

PYME BANCAJA 8 Fondo de Titulización de Activos

Brief report

Date: 04/30/2011
Currency: EUR

Date of constitution
07/29/2009

VAT Reg. no.
V85755502

Management Company
Europea de Titulización, S.G.F.T

Originator
Bancaja

Servicer
Bancaja

Lead Manager and Suscriber
Bancaja

Bond Paying Agent
Bancaja

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Caja Madrid

Subordinated Loan
Bancaja

Start-up Loan
Bancaja

Assets Custodian
Bancaja

Fund Auditors
Deloitte

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.39%	0.32%	0.47%	1.09%	1.11%
Annual Percentage Rate (CPR)	4.61%	3.77%	5.49%	12.31%	12.52%

Geographic distribution

	Current	At constitution date
Andalucia	7.73%	6.79%
Aragon	1.05%	0.81%
Asturias	0.18%	0.14%
Balearic Islands	2.37%	3.04%
Basque Country	0.56%	0.39%
Canary Islands	1.28%	1.26%
Cantabria	0.21%	0.23%
Castilla-La Mancha	3.39%	2.67%
Castilla-Leon	1.99%	2.27%
Catalonia	10.89%	10.38%
Ceuta	0.05%	0.03%
Extremadura	0.18%	0.17%
Galicia	0.96%	1.88%
La Rioja	0.08%	0.07%
Madrid	12.80%	10.76%
Murcia	1.53%	2.69%
Navarra	0.62%	0.40%
Valencia	54.12%	56.22%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	112	143,400.32	27,979.95	0.00	171,380.27	4.11	19,823,776.30	19,995,156.57	40.00
from > 1 to ≤ 2 months	44	364,902.31	35,316.67	0.00	400,218.98	9.60	9,612,469.06	10,012,688.04	20.03
from > 2 to ≤ 3 months	34	140,142.17	33,508.97	0.00	173,651.14	4.17	6,343,378.01	6,517,029.15	13.04
from > 3 to ≤ 6 months	24	1,768,198.00	51,519.44	0.00	1,819,717.44	43.66	5,436,219.18	7,255,936.62	14.51
from > 6 to < 12 months	26	350,810.78	59,105.62	0.00	409,916.40	9.83	2,456,792.82	2,866,709.22	5.73
from ≥ 12 to < 18 months	16	900,170.92	46,705.42	0.00	946,876.34	22.72	1,022,160.52	1,969,036.86	3.94
from ≥ 18 to < 24 months	7	188,787.74	57,677.34	0.00	246,465.08	5.91	1,128,266.22	1,374,731.30	2.75
Subtotal	263	3,856,412.24	311,813.41	0.00	4,168,225.65	100.00	45,823,062.11	49,991,287.76	100.00
<i>Doubt debts (subjectives)</i>									
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	263	3,856,412.24	311,813.41	0.00	4,168,225.65		45,823,062.11	49,991,287.76	

Additional information