

## 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: 31/12/2012

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                        | 61                            | 123.218,23          | 10.348,79             | 7.453,19          | 141.020,21          | 1,49          | 2.880.621,68                                  | 17,23         | 0,00           | 3.003.839,91              | 12,02         | 3.021.641,89              | 22.968.723,40         | 13,0780                             | 13,1555            |
| De > 1 a ≤ 2 Meses<br>from > 1 to ≤ 2 months             | 45                            | 477.826,50          | 25.012,35             | 1.681,92          | 504.520,77          | 5,32          | 4.866.310,24                                  | 29,11         | 0,00           | 5.344.136,74              | 21,39         | 5.370.831,01              | 47.365.553,00         | 11,2827                             | 11,3391            |
| De > 2 a ≤ 3 Meses<br>from > 2 to ≤ 3 months             | 7                             | 38.817,20           | 862,09                | 217,09            | 39.896,38           | 0,42          | 204.387,67                                    | 1,22          | 0,00           | 243.204,87                | 0,97          | 244.284,05                | 2.274.943,00          | 10,6906                             | 10,7380            |
| De > 3 a ≤ 6 Meses<br>from > 3 to ≤ 6 months             | 15                            | 210.064,74          | 18.464,90             | 2.273,32          | 230.802,96          | 2,43          | 1.578.403,84                                  | 9,44          | 0,00           | 1.788.468,58              | 7,16          | 1.809.206,80              | 8.011.039,20          | 22,3251                             | 22,5839            |
| De > 6 a < 12 Meses<br>from > 6 to < 12 months           | 14                            | 316.622,01          | 23.446,59             | 7.405,31          | 347.473,91          | 3,67          | 871.755,86                                    | 5,21          | 0,00           | 1.188.377,87              | 4,76          | 1.219.229,77              | 10.557.134,33         | 11,2566                             | 11,5489            |
| De ≥ 12 a < 18 Meses<br>from ≥ 12 to < 18 months         | 16                            | 683.277,03          | 78.131,07             | 13.735,81         | 775.143,91          | 8,18          | 2.532.422,76                                  | 15,15         | 0,00           | 3.215.699,79              | 12,87         | 3.307.566,67              | 12.116.247,00         | 26,5404                             | 27,2986            |
| De ≥ 18 a < 24 Meses<br>from ≥ 18 to < 24 months         | 13                            | 919.054,51          | 58.148,32             | 19.365,08         | 996.567,91          | 10,51         | 968.563,62                                    | 5,79          | 0,00           | 1.887.618,13              | 7,56          | 1.965.131,53              | 8.202.576,07          | 23,0125                             | 23,9575            |
| De ≥ 2 Años<br>from ≥ 2 years                            | 69                            | 5.495.126,45        | 813.024,37            | 135.611,81        | 6.443.762,63        | 67,98         | 2.816.333,65                                  | 16,85         | 0,00           | 8.311.460,10              | 33,27         | 9.260.096,28              | 31.447.624,19         | 26,4295                             | 29,4461            |
| <b>Subtotal :</b>                                        | <b>240</b>                    | <b>8.264.006,67</b> | <b>1.027.438,48</b>   | <b>187.743,53</b> | <b>9.479.188,68</b> | <b>100,00</b> | <b>16.718.799,32</b>                          | <b>100,00</b> | <b>0,00</b>    | <b>24.982.805,99</b>      | <b>100,00</b> | <b>26.197.988,00</b>      | <b>142.943.840,19</b> | <b>17,4774</b>                      | <b>18,3275</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                  |                                     |                    |
| <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>240</b>                    | <b>8.264.006,67</b> | <b>1.027.438,48</b>   | <b>187.743,53</b> | <b>9.479.188,68</b> |               | <b>16.718.799,32</b>                          |               | <b>0,00</b>    | <b>24.982.805,99</b>      |               | <b>26.197.988,00</b>      | <b>142.943.840,19</b> | <b>17,4774</b>                      | <b>18,3275</b>     |