

## BBVA CONSUMO 4 Fondo de Titulización de Activos

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

#### Situación de impagados: Clasificación por Primera Cuota Vencida y no Pagada / Current delinquency: Classification by First Overdue Instalment

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

Fecha / Date: 07/12/2011

Divisa / Currency: EUR

| Antigüedad<br>Aging                                      | Deuda Vencida<br>Overdue Debt |                      |                       |                 |                      |               | Deuda Pendiente de Vencer<br>Outstanding Debt |               |                | Deuda total<br>Total Debt |               |                           |
|----------------------------------------------------------|-------------------------------|----------------------|-----------------------|-----------------|----------------------|---------------|-----------------------------------------------|---------------|----------------|---------------------------|---------------|---------------------------|
|                                                          | Num.                          | Principal            | Intereses<br>Interest | Otros<br>Other  | Total                | %             | Principal                                     | %             | Otros<br>Other | Principal                 | %             | Deuda total<br>Total Debt |
| <b>Impagados / Delinquencies</b>                         |                               |                      |                       |                 |                      |               |                                               |               |                |                           |               |                           |
| De > 0 a ≤ 1 Mes<br>Up to 1 month                        | 5.799                         | 1.085.224,83         | 303.363,41            | 357,85          | 1.388.946,09         | 7,71          | 41.039.218,99                                 | 38,20         | 0,00           | 42.124.443,82             | 34,75         | 42.428.165,08             |
| De > 1 a ≤ 2 Meses<br>from > 1 to ≤ 2 months             | 2.075                         | 702.295,07           | 196.346,01            | 0,00            | 898.641,08           | 4,99          | 16.082.004,54                                 | 14,97         | 0,00           | 16.784.299,61             | 13,85         | 16.980.645,62             |
| De > 2 a ≤ 3 Meses<br>from > 2 to ≤ 3 months             | 1.338                         | 672.329,56           | 197.077,04            | 0,00            | 869.406,60           | 4,82          | 10.209.242,94                                 | 9,50          | 0,00           | 10.881.572,50             | 8,98          | 11.078.649,54             |
| De > 3 a ≤ 6 Meses<br>from > 3 to ≤ 6 months             | 2.474                         | 1.196.230,36         | 320.897,24            | 0,00            | 1.517.127,60         | 8,42          | 15.270.695,50                                 | 14,21         | 0,00           | 16.466.925,86             | 13,58         | 16.787.823,10             |
| De > 6 a < 12 Meses<br>from > 6 to < 12 months           | 1.747                         | 2.655.136,17         | 785.681,06            | 93,74           | 3.440.910,97         | 19,09         | 11.070.435,55                                 | 10,30         | 0,00           | 13.725.571,72             | 11,32         | 14.511.346,52             |
| De ≥ 12 a < 18 Meses<br>from ≥ 12 to < 18 months         | 1.311                         | 3.323.721,94         | 1.032.973,15          | 703,18          | 4.357.398,27         | 24,17         | 7.290.379,72                                  | 6,79          | 0,00           | 10.614.101,66             | 8,76          | 11.647.777,99             |
| De ≥ 18 a < 24 Meses<br>from ≥ 18 to < 24 months         | 1.116                         | 3.899.467,39         | 1.298.172,55          | 2.173,22        | 5.199.813,16         | 28,85         | 6.027.786,11                                  | 5,61          | 0,00           | 9.927.253,50              | 8,19          | 11.227.599,27             |
| De ≥ 2 Años<br>from ≥ 2 years                            | 54                            | 234.909,07           | 119.053,25            | 300,00          | 354.262,32           | 1,97          | 456.028,59                                    | 0,42          | 0,00           | 690.937,66                | 0,57          | 810.290,91                |
| <b>Subtotal :</b>                                        | <b>15.914</b>                 | <b>13.769.314,39</b> | <b>4.253.563,71</b>   | <b>3.627,99</b> | <b>18.026.506,09</b> | <b>100,00</b> | <b>107.445.791,94</b>                         | <b>100,00</b> | <b>0,00</b>    | <b>121.215.106,33</b>     | <b>100,00</b> | <b>125.472.298,03</b>     |
| <b>Dudosos (subjettivos) / Doubt debts (subjectives)</b> |                               |                      |                       |                 |                      |               |                                               |               |                |                           |               |                           |
|                                                          | 0                             | 0,00                 | 0,00                  | 0,00            | 0,00                 | 0,00          | 0,00                                          | 0,00          | 0,00           | 0,00                      | 0,00          | 0,00                      |
| <b>Subtotal :</b>                                        | <b>0</b>                      | <b>0,00</b>          | <b>0,00</b>           | <b>0,00</b>     | <b>0,00</b>          | <b>0,00</b>   | <b>0,00</b>                                   | <b>0,00</b>   | <b>0,00</b>    | <b>0,00</b>               | <b>0,00</b>   | <b>0,00</b>               |
| <b>Total :</b>                                           | <b>15.914</b>                 | <b>13.769.314,39</b> | <b>4.253.563,71</b>   | <b>3.627,99</b> | <b>18.026.506,09</b> |               | <b>107.445.791,94</b>                         |               | <b>0,00</b>    | <b>121.215.106,33</b>     |               | <b>125.472.298,03</b>     |