

## BBVA-2 FTPYME ICO Fondo de Titulización de Activos

### Cartera de Activos Titulizados / Portfolio of Securitised Assets

#### Distribución por Intervalos de Fecha de Formalización / Distribution by Arrangement Date Intervals

Activos / Assets: Préstamos a PYMES / SME Loans

Fecha / Date: 31/12/2003

Divisa / Currency: EUR

| Intervalos anuales<br>Annual Intervals      | Saldo Vivo de Principal<br>Outstanding Principal Balance |               |                       |               | Principal Vencido Impagado<br>Overdue Principal |               |                     |               | Principal Pendiente Vencimiento<br>Outstanding Principal |               |                       |               | Tipo Interés<br>Interest Rate | Antigüedad<br>Age                |
|---|--|---------------|-----------------------|---------------|---|---------------|---------------------|---------------|--|---------------|-----------------------|---------------|-------------------------------|----------------------------------|
|   | Num.   | %             | Importe / Amount      | %             | Num.  | %             | Importe / Amount    | %             | Num.   | %             | Importe / Amount      | %             | Media Pond.<br>W. Average     | M. Pond. Meses<br>W. Avg. Months |
| 1989  | 2  | 0,03          | 94.822,11             | 0,01          | 0   | 0,00          | 0,00                | 0,00          | 2  | 0,03          | 94.822,11             | 0,01          | 3,579%                        | 174,299                          |
| 1991  | 2  | 0,03          | 70.973,92             | 0,01          | 0   | 0,00          | 0,00                | 0,00          | 2  | 0,03          | 70.973,92             | 0,01          | 4,438%                        | 149,813                          |
| 1992  | 2  | 0,03          | 33.669,63             | 0,00          | 0   | 0,00          | 0,00                | 0,00          | 2  | 0,03          | 33.669,63             | 0,00          | 4,822%                        | 135,341                          |
| 1993  | 9  | 0,13          | 784.887,84            | 0,11          | 1   | 0,26          | 498,76              | 0,02          | 9  | 0,13          | 784.389,08            | 0,11          | 3,895%                        | 122,702                          |
| 1994  | 34   | 0,48          | 1.405.139,24          | 0,19          | 4   | 1,05          | 25.992,76           | 1,00          | 33   | 0,47          | 1.379.146,48          | 0,19          | 4,848%                        | 112,933                          |
| 1995  | 29   | 0,41          | 1.332.613,19          | 0,18          | 3   | 0,79          | 1.893,70            | 0,07          | 29   | 0,41          | 1.330.719,49          | 0,18          | 4,772%                        | 101,821                          |
| 1996  | 67   | 0,94          | 6.685.504,81          | 0,92          | 6   | 1,57          | 16.852,00           | 0,65          | 67   | 0,95          | 6.668.652,81          | 0,93          | 4,175%                        | 88,962                           |
| 1997  | 380  | 5,34          | 28.990.292,00         | 4,01          | 29  | 7,59          | 195.069,72          | 7,54          | 379  | 5,35          | 28.795.222,28         | 4,00          | 3,519%                        | 76,327                           |
| 1998  | 507  | 7,13          | 53.953.113,77         | 7,46          | 24  | 6,28          | 379.539,29          | 14,67         | 502  | 7,08          | 53.573.574,48         | 7,44          | 3,502%                        | 65,661                           |
| 1999  | 1.958  | 27,53         | 103.806.498,36        | 14,36         | 74  | 19,37         | 629.115,32          | 24,31         | 1.954  | 27,56         | 103.177.383,04        | 14,32         | 3,226%                        | 54,679                           |
| 2000  | 1.609  | 22,63         | 148.804.845,44        | 20,58         | 72  | 18,85         | 558.408,56          | 21,58         | 1.603  | 22,61         | 148.246.436,88        | 20,58         | 3,423%                        | 42,939                           |
| 2001  | 1.111  | 15,62         | 149.505.234,93        | 20,68         | 77  | 20,16         | 374.455,09          | 14,47         | 1.108  | 15,63         | 149.130.779,84        | 20,70         | 3,453%                        | 29,937                           |
| 2002  | 1.028  | 14,46         | 166.874.254,01        | 23,08         | 74  | 19,37         | 298.742,44          | 11,54         | 1.026  | 14,47         | 166.575.511,57        | 23,12         | 3,197%                        | 18,715                           |
| 2003  | 373  | 5,25          | 60.738.106,25         | 8,40          | 18  | 4,71          | 107.445,92          | 4,15          | 373  | 5,26          | 60.630.660,33         | 8,42          | 3,056%                        | 8,193                            |
| <b>Total :</b>                              | <b>7.111</b>   | <b>100,00</b> | <b>723.079.955,50</b> | <b>100,00</b> | <b>382</b>                                      | <b>100,00</b> | <b>2.588.013,56</b> | <b>100,00</b> | <b>7.089</b>   | <b>100,00</b> | <b>720.491.941,94</b> | <b>100,00</b> |                               |                                  |
| <b>Media Ponderada / Weighted Average :</b> |  |               |                       |               |   |               |                     |               |  |               |                       |               | <b>3,340%</b>                 | <b>37,216</b>                    |
| <b>Media Simple / Average :</b>             |  |               | <b>101.684,71</b>     |               |   |               | <b>6.774,90</b>     |               |  |               | <b>101.635,20</b>     |               | <b>3,436%</b>                 | <b>44,045</b>                    |
| <b>Mínimo / Minimum :</b>                   |  |               | <b>253,15</b>         |               |   |               | <b>0,02</b>         |               |  |               | <b>253,15</b>         |               | <b>0,492%</b>                 | <b>09/05/1989</b>                |
| <b>Máximo / Maximum :</b>                   |  |               | <b>9.000.000,00</b>   |               |   |               | <b>150.253,02</b>   |               |  |               | <b>9.000.000,00</b>   |               | <b>11,000%</b>                | <b>10/07/2003</b>                |

Medias ponderadas por el principal pendiente de vencimiento / Averages weighted by the outstanding principal.

Tipo Int.: Tipo de interés nominal anual / Int. Rate: Annual nominal interest rate.