

BBVA RMBS 4 Fondo de Titulización de Activos

Cartera de Activos Titulizados / *Portfolio of Securitised Assets*

Distribución por Intervalos de Fecha de Vencimiento Final / *Distribution by Final Maturity Date Intervals*

Activos / *Assets*: Préstamos hipotecarios vivienda (CTHS) / *Residential mortgage loans*

Fecha / *Date*: 31/12/2009

Divisa / *Currency*: EUR

| Intervalos anuales <i>Annual Intervals</i> | Saldo Vivo de Principal <i>Outstanding Principal Balance</i> | | | | Principal Vencido Impagado <i>Overdue Principal</i> | | | | Principal Pendiente Vencimiento <i>Outstanding Principal</i> | | | | Tipo Interés <i>Interest Rate</i> | Vida residual <i>Residual Life</i> |
|---|---|-------|-------------------------|-------|--|-------|-------------------------|-------|---|-------|-------------------------|-------|--------------------------------------|---|
| | Num. | % | Importe / <i>Amount</i> | % | Num. | % | Importe / <i>Amount</i> | % | Num. | % | Importe / <i>Amount</i> | % | Media Pond. <i>W. Average</i> | M. Pond. Meses <i>W. Avg. Months</i> |
| 2010 | 1 | 0,00 | 9.871,10 | 0,00 | 0 | 0,00 | 0,00 | 0,00 | 1 | 0,00 | 9.871,10 | 0,00 | 3,952% | 6,000 |
| 2011 | 2 | 0,01 | 174.281,09 | 0,00 | 0 | 0,00 | 0,00 | 0,00 | 2 | 0,01 | 174.281,09 | 0,00 | 2,739% | 23,224 |
| 2012 | 8 | 0,03 | 261.059,48 | 0,01 | 0 | 0,00 | 0,00 | 0,00 | 8 | 0,03 | 261.059,48 | 0,01 | 3,198% | 33,087 |
| 2013 | 8 | 0,03 | 305.047,70 | 0,01 | 1 | 0,02 | 1.421,99 | 0,04 | 8 | 0,03 | 303.625,71 | 0,01 | 2,422% | 44,714 |
| 2014 | 14 | 0,05 | 956.042,51 | 0,02 | 0 | 0,00 | 0,00 | 0,00 | 14 | 0,05 | 956.042,51 | 0,02 | 2,632% | 54,456 |
| 2015 | 20 | 0,07 | 1.188.318,38 | 0,03 | 2 | 0,04 | 3.739,15 | 0,11 | 20 | 0,07 | 1.184.579,23 | 0,03 | 2,659% | 66,843 |
| 2016 | 72 | 0,26 | 5.710.354,47 | 0,15 | 9 | 0,20 | 24.642,29 | 0,70 | 72 | 0,26 | 5.685.712,18 | 0,15 | 2,927% | 78,944 |
| 2017 | 53 | 0,19 | 5.120.370,79 | 0,13 | 2 | 0,04 | 2.261,76 | 0,06 | 53 | 0,19 | 5.118.109,03 | 0,13 | 2,749% | 89,010 |
| 2018 | 60 | 0,22 | 4.569.091,15 | 0,12 | 5 | 0,11 | 25.951,03 | 0,74 | 60 | 0,22 | 4.543.140,12 | 0,12 | 2,815% | 103,690 |
| 2019 | 124 | 0,45 | 9.398.083,04 | 0,24 | 19 | 0,42 | 28.361,62 | 0,81 | 124 | 0,45 | 9.369.721,42 | 0,24 | 2,537% | 115,553 |
| 2020 | 170 | 0,61 | 14.269.839,78 | 0,37 | 17 | 0,38 | 15.067,80 | 0,43 | 170 | 0,61 | 14.254.771,98 | 0,37 | 2,792% | 126,673 |
| 2021 | 322 | 1,16 | 29.687.348,50 | 0,77 | 46 | 1,02 | 75.488,27 | 2,15 | 322 | 1,16 | 29.611.860,23 | 0,76 | 2,827% | 139,465 |
| 2022 | 189 | 0,68 | 17.681.797,54 | 0,46 | 21 | 0,47 | 31.378,15 | 0,90 | 189 | 0,68 | 17.650.419,39 | 0,46 | 2,880% | 148,759 |
| 2023 | 194 | 0,70 | 17.315.689,22 | 0,45 | 14 | 0,31 | 7.730,20 | 0,22 | 194 | 0,70 | 17.307.959,02 | 0,45 | 2,710% | 163,593 |
| 2024 | 454 | 1,63 | 40.759.196,57 | 1,05 | 46 | 1,02 | 30.166,00 | 0,86 | 454 | 1,63 | 40.729.030,57 | 1,05 | 2,524% | 174,790 |
| 2025 | 523 | 1,88 | 56.314.658,91 | 1,45 | 67 | 1,49 | 57.643,02 | 1,65 | 523 | 1,88 | 56.257.015,89 | 1,45 | 2,731% | 186,493 |
| 2026 | 880 | 3,16 | 104.666.989,49 | 2,70 | 137 | 3,04 | 123.871,63 | 3,54 | 880 | 3,16 | 104.543.117,86 | 2,70 | 2,853% | 199,290 |
| 2027 | 471 | 1,69 | 61.089.206,23 | 1,58 | 68 | 1,51 | 65.605,48 | 1,87 | 471 | 1,69 | 61.023.600,75 | 1,58 | 2,864% | 208,369 |
| 2028 | 351 | 1,26 | 39.946.696,06 | 1,03 | 29 | 0,64 | 34.138,90 | 0,97 | 350 | 1,26 | 39.912.557,16 | 1,03 | 2,715% | 223,228 |
| 2029 | 818 | 2,94 | 86.722.854,03 | 2,24 | 111 | 2,46 | 86.756,38 | 2,48 | 818 | 2,94 | 86.636.097,65 | 2,24 | 2,544% | 234,344 |
| 2030 | 876 | 3,15 | 106.882.270,07 | 2,76 | 123 | 2,73 | 96.726,36 | 2,76 | 876 | 3,15 | 106.785.543,71 | 2,76 | 2,695% | 246,615 |
| 2031 | 1.396 | 5,01 | 178.868.031,15 | 4,62 | 192 | 4,26 | 147.648,27 | 4,21 | 1.396 | 5,01 | 178.720.382,88 | 4,62 | 2,839% | 259,121 |
| 2032 | 805 | 2,89 | 108.600.748,90 | 2,80 | 111 | 2,46 | 94.685,79 | 2,70 | 805 | 2,89 | 108.506.063,11 | 2,80 | 2,902% | 268,351 |
| 2033 | 750 | 2,69 | 92.500.099,73 | 2,39 | 88 | 1,95 | 40.923,19 | 1,17 | 750 | 2,69 | 92.459.176,54 | 2,39 | 2,638% | 283,713 |
| 2034 | 3.120 | 11,20 | 384.219.248,40 | 9,92 | 525 | 11,65 | 366.012,04 | 10,45 | 3.120 | 11,21 | 383.853.236,36 | 9,92 | 2,511% | 295,002 |
| 2035 | 3.850 | 13,83 | 532.337.353,88 | 13,74 | 724 | 16,06 | 622.942,38 | 17,78 | 3.849 | 13,82 | 531.714.411,50 | 13,74 | 2,708% | 306,539 |
| 2036 | 5.233 | 18,79 | 779.208.604,75 | 20,11 | 945 | 20,97 | 807.600,23 | 23,05 | 5.233 | 18,79 | 778.401.004,52 | 20,11 | 2,840% | 318,983 |
| 2037 | 1.539 | 5,53 | 239.706.784,76 | 6,19 | 256 | 5,68 | 217.419,64 | 6,21 | 1.539 | 5,53 | 239.489.365,12 | 6,19 | 2,896% | 326,633 |
| 2038 | 80 | 0,29 | 13.243.088,10 | 0,34 | 10 | 0,22 | 9.111,58 | 0,26 | 80 | 0,29 | 13.233.976,52 | 0,34 | 2,843% | 343,274 |
| 2039 | 96 | 0,34 | 17.046.202,47 | 0,44 | 17 | 0,38 | 18.547,39 | 0,53 | 96 | 0,34 | 17.027.655,08 | 0,44 | 3,020% | 353,986 |

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

Tipo Interés: Tipo de interés nominal anual / *Interest Rate: Annual nominal interest rate.*

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|---|---|---------------|-------------------------|---------------|--|---------------|-------------------------|---------------|---|---------------|-------------------------|---------------|--------------------------------------|---|
| | Num. | % | Importe / <i>Amount</i> | % | Num. | % | Importe / <i>Amount</i> | % | Num. | % | Importe / <i>Amount</i> | % | Media Pond. <i>W. Average</i> | M. Pond. Meses <i>W. Avg. Months</i> |
| 2040 | 132 | 0,47 | 23.024.921,93 | 0,59 | 18 | 0,40 | 15.552,87 | 0,44 | 132 | 0,47 | 23.009.369,06 | 0,59 | 2,747% | 366,808 |
| 2041 | 771 | 2,77 | 132.121.578,64 | 3,41 | 101 | 2,24 | 67.015,54 | 1,91 | 771 | 2,77 | 132.054.563,10 | 3,41 | 2,791% | 381,025 |
| 2042 | 531 | 1,91 | 87.472.449,47 | 2,26 | 82 | 1,82 | 44.883,37 | 1,28 | 531 | 1,91 | 87.427.566,10 | 2,26 | 2,788% | 387,063 |
| 2043 | 86 | 0,31 | 15.235.591,18 | 0,39 | 17 | 0,38 | 14.286,56 | 0,41 | 86 | 0,31 | 15.221.304,62 | 0,39 | 2,750% | 403,229 |
| 2044 | 135 | 0,48 | 24.451.931,37 | 0,63 | 29 | 0,64 | 10.758,91 | 0,31 | 135 | 0,48 | 24.441.172,46 | 0,63 | 2,743% | 414,430 |
| 2045 | 184 | 0,66 | 31.759.534,02 | 0,82 | 41 | 0,91 | 16.150,57 | 0,46 | 184 | 0,66 | 31.743.383,45 | 0,82 | 2,767% | 427,716 |
| 2046 | 1.907 | 6,85 | 328.981.317,91 | 8,49 | 335 | 7,43 | 161.302,10 | 4,60 | 1.907 | 6,85 | 328.820.015,81 | 8,49 | 2,816% | 441,039 |
| 2047 | 1.610 | 5,78 | 280.605.020,41 | 7,24 | 294 | 6,52 | 136.542,61 | 3,90 | 1.609 | 5,78 | 280.468.477,80 | 7,25 | 2,902% | 446,410 |
| 2048 | 7 | 0,03 | 1.447.348,09 | 0,04 | 4 | 0,09 | 744,58 | 0,02 | 7 | 0,03 | 1.446.603,51 | 0,04 | 2,788% | 465,994 |
| 2049 | 5 | 0,02 | 832.178,33 | 0,02 | 1 | 0,02 | 130,30 | 0,00 | 5 | 0,02 | 832.048,03 | 0,02 | 2,477% | 472,913 |
| Total : | 27.847 | 100,00 | 3.874.691.099,60 | 100,00 | 4.507 | 100,00 | 3.503.207,95 | 100,00 | 27.844 | 100,00 | 3.871.187.891,65 | 100,00 | | |
| Media Ponderada / <i>Weighted Average</i> : | | | | | | | | | | | | | 2,770% | 317,585 |
| Media Simple / <i>Average</i> : | | | 139.142,14 | | | | 777,28 | | | | 139.031,31 | | 2,781% | 305,342 |
| Mínimo / <i>Minimum</i> : | | | 193,91 | | | | 0,01 | | | | 0,24 | | 0,931% | 30/06/2010 |
| Máximo / <i>Maximum</i> : | | | 1.135.171,24 | | | | 23.511,87 | | | | 1.132.565,69 | | 7,006% | 30/09/2049 |