

## FTPME BANCAJA 3 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 a PYMES / *SME Loans*

Fecha / *Date*: 31/12/2008

Divisa / *Currency*: EUR

| Intervalos anuales<br><i>Annual Intervals</i> | Saldo Vivo de Principal<br><i>Outstanding Principal Balance</i> |       |                         |       | Principal Vencido Impagado<br><i>Overdue Principal</i> |       |                         |       | Principal Pendiente Vencimiento<br><i>Outstanding Principal</i> |       |                         |       | Tipo Interés<br><i>Interest Rate</i> | Vida residual<br><i>Residual Life</i>   |
|-----------------------------------------------|-----------------------------------------------------------------|-------|-------------------------|-------|--------------------------------------------------------|-------|-------------------------|-------|-----------------------------------------------------------------|-------|-------------------------|-------|--------------------------------------|-----------------------------------------|
|                                               | Num.                                                            | %     | Importe / <i>Amount</i> | %     | Num.                                                   | %     | Importe / <i>Amount</i> | %     | Num.                                                            | %     | Importe / <i>Amount</i> | %     | Media Pond.<br><i>W. Average</i>     | M. Pond. Meses<br><i>W. Avg. Months</i> |
| 2005                                          | 1                                                               | 0,11  | 2.906,83                | 0,00  | 1                                                      | 0,83  | 2.906,83                | 0,09  | 0                                                               | 0,00  | 0,00                    | 0,00  | 0,000%                               | 0,000                                   |
| 2006                                          | 3                                                               | 0,34  | 429.574,86              | 0,24  | 3                                                      | 2,48  | 429.574,86              | 12,59 | 0                                                               | 0,00  | 0,00                    | 0,00  | 0,000%                               | 0,000                                   |
| 2007                                          | 3                                                               | 0,34  | 26.202,14               | 0,01  | 3                                                      | 2,48  | 26.202,14               | 0,77  | 0                                                               | 0,00  | 0,00                    | 0,00  | 0,000%                               | 0,000                                   |
| 2008                                          | 9                                                               | 1,03  | 722.720,37              | 0,41  | 9                                                      | 7,44  | 722.720,37              | 21,18 | 0                                                               | 0,00  | 0,00                    | 0,00  | 0,000%                               | 0,000                                   |
| 2009                                          | 120                                                             | 13,70 | 5.273.649,77            | 3,00  | 15                                                     | 12,40 | 1.256.618,95            | 36,83 | 120                                                             | 13,95 | 4.017.030,82            | 2,33  | 5,898%                               | 6,045                                   |
| 2010                                          | 88                                                              | 10,05 | 13.119.066,65           | 7,47  | 12                                                     | 9,92  | 217.583,05              | 6,38  | 88                                                              | 10,23 | 12.901.483,60           | 7,49  | 6,127%                               | 18,310                                  |
| 2011                                          | 53                                                              | 6,05  | 14.579.760,47           | 8,30  | 11                                                     | 9,09  | 323.636,96              | 9,49  | 53                                                              | 6,16  | 14.256.123,51           | 8,28  | 5,997%                               | 30,621                                  |
| 2012                                          | 17                                                              | 1,94  | 3.412.200,00            | 1,94  | 1                                                      | 0,83  | 647,34                  | 0,02  | 17                                                              | 1,98  | 3.411.552,66            | 1,98  | 5,952%                               | 43,042                                  |
| 2013                                          | 97                                                              | 11,07 | 22.789.715,26           | 12,98 | 17                                                     | 14,05 | 122.718,36              | 3,60  | 97                                                              | 11,28 | 22.666.996,90           | 13,16 | 6,183%                               | 56,640                                  |
| 2014                                          | 41                                                              | 4,68  | 6.682.899,69            | 3,81  | 3                                                      | 2,48  | 11.529,08               | 0,34  | 41                                                              | 4,77  | 6.671.370,61            | 3,87  | 5,616%                               | 65,977                                  |
| 2015                                          | 55                                                              | 6,28  | 14.264.988,79           | 8,12  | 8                                                      | 6,61  | 74.143,14               | 2,17  | 55                                                              | 6,40  | 14.190.845,65           | 8,24  | 5,704%                               | 77,729                                  |
| 2016                                          | 34                                                              | 3,88  | 3.913.020,34            | 2,23  | 2                                                      | 1,65  | 1.810,58                | 0,05  | 34                                                              | 3,95  | 3.911.209,76            | 2,27  | 5,726%                               | 87,775                                  |
| 2017                                          | 42                                                              | 4,79  | 9.208.752,44            | 5,24  | 3                                                      | 2,48  | 6.383,08                | 0,19  | 42                                                              | 4,88  | 9.202.369,36            | 5,34  | 5,835%                               | 101,868                                 |
| 2018                                          | 127                                                             | 14,50 | 33.146.863,21           | 18,87 | 7                                                      | 5,79  | 19.269,30               | 0,56  | 127                                                             | 14,77 | 33.127.593,91           | 19,24 | 5,990%                               | 114,670                                 |
| 2019                                          | 43                                                              | 4,91  | 9.263.566,00            | 5,27  | 10                                                     | 8,26  | 149.111,94              | 4,37  | 43                                                              | 5,00  | 9.114.454,06            | 5,29  | 5,645%                               | 121,942                                 |
| 2020                                          | 7                                                               | 0,80  | 1.948.458,05            | 1,11  | 1                                                      | 0,83  | 540,72                  | 0,02  | 7                                                               | 0,81  | 1.947.917,33            | 1,13  | 5,987%                               | 136,649                                 |
| 2021                                          | 13                                                              | 1,48  | 3.511.758,44            | 2,00  | 2                                                      | 1,65  | 576,16                  | 0,02  | 13                                                              | 1,51  | 3.511.182,28            | 2,04  | 5,723%                               | 148,110                                 |
| 2022                                          | 16                                                              | 1,83  | 4.081.125,94            | 2,32  | 0                                                      | 0,00  | 0,00                    | 0,00  | 16                                                              | 1,86  | 4.081.125,94            | 2,37  | 5,850%                               | 161,939                                 |
| 2023                                          | 65                                                              | 7,42  | 17.484.734,37           | 9,96  | 7                                                      | 5,79  | 32.245,98               | 0,95  | 65                                                              | 7,56  | 17.452.488,39           | 10,13 | 5,775%                               | 173,319                                 |
| 2024                                          | 13                                                              | 1,48  | 4.315.104,60            | 2,46  | 2                                                      | 1,65  | 8.199,71                | 0,24  | 13                                                              | 1,51  | 4.306.904,89            | 2,50  | 5,573%                               | 182,575                                 |
| 2025                                          | 1                                                               | 0,11  | 48.767,30               | 0,03  | 0                                                      | 0,00  | 0,00                    | 0,00  | 1                                                               | 0,12  | 48.767,30               | 0,03  | 5,607%                               | 192,903                                 |
| 2027                                          | 4                                                               | 0,46  | 2.928.064,99            | 1,67  | 1                                                      | 0,83  | 4.147,32                | 0,12  | 4                                                               | 0,47  | 2.923.917,67            | 1,70  | 5,748%                               | 220,030                                 |
| 2028                                          | 8                                                               | 0,91  | 1.538.199,62            | 0,88  | 2                                                      | 1,65  | 817,70                  | 0,02  | 8                                                               | 0,93  | 1.537.381,92            | 0,89  | 5,942%                               | 236,101                                 |
| 2029                                          | 5                                                               | 0,57  | 1.159.608,38            | 0,66  | 0                                                      | 0,00  | 0,00                    | 0,00  | 5                                                               | 0,58  | 1.159.608,38            | 0,67  | 5,356%                               | 242,469                                 |
| 2030                                          | 1                                                               | 0,11  | 54.710,42               | 0,03  | 0                                                      | 0,00  | 0,00                    | 0,00  | 1                                                               | 0,12  | 54.710,42               | 0,03  | 5,149%                               | 255,097                                 |
| 2031                                          | 2                                                               | 0,23  | 588.738,57              | 0,34  | 0                                                      | 0,00  | 0,00                    | 0,00  | 2                                                               | 0,23  | 588.738,57              | 0,34  | 5,702%                               | 270,858                                 |
| 2032                                          | 3                                                               | 0,34  | 249.054,61              | 0,14  | 0                                                      | 0,00  | 0,00                    | 0,00  | 3                                                               | 0,35  | 249.054,61              | 0,14  | 5,240%                               | 281,288                                 |
| 2033                                          | 4                                                               | 0,46  | 709.076,16              | 0,40  | 0                                                      | 0,00  | 0,00                    | 0,00  | 4                                                               | 0,47  | 709.076,16              | 0,41  | 5,784%                               | 295,420                                 |
| 2034                                          | 1                                                               | 0,11  | 173.836,11              | 0,10  | 1                                                      | 0,83  | 276,74                  | 0,01  | 1                                                               | 0,12  | 173.559,37              | 0,10  | 5,198%                               | 302,839                                 |

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 / Amount | %      | Num.                                                   | %      | Importe / Amount | %      | Num.                                                            | %      | Importe / Amount | %      | Media Pond.<br><i>W. Average</i>     | M. Pond. Meses<br><i>W. Avg. Months</i> |
| Total :                                       | 876                                                             | 100,00 | 175.627.124,38   | 100,00 | 121                                                    | 100,00 | 3.411.660,31     | 100,00 | 860                                                             | 100,00 | 172.215.464,07   | 100,00 |                                      |                                         |
| Media Ponderada / <i>Weighted Average</i> :   |                                                                 |        |                  |        |                                                        |        |                  |        |                                                                 |        |                  |        | 5,899%                               | 98,264                                  |
| Media Simple / <i>Average</i> :               |                                                                 |        | 200.487,58       |        |                                                        |        | 28.195,54        |        |                                                                 |        | 200.250,54       |        | 6,039%                               | 81,479                                  |
| Mínimo / <i>Minimum</i> :                     |                                                                 |        | 21,24            |        |                                                        |        | 19,23            |        |                                                                 |        | 561,22           |        | 3,500%                               | 02/01/2009                              |
| Máximo / <i>Maximum</i> :                     |                                                                 |        | 3.273.691,93     |        |                                                        |        | 1.129.643,85     |        |                                                                 |        | 3.273.691,93     |        | 10,498%                              | 26/03/2034                              |