

## BBVA CONSUMO 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados / *Portfolio of Securitised Assets*

Distribución por Cedentes/Emisores / *Distribution by Originators/Issuers*

Activos / *Assets*: Préstamos a personas físicas para consumo / *Consumer loans to individuals*

Fecha / *Date*: 31/12/2011

Divisa / *Currency*: EUR

| Cedente/Emisor<br><i>Originator/Issuer</i>  | Principal Titulizado<br><i>Securitised Principal</i> |        |        |                         |        | Saldo Vivo de Principal<br><i>Outstanding Principal Balance</i> |        |                         |        | Principal Vencido Impagado<br><i>Overdue Principal</i> |        |                         |        | Principal Pendiente Vencimiento<br><i>Outstanding Principal</i> |        |                         |        |
|---------------------------------------------|------------------------------------------------------|--------|--------|-------------------------|--------|-----------------------------------------------------------------|--------|-------------------------|--------|--------------------------------------------------------|--------|-------------------------|--------|-----------------------------------------------------------------|--------|-------------------------|--------|
|                                             | Fecha / <i>Date</i>                                  | Num.   | %      | Importe / <i>Amount</i> | %      | Num.                                                            | %      | Importe / <i>Amount</i> | %      | Num.                                                   | %      | Importe / <i>Amount</i> | %      | Num.                                                            | %      | Importe / <i>Amount</i> | %      |
| BBVA                                        | 24/11/2008                                           | 822    | 1,18   | 20.472.404,06           | 1,87   | 519                                                             | 1,13   | 7.582.941,06            | 2,08   | 132                                                    | 1,49   | 219.201,49              | 0,82   | 517                                                             | 1,13   | 7.363.739,57            | 2,18   |
|                                             | 22/08/2008                                           | 582    | 0,83   | 15.719.259,50           | 1,43   | 368                                                             | 0,80   | 5.535.996,61            | 1,52   | 110                                                    | 1,25   | 227.710,73              | 0,85   | 366                                                             | 0,80   | 5.308.285,88            | 1,57   |
|                                             | 22/05/2008                                           | 249    | 0,36   | 13.265.123,10           | 1,21   | 128                                                             | 0,28   | 3.776.987,88            | 1,04   | 49                                                     | 0,55   | 286.599,63              | 1,07   | 127                                                             | 0,28   | 3.490.388,25            | 1,03   |
|                                             | 14/04/2008                                           | 20.712 | 29,63  | 323.185.641,55          | 29,49  | 11.210                                                          | 24,37  | 89.790.649,89           | 24,63  | 2.320                                                  | 26,26  | 6.547.001,82            | 24,42  | 11.167                                                          | 24,48  | 83.243.648,07           | 24,65  |
| BBVA Finanzia                               | 24/11/2008                                           | 1.300  | 1,86   | 30.344.435,64           | 2,77   | 1.079                                                           | 2,35   | 15.536.442,18           | 4,26   | 216                                                    | 2,45   | 776.728,24              | 2,90   | 1.078                                                           | 2,36   | 14.759.713,94           | 4,37   |
|                                             | 22/08/2008                                           | 1.568  | 2,24   | 39.039.677,14           | 3,56   | 1.278                                                           | 2,78   | 18.519.196,96           | 5,08   | 278                                                    | 3,15   | 1.013.124,84            | 3,78   | 1.276                                                           | 2,80   | 17.506.072,12           | 5,18   |
|                                             | 22/05/2008                                           | 41     | 0,06   | 1.994.092,71            | 0,18   | 35                                                              | 0,08   | 1.027.875,92            | 0,28   | 11                                                     | 0,12   | 59.480,62               | 0,22   | 35                                                              | 0,08   | 968.395,30              | 0,29   |
|                                             | 14/04/2008                                           | 44.618 | 63,84  | 651.814.358,37          | 59,48  | 31.388                                                          | 68,23  | 222.717.869,62          | 61,10  | 5.718                                                  | 64,73  | 17.685.511,60           | 65,95  | 31.049                                                          | 68,07  | 205.032.358,02          | 60,72  |
| Total :                                     |                                                      | 69.892 | 100,00 | 1.095.834.992,07        | 100,00 | 46.005                                                          | 100,00 | 364.487.960,12          | 100,00 | 8.834                                                  | 100,00 | 26.815.358,97           | 100,00 | 45.615                                                          | 100,00 | 337.672.601,15          | 100,00 |
| Media Ponderada / <i>Weighted Average</i> : |                                                      |        |        |                         |        |                                                                 |        |                         |        |                                                        |        |                         |        |                                                                 |        |                         |        |
| Media Simple / <i>Average</i> :             |                                                      |        |        | 15.678,98               |        |                                                                 |        | 7.922,79                |        |                                                        |        | 3.035,47                |        |                                                                 |        | 7.402,67                |        |
| Mínimo / <i>Minimum</i> :                   |                                                      |        |        | 2.378,85                |        |                                                                 |        | 0,09                    |        |                                                        |        | 0,01                    |        |                                                                 |        | 0,54                    |        |
| Máximo / <i>Maximum</i> :                   |                                                      |        |        | 64.630,97               |        |                                                                 |        | 61.951,99               |        |                                                        |        | 52.622,96               |        |                                                                 |        | 45.930,24               |        |