

## PYME BANCAJA 8 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*: 31/01/2012

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> |
| 2010                                          | 3                                                               | 0,21  | 1.622.692,71            | 0,60  | 3                                                      | 0,93  | 1.622.692,71            | 16,93 | 0                                                               | 0,00  | 0,00                    | 0,00  | 0,000%                               | 0,000                                   |
| 2011                                          | 15                                                              | 1,05  | 5.175.265,33            | 1,90  | 15                                                     | 4,63  | 5.175.265,33            | 53,99 | 0                                                               | 0,00  | 0,00                    | 0,00  | 0,000%                               | 0,000                                   |
| 2012                                          | 88                                                              | 6,18  | 986.465,18              | 0,36  | 25                                                     | 7,72  | 391.620,72              | 4,09  | 82                                                              | 5,90  | 594.844,46              | 0,23  | 3,729%                               | 6,101                                   |
| 2013                                          | 154                                                             | 10,82 | 7.764.397,50            | 2,86  | 36                                                     | 11,11 | 494.200,87              | 5,16  | 151                                                             | 10,87 | 7.270.196,63            | 2,77  | 3,481%                               | 17,422                                  |
| 2014                                          | 64                                                              | 4,50  | 4.654.737,36            | 1,71  | 21                                                     | 6,48  | 229.899,45              | 2,40  | 62                                                              | 4,46  | 4.424.837,91            | 1,69  | 3,498%                               | 27,783                                  |
| 2015                                          | 60                                                              | 4,22  | 9.714.860,32            | 3,57  | 13                                                     | 4,01  | 362.977,68              | 3,79  | 56                                                              | 4,03  | 9.351.882,64            | 3,56  | 3,167%                               | 40,650                                  |
| 2016                                          | 19                                                              | 1,34  | 2.153.903,13            | 0,79  | 1                                                      | 0,31  | 5.129,10                | 0,05  | 19                                                              | 1,37  | 2.148.774,03            | 0,82  | 3,507%                               | 49,757                                  |
| 2017                                          | 15                                                              | 1,05  | 7.766.766,87            | 2,86  | 3                                                      | 0,93  | 30.209,39               | 0,32  | 15                                                              | 1,08  | 7.736.557,48            | 2,95  | 2,558%                               | 64,146                                  |
| 2018                                          | 58                                                              | 4,08  | 11.858.972,05           | 4,36  | 15                                                     | 4,63  | 176.565,64              | 1,84  | 58                                                              | 4,18  | 11.682.406,41           | 4,45  | 3,137%                               | 77,984                                  |
| 2019                                          | 9                                                               | 0,63  | 2.304.995,06            | 0,85  | 3                                                      | 0,93  | 39.066,85               | 0,41  | 9                                                               | 0,65  | 2.265.928,21            | 0,86  | 2,884%                               | 90,328                                  |
| 2020                                          | 42                                                              | 2,95  | 14.411.371,77           | 5,30  | 5                                                      | 1,54  | 50.063,80               | 0,52  | 42                                                              | 3,02  | 14.361.307,97           | 5,47  | 3,211%                               | 100,136                                 |
| 2021                                          | 8                                                               | 0,56  | 4.207.510,75            | 1,55  | 0                                                      | 0,00  | 0,00                    | 0,00  | 8                                                               | 0,58  | 4.207.510,75            | 1,60  | 3,246%                               | 111,521                                 |
| 2022                                          | 65                                                              | 4,57  | 17.188.698,76           | 6,32  | 22                                                     | 6,79  | 302.450,63              | 3,16  | 65                                                              | 4,68  | 16.886.248,13           | 6,44  | 2,912%                               | 127,203                                 |
| 2023                                          | 424                                                             | 29,80 | 84.385.135,28           | 31,03 | 86                                                     | 26,54 | 468.355,35              | 4,89  | 423                                                             | 30,45 | 83.916.779,93           | 31,99 | 2,898%                               | 136,070                                 |
| 2024                                          | 6                                                               | 0,42  | 9.281.026,24            | 3,41  | 0                                                      | 0,00  | 0,00                    | 0,00  | 6                                                               | 0,43  | 9.281.026,24            | 3,54  | 2,783%                               | 147,271                                 |
| 2025                                          | 7                                                               | 0,49  | 4.705.893,68            | 1,73  | 3                                                      | 0,93  | 31.347,54               | 0,33  | 7                                                               | 0,50  | 4.674.546,14            | 1,78  | 3,163%                               | 162,536                                 |
| 2026                                          | 8                                                               | 0,56  | 1.780.113,56            | 0,65  | 5                                                      | 1,54  | 16.014,92               | 0,17  | 8                                                               | 0,58  | 1.764.098,64            | 0,67  | 2,927%                               | 170,688                                 |
| 2027                                          | 42                                                              | 2,95  | 7.995.762,19            | 2,94  | 8                                                      | 2,47  | 21.352,47               | 0,22  | 42                                                              | 3,02  | 7.974.409,72            | 3,04  | 2,932%                               | 188,086                                 |
| 2028                                          | 195                                                             | 13,70 | 45.406.423,22           | 16,70 | 31                                                     | 9,57  | 97.956,63               | 1,02  | 195                                                             | 14,04 | 45.308.466,59           | 17,27 | 2,849%                               | 196,200                                 |
| 2029                                          | 5                                                               | 0,35  | 811.829,55              | 0,30  | 0                                                      | 0,00  | 0,00                    | 0,00  | 5                                                               | 0,36  | 811.829,55              | 0,31  | 2,844%                               | 206,419                                 |
| 2030                                          | 1                                                               | 0,07  | 170.425,27              | 0,06  | 0                                                      | 0,00  | 0,00                    | 0,00  | 1                                                               | 0,07  | 170.425,27              | 0,06  | 2,810%                               | 223,323                                 |
| 2031                                          | 2                                                               | 0,14  | 1.145.433,39            | 0,42  | 0                                                      | 0,00  | 0,00                    | 0,00  | 2                                                               | 0,14  | 1.145.433,39            | 0,44  | 2,798%                               | 234,160                                 |
| 2032                                          | 13                                                              | 0,91  | 2.293.793,26            | 0,84  | 1                                                      | 0,31  | 2.743,88                | 0,03  | 13                                                              | 0,94  | 2.291.049,38            | 0,87  | 2,864%                               | 247,324                                 |
| 2033                                          | 78                                                              | 5,48  | 14.773.049,75           | 5,43  | 21                                                     | 6,48  | 55.723,52               | 0,58  | 78                                                              | 5,62  | 14.717.326,23           | 5,61  | 2,844%                               | 256,935                                 |
| 2034                                          | 5                                                               | 0,35  | 711.693,66              | 0,26  | 5                                                      | 1,54  | 10.253,85               | 0,11  | 5                                                               | 0,36  | 701.439,81              | 0,27  | 2,729%                               | 266,568                                 |
| 2035                                          | 3                                                               | 0,21  | 667.200,57              | 0,25  | 0                                                      | 0,00  | 0,00                    | 0,00  | 3                                                               | 0,22  | 667.200,57              | 0,25  | 2,629%                               | 278,982                                 |
| 2037                                          | 2                                                               | 0,14  | 1.100.000,00            | 0,40  | 0                                                      | 0,00  | 0,00                    | 0,00  | 2                                                               | 0,14  | 1.100.000,00            | 0,42  | 2,862%                               | 305,229                                 |
| 2038                                          | 25                                                              | 1,76  | 4.623.782,50            | 1,70  | 0                                                      | 0,00  | 0,00                    | 0,00  | 25                                                              | 1,80  | 4.623.782,50            | 1,76  | 2,700%                               | 315,046                                 |
| 2039                                          | 1                                                               | 0,07  | 342.314,35              | 0,13  | 0                                                      | 0,00  | 0,00                    | 0,00  | 1                                                               | 0,07  | 342.314,35              | 0,13  | 3,086%                               | 328,161                                 |
| 2040                                          | 1                                                               | 0,07  | 97.533,06               | 0,04  | 1                                                      | 0,31  | 591,78                  | 0,01  | 1                                                               | 0,07  | 96.941,28               | 0,04  | 2,794%                               | 345,323                                 |

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.<br><i>W. Average</i>     | M. Pond. Meses<br><i>W. Avg. Months</i> |
| 2043                                          | 2                                                               | 0,14          | 1.032.670,56            | 0,38          | 1                                                      | 0,31          | 987,40                  | 0,01          | 2                                                               | 0,14          | 1.031.683,16            | 0,39          | 2,669%                               | 372,480                                 |
| 2046                                          | 1                                                               | 0,07          | 533.154,43              | 0,20          | 0                                                      | 0,00          | 0,00                    | 0,00          | 1                                                               | 0,07          | 533.154,43              | 0,20          | 2,794%                               | 414,161                                 |
| 2048                                          | 2                                                               | 0,14          | 258.562,20              | 0,10          | 0                                                      | 0,00          | 0,00                    | 0,00          | 2                                                               | 0,14          | 258.562,20              | 0,10          | 2,335%                               | 433,988                                 |
| <b>Total :</b>                                | <b>1.423</b>                                                    | <b>100,00</b> | <b>271.926.433,51</b>   | <b>100,00</b> | <b>324</b>                                             | <b>100,00</b> | <b>9.585.469,51</b>     | <b>100,00</b> | <b>1.389</b>                                                    | <b>100,00</b> | <b>262.340.964,00</b>   | <b>100,00</b> |                                      |                                         |
| Media Ponderada / <i>Weighted Average</i> :   |                                                                 |               |                         |               |                                                        |               |                         |               |                                                                 |               |                         |               | 2,948%                               | 146,732                                 |
| Media Simple / <i>Average</i> :               |                                                                 |               | 191.093,77              |               |                                                        |               | 29.584,78               |               |                                                                 |               | 188.870,38              |               | 3,209%                               | 124,810                                 |
| Mínimo / <i>Minimum</i> :                     |                                                                 |               | 233,76                  |               |                                                        |               | 0,08                    |               |                                                                 |               | 411,86                  |               | 1,770%                               | 01/02/2012                              |
| Máximo / <i>Maximum</i> :                     |                                                                 |               | 4.069.602,53            |               |                                                        |               | 1.546.000,00            |               |                                                                 |               | 4.069.602,53            |               | 8,214%                               | 10/08/2048                              |