

BBVA CONSUMO 2 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 a personas físicas para consumo / Consumer loans to individuals

Fecha / Date: 07/12/2011

Divisa / Currency: EUR

| Antigüedad Aging | Deuda Vencida Overdue Debt | | | | | | Deuda Pendiente de Vencer Outstanding Debt | | | Deuda total Total Debt | | |
|--|-------------------------------|----------------------|-----------------------|-------------------|----------------------|---------------|---|---------------|----------------|---------------------------|---------------|---------------------------|
| | Num. | Principal | Intereses Interest | Otros Other | Total | % | Principal | % | Otros Other | Principal | % | Deuda total Total Debt |
| Impagados / Delinquencies | | | | | | | | | | | | |
| De > 0 a ≤ 1 Mes Up to 1 month | 4.939 | 1.083.231,28 | 226.816,85 | 81.822,94 | 1.391.871,07 | 2,17 | 35.843.200,41 | 38,84 | 0,00 | 36.926.431,69 | 25,94 | 37.235.071,48 |
| De > 1 a ≤ 2 Meses from > 1 to ≤ 2 months | 1.249 | 542.777,90 | 100.138,84 | 35,40 | 642.952,14 | 1,00 | 9.451.206,23 | 10,24 | 0,00 | 9.993.984,13 | 7,02 | 10.094.158,37 |
| De > 2 a ≤ 3 Meses from > 2 to ≤ 3 months | 793 | 576.575,12 | 107.104,66 | 34,41 | 683.714,19 | 1,07 | 5.733.071,81 | 6,21 | 0,00 | 6.309.646,93 | 4,43 | 6.416.786,00 |
| De > 3 a ≤ 6 Meses from > 3 to ≤ 6 months | 643 | 487.835,97 | 90.835,31 | 172,36 | 578.843,64 | 0,90 | 4.203.055,06 | 4,55 | 0,00 | 4.690.891,03 | 3,29 | 4.781.898,70 |
| De > 6 a < 12 Meses from > 6 to < 12 months | 778 | 1.316.215,84 | 240.806,67 | 2.632,52 | 1.559.655,03 | 2,43 | 4.528.032,02 | 4,91 | 0,00 | 5.844.247,86 | 4,10 | 6.087.687,05 |
| De ≥ 12 a < 18 Meses from ≥ 12 to < 18 months | 734 | 2.237.698,53 | 541.382,15 | 5.667,61 | 2.784.748,29 | 4,34 | 4.405.847,46 | 4,77 | 0,00 | 6.643.545,99 | 4,67 | 7.190.595,75 |
| De ≥ 18 a < 24 Meses from ≥ 18 to < 24 months | 783 | 3.132.473,17 | 842.077,60 | 2.648,20 | 3.977.198,97 | 6,21 | 4.259.202,94 | 4,61 | 0,00 | 7.391.676,11 | 5,19 | 8.236.401,91 |
| De ≥ 2 Años from ≥ 2 years | 6.745 | 40.705.021,08 | 11.479.893,52 | 290.012,68 | 52.474.927,28 | 81,87 | 23.869.999,22 | 25,86 | 0,00 | 64.575.020,30 | 45,36 | 76.344.926,50 |
| Subtotal : | 16.664 | 50.081.828,89 | 13.629.055,60 | 383.026,12 | 64.093.910,61 | 100,00 | 92.293.615,15 | 100,00 | 0,00 | 142.375.444,04 | 100,00 | 156.387.525,76 |

Dudosos (subjettivos) / Doubt debts (subjectives)

| | | | | | | | | | | | | |
|--|----|------------|-----------|----------|------------|------|------|------|------|------------|------|------------|
| De > 0 a ≤ 1 Mes Up to 1 month | 28 | 745.824,98 | 27.025,52 | 6.048,52 | 778.899,02 | 7,81 | 0,00 | 0,00 | 0,00 | 745.824,98 | 7,80 | 778.899,02 |
| De > 1 a ≤ 2 Meses from > 1 to ≤ 2 months | 17 | 428.186,20 | 14.541,78 | 4.787,09 | 447.515,07 | 4,49 | 0,00 | 0,00 | 0,00 | 428.186,20 | 4,48 | 447.515,07 |
| De > 2 a ≤ 3 Meses from > 2 to ≤ 3 months | 6 | 136.867,21 | 6.883,03 | 1.166,52 | 144.916,76 | 1,45 | 0,00 | 0,00 | 0,00 | 136.867,21 | 1,43 | 144.916,76 |
| De > 3 a ≤ 6 Meses from > 3 to ≤ 6 months | 22 | 514.822,75 | 21.613,76 | 3.600,28 | 540.036,79 | 5,41 | 0,00 | 0,00 | 0,00 | 514.822,75 | 5,39 | 540.036,79 |
| De > 6 a < 12 Meses from > 6 to < 12 months | 21 | 604.387,42 | 18.497,36 | 4.283,78 | 627.168,56 | 6,29 | 0,00 | 0,00 | 0,00 | 604.387,42 | 6,32 | 627.168,56 |
| De ≥ 12 a < 18 Meses from ≥ 12 to < 18 months | 18 | 462.306,19 | 14.050,42 | 1.373,99 | 477.730,60 | 4,79 | 0,00 | 0,00 | 0,00 | 462.306,19 | 4,84 | 477.730,60 |

BBVA CONSUMO 2 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 a personas físicas para consumo / Consumer loans to individuals

Fecha / Date: 07/12/2011

Divisa / Currency: EUR

| Antigüedad Aging | Deuda Vencida Overdue Debt | | | | | | Deuda Pendiente de Vencer Outstanding Debt | | | Deuda total Total Debt | | |
|---|-------------------------------|----------------------|-----------------------|-------------------|----------------------|---------------|---|-------------|----------------|---------------------------|---------------|---------------------------|
| | Num. | Principal | Intereses Interest | Otros Other | Total | % | Principal | % | Otros Other | Principal | % | Deuda total Total Debt |
| De ≥18 a < 24 Meses from ≥ 18 to < 24 months | 35 | 972.137,55 | 34.687,81 | 6.420,22 | 1.013.245,58 | 10,16 | 0,00 | 0,00 | 0,00 | 972.137,55 | 10,17 | 1.013.245,58 |
| De ≥ 2 Años from ≥ 2 years | 190 | 5.695.515,92 | 212.213,76 | 38.361,85 | 5.946.091,53 | 59,61 | 0,00 | 0,00 | 0,00 | 5.695.515,92 | 59,58 | 5.946.091,53 |
| Subtotal : | 337 | 9.560.048,22 | 349.513,44 | 66.042,25 | 9.975.603,91 | 100,00 | 0,00 | 0,00 | 0,00 | 9.560.048,22 | 100,00 | 9.975.603,91 |
| Total : | 17.001 | 59.641.877,11 | 13.978.569,04 | 449.068,37 | 74.069.514,52 | | 92.293.615,15 | | 0,00 | 151.935.492,26 | | 166.363.129,67 |