                                     | 5,499  | 4.443                                                    | 3,02  | 42.692.450,36    | 2,91  | 416                                             | 2,27  | 221.213,02       | 3,58  | 4.432                                                    | 3,03  | 42.471.237,34    | 2,90  | 5,241                                | 5,000  | 5,490  |
| 5,500                                                     | 5,999  | 12.526                                                   | 8,52  | 112.960.118,44   | 7,69  | 887                                             | 4,84  | 302.110,62       | 4,89  | 12.510                                                   | 8,54  | 112.658.007,82   | 7,70  | 5,716                                | 5,500  | 5,990  |
| 6,000                                                     | 6,499  | 16.127                                                   | 10,98 | 167.828.875,59   | 11,43 | 1.266                                           | 6,91  | 424.583,77       | 6,88  | 16.098                                                   | 11,00 | 167.404.291,82   | 11,45 | 6,133                                | 6,000  | 6,490  |
| 6,500                                                     | 6,999  | 24.969                                                   | 16,99 | 299.591.810,38   | 20,40 | 2.666                                           | 14,56 | 919.546,79       | 14,90 | 24.905                                                   | 17,01 | 298.672.263,59   | 20,42 | 6,645                                | 6,500  | 6,990  |
| 7,000                                                     | 7,499  | 20.469                                                   | 13,93 | 187.553.292,07   | 12,77 | 2.686                                           | 14,67 | 831.461,61       | 13,47 | 20.376                                                   | 13,92 | 186.721.830,46   | 12,77 | 7,130                                | 7,000  | 7,490  |
| 7,500                                                     | 7,999  | 24.193                                                   | 16,46 | 198.716.611,36   | 13,53 | 3.680                                           | 20,10 | 1.244.532,45     | 20,16 | 24.074                                                   | 16,44 | 197.472.078,91   | 13,50 | 7,622                                | 7,500  | 7,990  |
| 8,000                                                     | 8,499  | 13.578                                                   | 9,24  | 128.993.118,26   | 8,78  | 2.088                                           | 11,40 | 678.436,23       | 10,99 | 13.521                                                   | 9,24  | 128.314.682,03   | 8,77  | 8,106                                | 8,000  | 8,490  |
| 8,500                                                     | 8,999  | 9.505                                                    | 6,47  | 93.073.790,93    | 6,34  | 1.482                                           | 8,09  | 485.480,06       | 7,87  | 9.452                                                    | 6,46  | 92.588.310,87    | 6,33  | 8,630                                | 8,500  | 8,990  |
| 9,000                                                     | 9,499  | 10.726                                                   | 7,30  | 110.304.353,99   | 7,51  | 1.487                                           | 8,12  | 364.739,24       | 5,91  | 10.676                                                   | 7,29  | 109.939.614,75   | 7,52  | 9,039                                | 9,000  | 9,450  |
| 9,500                                                     | 9,999  | 4.417                                                    | 3,01  | 64.589.174,90    | 4,40  | 624                                             | 3,41  | 174.226,28       | 2,82  | 4.399                                                    | 3,00  | 64.414.948,62    | 4,40  | 9,631                                | 9,500  | 9,990  |
| 10,000                                                    | 10,499 | 1.625                                                    | 1,11  | 23.577.140,49    | 1,61  | 293                                             | 1,60  | 95.324,43        | 1,54  | 1.616                                                    | 1,10  | 23.481.816,06    | 1,61  | 10,041                               | 10,000 | 10,490 |
| 10,500                                                    | 10,999 | 525                                                      | 0,36  | 5.767.083,69     | 0,39  | 119                                             | 0,65  | 48.008,09        | 0,78  | 521                                                      | 0,36  | 5.719.075,60     | 0,39  | 10,611                               | 10,500 | 10,990 |
| 11,000                                                    | 11,499 | 253                                                      | 0,17  | 3.812.227,60     | 0,26  | 58                                              | 0,32  | 13.991,12        | 0,23  | 250                                                      | 0,17  | 3.798.236,48     | 0,26  | 11,016                               | 11,000 | 11,400 |
| 11,500                                                    | 11,999 | 58                                                       | 0,04  | 929.118,99       | 0,06  | 12                                              | 0,07  | 2.932,13         | 0,05  | 58                                                       | 0,04  | 926.186,86       | 0,06  | 11,591                               | 11,500 | 11,990 |
| 12,000                                                    | 12,499 | 804                                                      | 0,55  | 8.823.171,25     | 0,60  | 215                                             | 1,17  | 101.309,02       | 1,64  | 802                                                      | 0,55  | 8.721.862,23     | 0,60  | 12,002                               | 12,000 | 12,300 |
| 12,500                                                    | 12,999 | 13                                                       | 0,01  | 241.692,17       | 0,02  | 3                                               | 0,02  | 546,70           | 0,01  | 13                                                       | 0,01  | 241.145,47       | 0,02  | 12,553                               | 12,500 | 12,950 |
| 13,000                                                    | 13,499 | 25                                                       | 0,02  | 470.216,78       | 0,03  | 6                                               | 0,03  | 1.088,86         | 0,02  | 25                                                       | 0,02  | 469.127,92       | 0,03  | 13,000                               | 13,000 | 13,000 |
| 13,500                                                    | 13,999 | 2                                                        | 0,00  | 47.049,63        | 0,00  | 1                                               | 0,01  | 697,24           | 0,01  | 2                                                        | 0,00  | 46.352,39        | 0,00  | 13,500                               | 13,500 | 13,500 |
| 14,000                                                    | 14,499 | 74                                                       | 0,05  | 1.216.102,43     | 0,08  | 23                                              | 0,13  | 8.194,19         | 0,13  | 74                                                       | 0,05  | 1.207.908,24     | 0,08  | 14,000                               | 14,000 | 14,000 |
| 15,000                                                    | 15,499 | 19                                                       | 0,01  | 366.328,12       | 0,02  | 7                                               | 0,04  | 1.030,42         | 0,02  | 19                                                       | 0,01  | 365.297,70       | 0,02  | 15,000                               | 15,000 | 15,000 |
| 16,000                                                    | 16,499 | 21                                                       | 0,01  | 302.156,27       | 0,02  | 7                                               | 0,04  | 3.515,68         | 0,06  | 21                                                       | 0,01  | 298.640,59       | 0,02  | 16,000                               | 16,000 | 16,000 |
| 17,000                                                    | 17,499 | 3                                                        | 0,00  | 47.307,14        | 0,00  | 1                                               | 0,01  | 228,23           | 0,00  | 3                                                        | 0,00  | 47.078,91        | 0,00  | 17,000                               | 17,000 | 17,000 |
| 17,500                                                    | 17,999 | 1                                                        | 0,00  | 14.348,45        | 0,00  | 0                                               | 0,00  | 0,00             | 0,00  | 1                                                        | 0,00  | 14.348,45        | 0,00  | 17,950                               | 17,950 | 17,950 |
| 18,000                                                    | 18,499 | 14                                                       | 0,01  | 254.497,69       | 0,02  | 1                                               | 0,01  | 228,35           | 0,00  | 14                                                       | 0,01  | 254.269,34       | 0,02  | 18,000                               | 18,000 | 18,000 |
| 19,000                                                    | 19,499 | 5                                                        | 0,00  | 86.764,75        | 0,01  | 1                                               | 0,01  | 192,61           | 0,00  | 5                                                        | 0,00  | 86.572,14        | 0,01  | 19,000                               | 19,000 | 19,000 |
| 20,000                                                    | 20,499 | 2                                                        | 0,00  | 31.212,06        | 0,00  | 1                                               | 0,01  | 485,99           | 0,01  | 2                                                        | 0,00  | 30.726,07        | 0,00  | 20,000                               | 20,000 | 20,000 |

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|-----------------------------------------------------------|----------------------------------------------------------|--------|------------------|--------|-------------------------------------------------|--------|------------------|--------|----------------------------------------------------------|--------|------------------|--------|--------------------------------------|--------|------|
|                                                           | Num.                                                     | %      | Importe / Amount | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount | %      | Med.Pond.<br>W. Avg.                 | Min.   | Max. |
| Total :                                                   | 146.940                                                  | 100,00 | 1.468.648.876,23 | 100,00 | 18.313                                          | 100,00 | 6.171.976,85     | 100,00 | 146.407                                                  | 100,00 | 1.462.476.899,38 | 100,00 |                                      |        |      |
| Media Ponderada / Weighted Average :                      |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        |                                      | 7,338  |      |
| Media Simple / Average :                                  |                                                          |        | 9.994,89         |        |                                                 |        | 337,03           |        |                                                          |        | 9.989,12         |        |                                      | 7,278  |      |
| Mínimo / Minimum :                                        |                                                          |        | 0,10             |        |                                                 |        | 0,02             |        |                                                          |        | 11,87            |        |                                      | 3,000  |      |
| Máximo / Maximum :                                        |                                                          |        | 64.993,74        |        |                                                 |        | 10.877,31        |        |                                                          |        | 63.981,80        |        |                                      | 20,000 |      |