

# BBVA HIPOTECARIO 3 Fondo de Titulización de Activos

## Cartera de Activos Titulizados / Portfolio of Securitised Assets

### Distribución Geográfica por Comunidades / Geographical Distribution by Regions

Activos / Assets: Préstamos hipotecarios vivienda (PHs/CTHs) / Residential mortgage loans

Fecha / Date: 31/12/2005

Divisa / Currency: EUR

| Comunidades<br>Regions                      | Saldo Vivo de Principal<br>Outstanding Principal Balance |               |                         |               | Principal Vencido Impagado<br>Overdue Principal |               |                     |               | Principal Pendiente Vencimiento<br>Outstanding Principal |               |                         |               | %CLTV Media Ponderada<br>Weighted Average % CLTV |                |
|---|--|---------------|-------------------------|---------------|---|---------------|---------------------|---------------|--|---------------|-------------------------|---------------|--|----------------|
|   | Num.   | %             | Importe / Amount        | %             | Num.  | %             | Importe / Amount    | %             | Num.   | %             | Importe / Amount        | %             | SVP / OPB  | PPV / OP       |
| Andalucía / Andalucía                       | 1.556  | 24,23         | 273.097.444,68          | 21,50         | 143   | 27,82         | 237.108,01          | 23,24         | 1.556  | 24,23         | 272.860.336,67          | 21,50         | 51,375   | 51,345         |
| Aragón / Aragon                             | 100  | 1,56          | 23.412.777,64           | 1,84          | 5   | 0,97          | 4.605,67            | 0,45          | 100  | 1,56          | 23.408.171,97           | 1,84          | 56,268   | 56,260         |
| Asturias / Asturias                         | 111  | 1,73          | 19.563.899,48           | 1,54          | 11  | 2,14          | 18.432,68           | 1,81          | 111  | 1,73          | 19.545.466,80           | 1,54          | 46,828   | 46,806         |
| Canarias / Canary Islands                   | 368  | 5,73          | 119.066.966,04          | 9,37          | 35  | 6,81          | 201.309,14          | 19,73         | 368  | 5,73          | 118.865.656,90          | 9,37          | 54,219   | 54,113         |
| Cantabria / Cantabria                       | 60   | 0,93          | 6.997.541,51            | 0,55          | 4   | 0,78          | 15.425,58           | 1,51          | 60   | 0,93          | 6.982.115,93            | 0,55          | 45,795   | 45,807         |
| Castilla y León / Castilla-Leon             | 303  | 4,72          | 55.112.167,65           | 4,34          | 21  | 4,09          | 28.448,19           | 2,79          | 303  | 4,72          | 55.083.719,46           | 4,34          | 47,931   | 47,906         |
| Castilla-La Mancha / Castilla-La Mancha     | 194  | 3,02          | 24.729.761,44           | 1,95          | 30  | 5,84          | 30.872,28           | 3,03          | 194  | 3,02          | 24.698.889,16           | 1,95          | 51,666   | 51,613         |
| Cataluña / Catalonia                        | 1.139  | 17,74         | 243.462.110,55          | 19,17         | 72  | 14,01         | 127.247,65          | 12,47         | 1.139  | 17,74         | 243.334.862,90          | 19,17         | 50,685   | 50,665         |
| Ceuta / Ceuta                               | 22   | 0,34          | 2.594.972,24            | 0,20          | 5   | 0,97          | 8.679,06            | 0,85          | 22   | 0,34          | 2.586.293,18            | 0,20          | 52,345   | 52,170         |
| Comunidad Valenciana / Valencia             | 758  | 11,81         | 142.231.686,04          | 11,20         | 55  | 10,70         | 94.452,84           | 9,26          | 758  | 11,81         | 142.137.233,20          | 11,20         | 56,160   | 56,137         |
| Extremadura / Extremadura                   | 72   | 1,12          | 11.325.563,39           | 0,89          | 8   | 1,56          | 7.959,21            | 0,78          | 72   | 1,12          | 11.317.604,18           | 0,89          | 54,343   | 54,316         |
| Galicia / Galicia                           | 238  | 3,71          | 34.602.076,96           | 2,72          | 22  | 4,28          | 20.986,22           | 2,06          | 238  | 3,71          | 34.581.090,74           | 2,72          | 51,359   | 51,330         |
| Islas Baleares / Balearic Islands           | 134  | 2,09          | 28.694.774,61           | 2,26          | 15  | 2,92          | 27.065,77           | 2,65          | 134  | 2,09          | 28.667.708,84           | 2,26          | 51,327   | 51,299         |
| La Rioja / La Rioja                         | 56   | 0,87          | 15.899.440,87           | 1,25          | 4   | 0,78          | 22.671,69           | 2,22          | 56   | 0,87          | 15.876.769,18           | 1,25          | 57,873   | 57,778         |
| Madrid / Madrid                             | 779  | 12,13         | 168.333.393,10          | 13,25         | 52  | 10,12         | 79.797,82           | 7,82          | 779  | 12,13         | 168.253.595,28          | 13,26         | 50,933   | 50,922         |
| Melilla / Melilla                           | 19   | 0,30          | 1.069.698,87            | 0,08          | 1   | 0,19          | 1.137,81            | 0,11          | 19   | 0,30          | 1.068.561,06            | 0,08          | 43,123   | 43,058         |
| Murcia / Murcia                             | 137  | 2,13          | 29.482.872,49           | 2,32          | 12  | 2,33          | 46.146,54           | 4,52          | 137  | 2,13          | 29.436.725,95           | 2,32          | 41,287   | 41,235         |
| Navarra / Navarra                           | 42   | 0,65          | 9.314.537,00            | 0,73          | 2   | 0,39          | 9.994,47            | 0,98          | 42   | 0,65          | 9.304.542,53            | 0,73          | 46,191   | 46,131         |
| País Vasco / Basque Country                 | 333  | 5,19          | 61.168.814,15           | 4,82          | 17  | 3,31          | 38.120,02           | 3,74          | 333  | 5,19          | 61.130.694,13           | 4,82          | 48,739   | 48,704         |
| <b>Total :</b>                              | <b>6.421</b>   | <b>100,00</b> | <b>1.270.160.498,71</b> | <b>100,00</b> | <b>514</b>                                      | <b>100,00</b> | <b>1.020.460,65</b> | <b>100,00</b> | <b>6.421</b>   | <b>100,00</b> | <b>1.269.140.038,06</b> | <b>100,00</b> |  |                |
| <b>Media Ponderada / Weighted Average :</b> |  |               |                         |               |   |               |                     |               |  |               |                         |               | <b>51,534</b>                                    | <b>51,501</b>  |
| <b>Media Simple / Average :</b>             |  |               | <b>197.813,50</b>       |               |   |               | <b>1.985,33</b>     |               |  |               | <b>197.654,58</b>       |               | <b>44,018</b>                                    | <b>43,975</b>  |
| <b>Mínimo / Minimum :</b>                   |  |               | <b>2.718,70</b>         |               |   |               | <b>0,01</b>         |               |  |               | <b>2.718,70</b>         |               | <b>1,056</b>                                     | <b>1,036</b>   |
| <b>Máximo / Maximum :</b>                   |  |               | <b>7.574.090,71</b>     |               |   |               | <b>75.796,95</b>    |               |  |               | <b>7.574.090,71</b>     |               | <b>179,048</b>                                   | <b>177,752</b> |