

## BZ HIPOTECARIO 3 Fondo de Titulización Hipotecaria

### 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 hipotecarios vivienda (PHs) / Residential mortgage loans

Fecha / Date: 31/12/2010

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 |
| 2008                                   | 1                                                        | 0,06   | 21.010,72        | 0,05   | 1                                               | 1,45   | 21.010,72        | 7,67   | 0                                                        | 0,00   | 0,00             | 0,00   | 0,000%                        | 0,000                            |
| 2009                                   | 1                                                        | 0,06   | 9.475,37         | 0,02   | 1                                               | 1,45   | 9.475,37         | 3,46   | 0                                                        | 0,00   | 0,00             | 0,00   | 0,000%                        | 0,000                            |
| 2010                                   | 3                                                        | 0,17   | 20.450,82        | 0,05   | 3                                               | 4,35   | 20.450,82        | 7,46   | 0                                                        | 0,00   | 0,00             | 0,00   | 0,000%                        | 0,000                            |
| 2011                                   | 92                                                       | 5,23   | 257.522,50       | 0,59   | 3                                               | 4,35   | 32.265,89        | 11,77  | 92                                                       | 5,24   | 225.256,61       | 0,52   | 3,640%                        | 7,114                            |
| 2012                                   | 133                                                      | 7,56   | 834.253,61       | 1,90   | 7                                               | 10,14  | 30.502,38        | 11,13  | 133                                                      | 7,58   | 803.751,23       | 1,85   | 3,593%                        | 18,450                           |
| 2013                                   | 77                                                       | 4,38   | 754.292,93       | 1,72   | 3                                               | 4,35   | 4.595,12         | 1,68   | 77                                                       | 4,39   | 749.697,81       | 1,72   | 3,586%                        | 30,204                           |
| 2014                                   | 173                                                      | 9,83   | 2.564.606,83     | 5,85   | 5                                               | 7,25   | 14.133,57        | 5,16   | 173                                                      | 9,86   | 2.550.473,26     | 5,85   | 3,454%                        | 43,016                           |
| 2015                                   | 253                                                      | 14,38  | 4.686.962,77     | 10,69  | 10                                              | 14,49  | 55.206,40        | 20,14  | 253                                                      | 14,42  | 4.631.756,37     | 10,63  | 3,592%                        | 53,316                           |
| 2016                                   | 75                                                       | 4,26   | 1.561.705,82     | 3,56   | 1                                               | 1,45   | 5.172,86         | 1,89   | 75                                                       | 4,27   | 1.556.532,96     | 3,57   | 3,423%                        | 64,441                           |
| 2017                                   | 61                                                       | 3,47   | 1.354.981,10     | 3,09   | 3                                               | 4,35   | 514,83           | 0,19   | 61                                                       | 3,48   | 1.354.466,27     | 3,11   | 3,377%                        | 78,803                           |
| 2018                                   | 67                                                       | 3,81   | 1.771.790,14     | 4,04   | 2                                               | 2,90   | 264,40           | 0,10   | 67                                                       | 3,82   | 1.771.525,74     | 4,07   | 3,390%                        | 88,953                           |
| 2019                                   | 114                                                      | 6,48   | 3.325.281,06     | 7,59   | 5                                               | 7,25   | 14.944,98        | 5,45   | 114                                                      | 6,50   | 3.310.336,08     | 7,60   | 3,603%                        | 104,097                          |
| 2020                                   | 322                                                      | 18,30  | 10.120.445,87    | 23,09  | 7                                               | 10,14  | 29.931,80        | 10,92  | 322                                                      | 18,35  | 10.090.514,07    | 23,16  | 3,577%                        | 113,913                          |
| 2021                                   | 33                                                       | 1,88   | 1.067.419,13     | 2,44   | 4                                               | 5,80   | 2.614,02         | 0,95   | 33                                                       | 1,88   | 1.064.805,11     | 2,44   | 3,445%                        | 123,958                          |
| 2022                                   | 51                                                       | 2,90   | 1.757.849,73     | 4,01   | 1                                               | 1,45   | 412,16           | 0,15   | 51                                                       | 2,91   | 1.757.437,57     | 4,03   | 3,506%                        | 138,169                          |
| 2023                                   | 37                                                       | 2,10   | 1.471.663,35     | 3,36   | 1                                               | 1,45   | 195,03           | 0,07   | 37                                                       | 2,11   | 1.471.468,32     | 3,38   | 3,577%                        | 149,515                          |
| 2024                                   | 93                                                       | 5,28   | 3.741.181,85     | 8,53   | 6                                               | 8,70   | 1.259,86         | 0,46   | 93                                                       | 5,30   | 3.739.921,99     | 8,59   | 3,518%                        | 162,686                          |
| 2025                                   | 164                                                      | 9,32   | 7.642.988,72     | 17,44  | 5                                               | 7,25   | 11.506,18        | 4,20   | 164                                                      | 9,34   | 7.631.482,54     | 17,52  | 3,446%                        | 173,957                          |
| 2026                                   | 10                                                       | 0,57   | 872.335,73       | 1,99   | 1                                               | 1,45   | 19.620,66        | 7,16   | 10                                                       | 0,57   | 852.715,07       | 1,96   | 3,486%                        | 180,549                          |
| Total :                                | 1.760                                                    | 100,00 | 43.836.218,05    | 100,00 | 69                                              | 100,00 | 274.077,05       | 100,00 | 1.755                                                    | 100,00 | 43.562.141,00    | 100,00 |                               |                                  |
| Media Ponderada / Weighted Average :   |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 3,519%                        | 113,382                          |
| Media Simple / Average :               |                                                          |        | 24.906,94        |        |                                                 |        | 3.972,13         |        |                                                          |        | 24.821,73        |        | 3,581%                        | 86,724                           |
| Mínimo / Minimum :                     |                                                          |        | 17,24            |        |                                                 |        | 15,07            |        |                                                          |        | 17,24            |        | 1,000%                        | 01/01/2011                       |
| Máximo / Maximum :                     |                                                          |        | 451.508,16       |        |                                                 |        | 31.972,29        |        |                                                          |        | 431.887,50       |        | 5,559%                        | 01/10/2026                       |