

## BBVA RMBS 4 Fondo de Titulización de Activos

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

### Distribución Geográfica por Comunidades / Geographical Distribution by Regions

**Activos / Assets:** Préstamos hipotecarios vivienda (CTHs) / Residential mortgage loans

**Fecha / Date:** 31/12/2009

**Divisa / Currency:** EUR

|                                         | Saldo Vivo de Principal<br>Outstanding Principal Balance |        |                  |        | Principal Vencido Impagado<br>Overdue Principal |        |                  |        | Principal Pendiente Vencimiento<br>Outstanding Principal |        |                  |        | %CLTV Media Ponderada<br>Weighted Average % CLTV |          |
|-----------------------------------------|----------------------------------------------------------|--------|------------------|--------|-------------------------------------------------|--------|------------------|--------|----------------------------------------------------------|--------|------------------|--------|--------------------------------------------------|----------|
| Comunidades<br>Regions                  | Num.                                                     | %      | Importe / Amount | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount | %      | SVP / OPB                                        | PPV / OP |
| Andalucía / Andalusia                   | 6.637                                                    | 23,83  | 824.687.462,62   | 21,28  | 980                                             | 21,74  | 635.894,49       | 18,15  | 6.637                                                    | 23,84  | 824.051.568,13   | 21,29  | 70,297                                           | 70,241   |
| Aragón / Aragon                         | 426                                                      | 1,53   | 57.719.746,67    | 1,49   | 67                                              | 1,49   | 53.040,00        | 1,51   | 426                                                      | 1,53   | 57.666.706,67    | 1,49   | 69,169                                           | 69,105   |
| Asturias / Asturias                     | 617                                                      | 2,22   | 67.388.411,09    | 1,74   | 84                                              | 1,86   | 28.886,40        | 0,82   | 617                                                      | 2,22   | 67.359.524,69    | 1,74   | 69,530                                           | 69,501   |
| Canarias / Canary Islands               | 2.352                                                    | 8,45   | 286.124.066,49   | 7,38   | 433                                             | 9,61   | 298.196,27       | 8,51   | 2.351                                                    | 8,44   | 285.825.870,22   | 7,38   | 70,837                                           | 70,759   |
| Cantabria / Cantabria                   | 254                                                      | 0,91   | 33.299.144,14    | 0,86   | 46                                              | 1,02   | 36.566,65        | 1,04   | 254                                                      | 0,91   | 33.262.577,49    | 0,86   | 68,669                                           | 68,594   |
| Castilla y León / Castilla-Leon         | 1.016                                                    | 3,65   | 120.424.974,25   | 3,11   | 126                                             | 2,80   | 74.993,33        | 2,14   | 1.016                                                    | 3,65   | 120.349.980,92   | 3,11   | 68,982                                           | 68,937   |
| Castilla-La Mancha / Castilla-La Mancha | 991                                                      | 3,56   | 123.352.228,08   | 3,18   | 183                                             | 4,06   | 179.671,36       | 5,13   | 990                                                      | 3,56   | 123.172.556,72   | 3,18   | 70,309                                           | 70,207   |
| Cataluña / Catalonia                    | 4.267                                                    | 15,32  | 772.696.461,36   | 19,94  | 785                                             | 17,42  | 699.715,65       | 19,97  | 4.266                                                    | 15,32  | 771.996.745,71   | 19,94  | 70,898                                           | 70,831   |
| Ceuta / Ceuta                           | 106                                                      | 0,38   | 12.880.735,51    | 0,33   | 11                                              | 0,24   | 5.099,99         | 0,15   | 106                                                      | 0,38   | 12.875.635,52    | 0,33   | 69,507                                           | 69,483   |
| Comunidad Valenciana / Valencia         | 4.031                                                    | 14,48  | 521.744.730,44   | 13,47  | 690                                             | 15,31  | 560.653,55       | 16,00  | 4.031                                                    | 14,48  | 521.184.076,89   | 13,46  | 70,241                                           | 70,162   |
| Extremadura / Extremadura               | 562                                                      | 2,02   | 54.864.224,38    | 1,42   | 67                                              | 1,49   | 30.389,42        | 0,87   | 562                                                      | 2,02   | 54.833.834,96    | 1,42   | 69,872                                           | 69,832   |
| Galicia / Galicia                       | 1.655                                                    | 5,94   | 186.420.603,95   | 4,81   | 218                                             | 4,84   | 75.190,45        | 2,15   | 1.655                                                    | 5,94   | 186.345.413,50   | 4,81   | 71,004                                           | 70,975   |
| Islas Baleares / Balearic Islands       | 1.016                                                    | 3,65   | 156.877.618,74   | 4,05   | 200                                             | 4,44   | 162.644,36       | 4,64   | 1.016                                                    | 3,65   | 156.714.974,38   | 4,05   | 70,949                                           | 70,870   |
| La Rioja / La Rioja                     | 104                                                      | 0,37   | 14.044.098,10    | 0,36   | 20                                              | 0,44   | 14.099,05        | 0,40   | 104                                                      | 0,37   | 14.029.999,05    | 0,36   | 70,084                                           | 70,005   |
| Madrid / Madrid                         | 2.227                                                    | 8,00   | 412.955.250,57   | 10,66  | 341                                             | 7,57   | 402.184,76       | 11,48  | 2.227                                                    | 8,00   | 412.553.065,81   | 10,66  | 69,458                                           | 69,384   |
| Melilla / Melilla                       | 127                                                      | 0,46   | 14.294.947,57    | 0,37   | 14                                              | 0,31   | 4.037,94         | 0,12   | 127                                                      | 0,46   | 14.290.909,63    | 0,37   | 69,712                                           | 69,692   |
| Murcia / Murcia                         | 866                                                      | 3,11   | 111.548.605,71   | 2,88   | 176                                             | 3,91   | 177.403,21       | 5,06   | 866                                                      | 3,11   | 111.371.202,50   | 2,88   | 70,167                                           | 70,051   |
| Navarra / Navarra                       | 138                                                      | 0,50   | 21.670.025,24    | 0,56   | 22                                              | 0,49   | 18.656,00        | 0,53   | 138                                                      | 0,50   | 21.651.369,24    | 0,56   | 69,560                                           | 69,496   |
| País Vasco / Basque Country             | 455                                                      | 1,63   | 81.697.764,69    | 2,11   | 44                                              | 0,98   | 45.885,07        | 1,31   | 455                                                      | 1,63   | 81.651.879,62    | 2,11   | 68,930                                           | 68,890   |
| Total :                                 | 27.847                                                   | 100,00 | 3.874.691.099,60 | 100,00 | 4.507                                           | 100,00 | 3.503.207,95     | 100,00 | 27.844                                                   | 100,00 | 3.871.187.891,65 | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :    |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 70,287                                           | 70,221   |
| Media Simple / Average :                |                                                          |        | 139.142,14       |        |                                                 |        | 777,28           |        |                                                          |        | 139.031,31       |        | 69,340                                           | 69,275   |
| Mínimo / Minimum :                      |                                                          |        | 193,91           |        |                                                 |        | 0,01             |        |                                                          |        | 0,24             |        | 0,086                                            | 0,000    |
| Máximo / Maximum :                      |                                                          |        | 1.135.171,24     |        |                                                 |        | 23.511,87        |        |                                                          |        | 1.132.565,69     |        | 80,646                                           | 80,646   |