

## BBVA HIPOTECARIO 3 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: 31/10/2014

Divisa / Currency: EUR

| Comunidades<br>Regions                  | 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 |          |
|-----------------------------------------|----------------------------------------------------------|--------|------------------|--------|-------------------------------------------------|--------|------------------|--------|----------------------------------------------------------|--------|------------------|--------|--------------------------------------------------|----------|
|                                         | Num.                                                     | %      | Importe / Amount | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount | %      | SVP / OPB                                        | PPV / OP |
| Andalucía / Andalucía                   | 294                                                      | 22,84  | 21.678.346,52    | 24,53  | 42                                              | 30,43  | 1.974.256,48     | 24,98  | 272                                                      | 22,22  | 19.704.090,04    | 24,49  | 23,594                                           | 22,417   |
| Aragón / Aragon                         | 22                                                       | 1,71   | 1.773.184,23     | 2,01   | 1                                               | 0,72   | 66.902,09        | 0,85   | 21                                                       | 1,72   | 1.706.282,14     | 2,12   | 26,297                                           | 27,019   |
| Asturias / Asturias                     | 32                                                       | 2,49   | 2.244.640,69     | 2,54   | 2                                               | 1,45   | 361.800,31       | 4,58   | 30                                                       | 2,45   | 1.882.840,38     | 2,34   | 17,974                                           | 14,599   |
| Canarias / Canary Islands               | 54                                                       | 4,20   | 3.720.303,23     | 4,21   | 9                                               | 6,52   | 532.798,73       | 6,74   | 49                                                       | 4,00   | 3.187.504,50     | 3,96   | 22,709                                           | 19,167   |
| Cantabria / Cantabria                   | 15                                                       | 1,17   | 739.122,41       | 0,84   | 1                                               | 0,72   | 7.335,81         | 0,09   | 14                                                       | 1,14   | 731.786,60       | 0,91   | 26,854                                           | 26,943   |
| Castilla y León / Castilla-Leon         | 71                                                       | 5,52   | 5.093.396,27     | 5,76   | 4                                               | 2,90   | 168.186,88       | 2,13   | 69                                                       | 5,64   | 4.925.209,39     | 6,12   | 21,009                                           | 21,091   |
| Castilla-La Mancha / Castilla-La Mancha | 29                                                       | 2,25   | 1.354.483,95     | 1,53   | 4                                               | 2,90   | 336.780,92       | 4,26   | 27                                                       | 2,21   | 1.017.703,03     | 1,26   | 25,889                                           | 20,014   |
| Cataluña / Catalonia                    | 270                                                      | 20,98  | 19.468.599,03    | 22,03  | 34                                              | 24,64  | 1.804.111,04     | 22,83  | 259                                                      | 21,16  | 17.664.487,99    | 21,95  | 23,942                                           | 22,986   |
| Ceuta / Ceuta                           | 3                                                        | 0,23   | 264.827,32       | 0,30   | 1                                               | 0,72   | 52.858,41        | 0,67   | 3                                                        | 0,25   | 211.968,91       | 0,26   | 24,595                                           | 22,675   |
| Comunidad Valenciana / Valencia         | 159                                                      | 12,35  | 9.068.148,86     | 10,26  | 15                                              | 10,87  | 718.710,44       | 9,09   | 151                                                      | 12,34  | 8.349.438,42     | 10,38  | 20,924                                           | 19,198   |
| Extremadura / Extremadura               | 19                                                       | 1,48   | 805.327,08       | 0,91   | 2                                               | 1,45   | 5.854,24         | 0,07   | 19                                                       | 1,55   | 799.472,84       | 0,99   | 20,349                                           | 20,391   |
| Galicia / Galicia                       | 56                                                       | 4,35   | 2.380.999,55     | 2,69   | 1                                               | 0,72   | 76.546,05        | 0,97   | 56                                                       | 4,58   | 2.304.453,50     | 2,86   | 22,725                                           | 22,630   |
| Islas Baleares / Balearic Islands       | 21                                                       | 1,63   | 2.372.043,75     | 2,68   | 2                                               | 1,45   | 52.059,90        | 0,66   | 20                                                       | 1,63   | 2.319.983,85     | 2,88   | 23,393                                           | 23,086   |
| La Rioja / La Rioja                     | 10                                                       | 0,78   | 800.179,41       | 0,91   | 0                                               | 0,00   | 0,00             | 0,00   | 10                                                       | 0,82   | 800.179,41       | 0,99   | 21,686                                           | 21,686   |
| Madrid / Madrid                         | 129                                                      | 10,02  | 9.934.393,51     | 11,24  | 8                                               | 5,80   | 399.116,16       | 5,05   | 127                                                      | 10,38  | 9.535.277,35     | 11,85  | 25,138                                           | 25,035   |
| Melilla / Melilla                       | 1                                                        | 0,08   | 10.236,37        | 0,01   | 0                                               | 0,00   | 0,00             | 0,00   | 1                                                        | 0,08   | 10.236,37        | 0,01   | 5,214                                            | 5,214    |
| Murcia / Murcia                         | 29                                                       | 2,25   | 1.525.977,47     | 1,73   | 5                                               | 3,62   | 196.185,54       | 2,48   | 25                                                       | 2,04   | 1.329.791,93     | 1,65   | 16,765                                           | 15,392   |
| Navarra / Navarra                       | 10                                                       | 0,78   | 882.365,13       | 1,00   | 1                                               | 0,72   | 25.600,30        | 0,32   | 10                                                       | 0,82   | 856.764,83       | 1,06   | 17,598                                           | 17,142   |
| País Vasco / Basque Country             | 63                                                       | 4,90   | 4.248.595,21     | 4,81   | 6                                               | 4,35   | 1.123.936,72     | 14,22  | 61                                                       | 4,98   | 3.124.658,49     | 3,88   | 25,357                                           | 20,396   |
| Total :                                 | 1.287                                                    | 100,00 | 88.365.169,99    | 100,00 | 138                                             | 100,00 | 7.903.040,02     | 100,00 | 1.224                                                    | 100,00 | 80.462.129,97    | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :    |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        |                                                  |          |
| Media Simple / Average :                |                                                          |        | 68.659,81        |        |                                                 |        | 57.268,41        |        |                                                          |        | 65.737,03        |        | 23,190                                           | 21,980   |
| Mínimo / Minimum :                      |                                                          |        | 0,01             |        |                                                 |        | 0,01             |        |                                                          |        | 98,36            |        | 17,062                                           | 15,652   |
| Máximo / Maximum :                      |                                                          |        | 1.831.260,26     |        |                                                 |        | 770.371,96       |        |                                                          |        | 1.831.260,26     |        | 0,000                                            | 0,000    |
|                                         |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 98,954                                           | 98,954   |