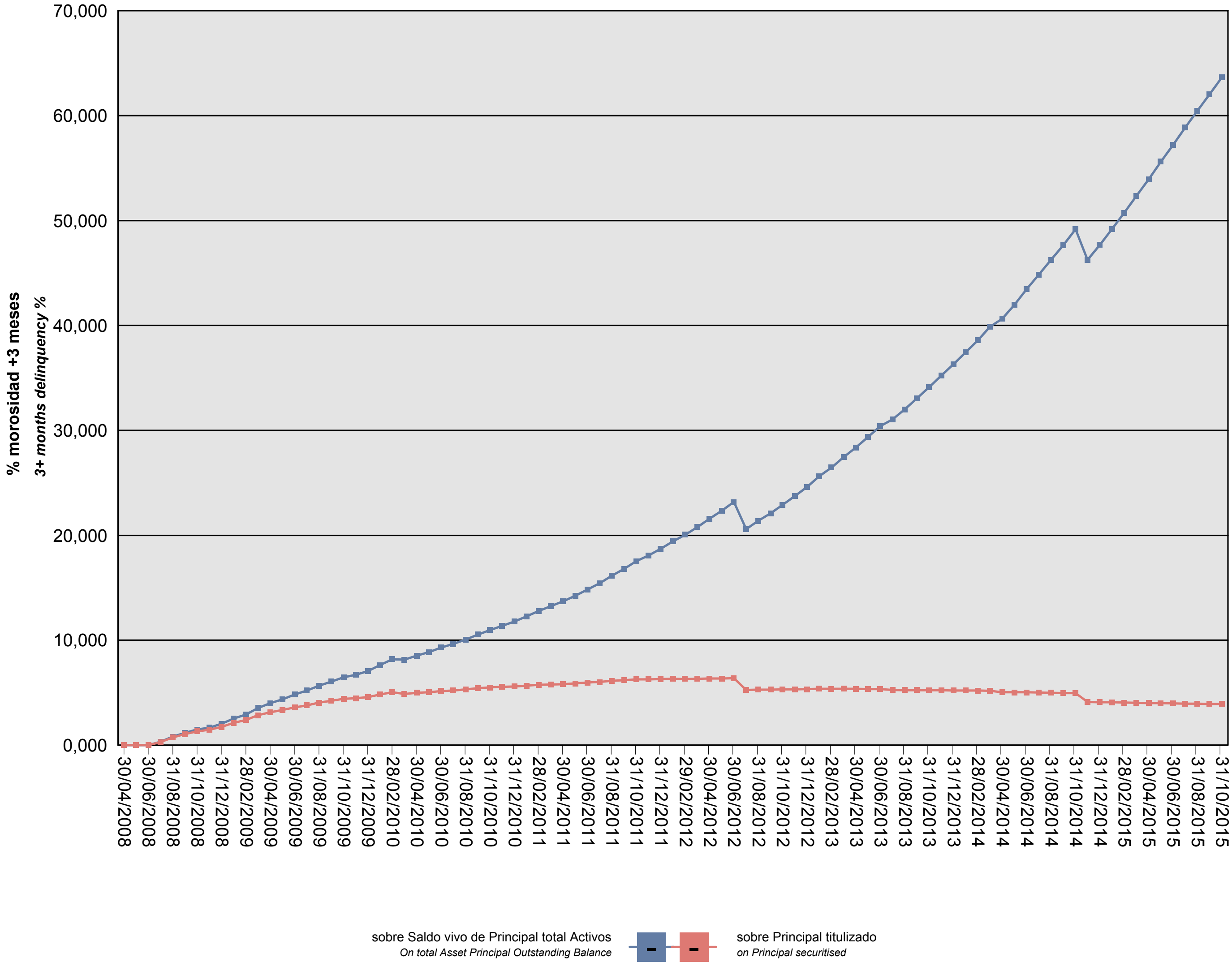
BBVA CONSUMO 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados ***/ Portfolio of Securitised Assets***
Análisis de morosidad: **Tasa de morosidad +3 meses**
Delinquency analysis: ***3+ months delinquency rate***

Activos ***/ Assets:*** **Préstamos a personas físicas para consumo** ***/ Consumer loans to individuals***
Fecha ***/ Date:*** **31/10/2015**
Divisa ***/ Currency:*** **EUR**

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / *This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates*



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		% morosidad +3 meses *3+ months delinquency %*	
Fecha *Date*	**Saldo vivo de Activos en mora (Ppal. Miles €)** *Delinquent Asset Outstanding Balance (€ thou. Principal)*	**sobre Saldo vivo de Principal total Activos** *On total Asset Principal Outstanding Balance*	**sobre Principal titulizado** *on Principal securitised*
30/04/2008	0,000	0,00%	0,00%
31/05/2008	0,000	0,00%	0,00%
30/06/2008	0,000	0,00%	0,00%
31/07/2008	2.872,437	0,31%	0,29%
31/08/2008	7.758,240	0,81%	0,74%
30/09/2008	11.092,991	1,17%	1,06%
31/10/2008	13.751,884	1,48%	1,32%
30/11/2008	15.945,575	1,66%	1,46%
31/12/2008	19.085,516	2,03%	1,74%
31/01/2009	23.241,620	2,52%	2,12%
28/02/2009	26.225,964	2,90%	2,39%
31/03/2009	31.195,445	3,54%	2,85%
30/04/2009	34.414,751	4,00%	3,14%
31/05/2009	36.753,758	4,37%	3,35%
30/06/2009	39.536,156	4,82%	3,61%
31/07/2009	41.646,046	5,20%	3,80%
31/08/2009	44.374,595	5,67%	4,05%
30/09/2009	46.410,917	6,06%	4,24%
31/10/2009	48.351,320	6,47%	4,41%
30/11/2009	48.983,681	6,71%	4,47%
31/12/2009	50.290,430	7,07%	4,59%
31/01/2010	52.871,613	7,62%	4,82%
28/02/2010	55.334,673	8,19%	5,05%
31/03/2010	53.486,885	8,14%	4,88%
30/04/2010	54.631,755	8,52%	4,99%
31/05/2010	55.325,514	8,86%	5,05%
30/06/2010	56.564,827	9,31%	5,16%
31/07/2010	57.081,466	9,64%	5,21%
31/08/2010	58.113,563	10,06%	5,30%
30/09/2010	59.381,592	10,54%	5,42%
31/10/2010	60.243,045	10,97%	5,50%
30/11/2010	60.823,668	11,38%	5,55%
31/12/2010	61.218,644	11,78%	5,59%
31/01/2011	62.007,714	12,26%	5,66%
28/02/2011	63.044,110	12,79%	5,75%
31/03/2011	63.339,569	13,24%	5,78%
30/04/2011	63.732,815	13,70%	5,82%
31/05/2011	64.418,002	14,24%	5,88%
30/06/2011	65.262,996	14,85%	5,96%

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Fecha *Date*	**Saldo vivo de Activos en mora (Ppal. Miles €)** *Delinquent Asset Outstanding Balance (€ thou. Principal)*	**sobre Saldo vivo de Principal total Activos** *On total Asset Principal Outstanding Balance*	**sobre Principal titulizado** *on Principal securitised*
31/07/2011	65.944,688	15,42%	6,02%
31/08/2011	67.092,009	16,13%	6,12%
30/09/2011	67.904,464	16,79%	6,20%
31/10/2011	68.768,087	17,52%	6,28%
30/11/2011	68.745,066	18,07%	6,27%
31/12/2011	68.876,980	18,70%	6,29%
31/01/2012	69.202,077	19,42%	6,32%
29/02/2012	69.109,962	20,05%	6,31%
31/03/2012	69.247,572	20,79%	6,32%
30/04/2012	69.563,952	21,57%	6,35%
31/05/2012	69.583,943	22,32%	6,35%
30/06/2012	69.900,760	23,17%	6,38%
31/07/2012	57.631,410	20,60%	5,26%
31/08/2012	57.923,264	21,37%	5,29%
30/09/2012	58.011,342	22,10%	5,29%
31/10/2012	58.151,743	22,90%	5,31%
30/11/2012	58.344,982	23,75%	5,32%
31/12/2012	58.476,927	24,61%	5,34%
31/01/2013	58.881,995	25,63%	5,37%
28/02/2013	58.807,091	26,46%	5,37%
31/03/2013	58.883,837	27,45%	5,37%
30/04/2013	58.695,828	28,36%	5,36%
31/05/2013	58.670,405	29,38%	5,35%
30/06/2013	58.622,444	30,42%	5,35%
31/07/2013	57.558,744	31,05%	5,25%
31/08/2013	57.462,855	31,99%	5,24%
30/09/2013	57.439,424	33,06%	5,24%
31/10/2013	57.308,484	34,12%	5,23%
30/11/2013	57.258,741	35,22%	5,23%
31/12/2013	57.199,581	36,31%	5,22%
31/01/2014	57.105,322	37,44%	5,21%
28/02/2014	56.926,372	38,60%	5,19%
31/03/2014	56.764,629	39,88%	5,18%
30/04/2014	55.301,910	40,64%	5,05%
31/05/2014	55.144,587	41,96%	5,03%
30/06/2014	55.168,207	43,47%	5,03%
31/07/2014	54.925,743	44,84%	5,01%
31/08/2014	54.773,340	46,25%	5,00%
30/09/2014	54.398,525	47,64%	4,96%

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31/10/2014	54.241,038	49,17%	4,95%
30/11/2014	45.221,397	46,25%	4,13%
31/12/2014	44.890,477	47,67%	4,10%
31/01/2015	44.665,692	49,19%	4,08%
28/02/2015	44.413,759	50,75%	4,05%
31/03/2015	44.116,005	52,35%	4,03%
30/04/2015	43.922,752	53,92%	4,01%
31/05/2015	43.801,032	55,62%	4,00%
30/06/2015	43.586,093	57,23%	3,98%
31/07/2015	43.343,286	58,86%	3,96%
31/08/2015	43.291,138	60,46%	3,95%
30/09/2015	43.116,017	62,04%	3,93%
31/10/2015	43.056,316	63,66%	3,93%