

## BBVA HIPOTECARIO 3 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 hipotecarios vivienda (CTHs) / Residential mortgage loans

Fecha / Date: 31/12/2009

Divisa / Currency: EUR

| Antigüedad<br>Aging                                      | Deuda Vencida<br>Overdue Debt |                     |                       |                   |                     |               | Deuda Pendiente de Vencer<br>Outstanding Debt |               |                | Deuda total<br>Total Debt |               |                           | Garantía<br>Security  | % Deuda/Tasación<br>% Loan to Value |                    |
|----------------------------------------------------------|-------------------------------|---------------------|-----------------------|-------------------|---------------------|---------------|-----------------------------------------------|---------------|----------------|---------------------------|---------------|---------------------------|-----------------------|-------------------------------------|--------------------|
|                                                          | Num.                          | Principal           | Intereses<br>Interest | Otros<br>Other    | Total               | %             | Principal                                     | %             | Otros<br>Other | Principal                 | %             | Deuda total<br>Total Debt | V. Tasación<br>Value  | s/Principal<br>o/Principal          | s/Total<br>o/Total |
| <b>Impagados / Delinquencies</b>                         |                               |                     |                       |                   |                     |               |                                               |               |                |                           |               |                           |                       |                                     |                    |
| De > 0 a ≤ 1 Mes<br>Up to 1 month                        | 417                           | 1.133.732,96        | 156.217,60            | 10.845,42         | 1.300.795,98        | 18,26         | 47.962.828,59                                 | 69,27         | 0,00           | 49.096.561,55             | 65,46         | 49.263.624,57             | 199.182.426,11        | 24,6490                             | 24,7329            |
| De > 1 a ≤ 2 Meses<br>from > 1 to ≤ 2 months             | 48                            | 321.612,83          | 72.750,73             | 0,00              | 394.363,56          | 5,53          | 8.081.839,39                                  | 11,67         | 0,00           | 8.403.452,22              | 11,20         | 8.476.202,95              | 24.949.414,88         | 33,6820                             | 33,9736            |
| De > 2 a ≤ 3 Meses<br>from > 2 to ≤ 3 months             | 8                             | 47.290,22           | 5.784,88              | 0,00              | 53.075,10           | 0,74          | 908.666,97                                    | 1,31          | 0,00           | 955.957,19                | 1,27          | 961.742,07                | 2.651.221,00          | 36,0572                             | 36,2754            |
| De > 3 a ≤ 6 Meses<br>from > 3 to ≤ 6 months             | 16                            | 129.120,25          | 22.868,04             | 1.506,83          | 153.495,12          | 2,15          | 1.315.423,32                                  | 1,90          | 0,00           | 1.444.543,57              | 1,93          | 1.468.918,44              | 6.768.678,90          | 21,3416                             | 21,7017            |
| De > 6 a < 12 Meses<br>from > 6 to < 12 months           | 23                            | 295.081,02          | 67.350,48             | 6.749,61          | 369.181,11          | 5,18          | 2.215.057,87                                  | 3,20          | 0,00           | 2.510.138,89              | 3,35          | 2.584.238,98              | 12.255.938,25         | 20,4810                             | 21,0856            |
| De ≥ 12 a < 18 Meses<br>from ≥ 12 to < 18 months         | 24                            | 1.017.530,01        | 238.292,79            | 20.989,35         | 1.276.812,15        | 17,92         | 4.525.887,00                                  | 6,54          | 0,00           | 5.543.417,01              | 7,39          | 5.802.699,15              | 18.144.462,97         | 30,5516                             | 31,9806            |
| De ≥ 18 a < 24 Meses<br>from ≥ 18 to < 24 months         | 20                            | 1.276.205,80        | 240.753,73            | 40.883,74         | 1.557.843,27        | 21,86         | 1.834.222,94                                  | 2,65          | 0,00           | 3.110.428,74              | 4,15          | 3.392.066,21              | 9.879.435,50          | 31,4839                             | 34,3346            |
| De ≥ 2 Años<br>from ≥ 2 years                            | 21                            | 1.541.310,96        | 447.158,30            | 31.324,43         | 2.019.793,69        | 28,35         | 2.397.644,75                                  | 3,46          | 0,00           | 3.938.955,71              | 5,25          | 4.417.438,44              | 14.434.930,00         | 27,2877                             | 30,6024            |
| <b>Subtotal :</b>                                        | <b>577</b>                    | <b>5.761.884,05</b> | <b>1.251.176,55</b>   | <b>112.299,38</b> | <b>7.125.359,98</b> | <b>100,00</b> | <b>69.241.570,83</b>                          | <b>100,00</b> | <b>0,00</b>    | <b>75.003.454,88</b>      | <b>100,00</b> | <b>76.366.930,81</b>      | <b>288.266.507,61</b> | <b>26,0188</b>                      | <b>26,4918</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                      | 0,00                  | 0,0000                              | 0,0000             |
| <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>0,00</b>           | <b>0,0000</b>                       | <b>0,0000</b>      |
| <b>Total :</b>                                           | <b>577</b>                    | <b>5.761.884,05</b> | <b>1.251.176,55</b>   | <b>112.299,38</b> | <b>7.125.359,98</b> |               | <b>69.241.570,83</b>                          |               | <b>0,00</b>    | <b>75.003.454,88</b>      |               | <b>76.366.930,81</b>      | <b>288.266.507,61</b> | <b>26,0188</b>                      | <b>26,4918</b>     |