

# BBVA-3 FTPYME 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: 31/12/2005

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 |
| 1993  | 3  | 0,04          | 46.430,37             | 0,01          | 0   | 0,00          | 0,00              | 0,00          | 3  | 0,04          | 46.430,37             | 0,01          | 3,307%                        | 154,404                          |
| 1994  | 2  | 0,03          | 45.889,08             | 0,01          | 1   | 0,21          | 814,24            | 0,10          | 2  | 0,03          | 45.074,84             | 0,01          | 4,440%                        | 140,157                          |
| 1995  | 10   | 0,13          | 144.344,38            | 0,02          | 3   | 0,64          | 1.332,24          | 0,16          | 10   | 0,13          | 143.012,14            | 0,02          | 4,494%                        | 122,162                          |
| 1996  | 19   | 0,25          | 284.088,33            | 0,04          | 1   | 0,21          | 318,82            | 0,04          | 19   | 0,25          | 283.769,51            | 0,04          | 3,903%                        | 113,646                          |
| 1997  | 65   | 0,87          | 1.796.726,39          | 0,24          | 8   | 1,71          | 4.297,92          | 0,52          | 65   | 0,87          | 1.792.428,47          | 0,24          | 3,690%                        | 99,967                           |
| 1998  | 129  | 1,73          | 5.198.554,80          | 0,69          | 10  | 2,14          | 7.667,03          | 0,92          | 129  | 1,73          | 5.190.887,77          | 0,69          | 3,868%                        | 88,772                           |
| 1999  | 240  | 3,22          | 10.523.951,20         | 1,40          | 17  | 3,64          | 13.073,78         | 1,57          | 239  | 3,20          | 10.510.877,42         | 1,40          | 3,792%                        | 77,414                           |
| 2000  | 321  | 4,30          | 23.019.487,76         | 3,06          | 29  | 6,21          | 36.804,83         | 4,42          | 321  | 4,30          | 22.982.682,93         | 3,06          | 3,559%                        | 65,476                           |
| 2001  | 596  | 7,99          | 76.763.378,22         | 10,20         | 50  | 10,71         | 137.753,94        | 16,54         | 596  | 7,99          | 76.625.624,28         | 10,19         | 3,400%                        | 53,244                           |
| 2002  | 1.037  | 13,90         | 132.644.973,29        | 17,63         | 66  | 14,13         | 116.820,30        | 14,03         | 1.037  | 13,90         | 132.528.152,99        | 17,63         | 3,331%                        | 41,050                           |
| 2003  | 2.651  | 35,54         | 299.492.206,71        | 39,80         | 151   | 32,33         | 312.170,86        | 37,49         | 2.651  | 35,54         | 299.180.035,85        | 39,80         | 3,091%                        | 29,564                           |
| 2004  | 2.387  | 32,00         | 202.540.867,46        | 26,92         | 131   | 28,05         | 201.659,43        | 24,22         | 2.387  | 32,00         | 202.339.208,03        | 26,92         | 2,961%                        | 21,565                           |
| <b>Total :</b>                              | <b>7.460</b>   | <b>100,00</b> | <b>752.500.897,99</b> | <b>100,00</b> | <b>467</b>                                      | <b>100,00</b> | <b>832.713,39</b> | <b>100,00</b> | <b>7.459</b>   | <b>100,00</b> | <b>751.668.184,60</b> | <b>100,00</b> |                               |                                  |
| <b>Media Ponderada / Weighted Average :</b> |  |               |                       |               |   |               |                   |               |  |               |                       |               | <b>3,161%</b>                 | <b>34,257</b>                    |
| <b>Media Simple / Average :</b>             |  |               | <b>100.871,43</b>     |               |   |               | <b>1.783,11</b>   |               |  |               | <b>100.773,32</b>     |               | <b>3,359%</b>                 | <b>35,427</b>                    |
| <b>Mínimo / Minimum :</b>                   |  |               | <b>638,68</b>         |               |   |               | <b>0,01</b>       |               |  |               | <b>787,76</b>         |               | <b>2,111%</b>                 | <b>09/02/1993</b>                |
| <b>Máximo / Maximum :</b>                   |  |               | <b>5.312.844,34</b>   |               |   |               | <b>36.774,98</b>  |               |  |               | <b>5.312.844,34</b>   |               | <b>7,000%</b>                 | <b>04/08/2004</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.