

CONSUMO BANCAJA 1 Fondo de Titulización de Activos

Brief report

Date: 03/31/2013

Currency: EUR

Date of constitution
06/26/2006

VAT Reg. no.
V84752856

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

Originator
Bancaja

Servicer
Bancaja

Lead Managers
Bancaja
JPMorgan
BNP Paribas

Bond Underwriters and Placement Agents
Bancaja
JPMorgan
BNP Paribas

Bond Paying Agent
Barclays Bank PLC

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Barclays Bank PLC

Principal Account
Bancaja

Start-up Loan
Bancaja

Swap
Bancaja

Assets Custodian
Bancaja

Fund Auditors
Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.32%	1.29%	1.19%	1.01%	1.19%
Annual Percentage Rate (CPR)	14.69%	14.43%	13.40%	11.49%	13.33%

Replenishment of securitised assets

Last acquisition (date)	02/26/2008
Number of loans acquired	4,786
Additional loan principal	64,106,792
Cumulative acquisitions	
Number of loans acquired	37,148
Additional loan principal	471,718,117.32
Next acquisition (date)	
End of revolving period	05/26/2008

Geographic distribution

	Current	At constitution date
Andalucía	3.64%	1.75%
Aragón	0.70%	0.52%
Asturias	0.10%	0.07%
Balearic Islands	1.06%	1.24%
Basque Country	0.94%	0.35%
Canary Islands	1.22%	1.25%
Cantabria	0.16%	0.07%
Castilla-La Mancha	4.10%	3.52%
Castilla-León	0.94%	0.53%
Catalonia	6.09%	4.95%
Ceuta		0.00%
Extremadura	0.34%	0.11%
Galicia	0.95%	0.51%
La Rioja	0.33%	0.14%
Madrid	7.20%	4.39%
Melilla		0.00%
Murcia	1.25%	0.41%
Navarra	0.43%	0.08%
Valencia	70.55%	79.92%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	324	53,711.19	3,225.11	0.00	56,936.30	0.16	917,442.51	974,378.81	2.45
from > 1 to ≤ 2 months	101	44,509.58	3,081.89	0.00	47,591.47	0.13	320,664.46	368,255.93	0.93
from > 2 to ≤ 3 months	43	26,165.27	1,636.01	0.00	27,801.28	0.08	110,228.40	138,029.68	0.35
from > 3 to ≤ 6 months	114	114,544.55	8,601.75	0.00	123,146.30	0.35	294,932.93	418,079.23	1.05
from > 6 to < 12 months	241	400,266.91	31,016.73	0.00	431,283.64	1.22	462,312.35	893,595.99	2.24
from ≥ 12 to < 18 months	214	534,540.44	45,847.20	0.00	580,387.64	1.65	300,362.54	880,750.18	2.21
from ≥ 18 to < 24 months	188	539,168.83	47,911.44	0.00	587,080.27	1.66	192,648.83	779,729.10	1.96
from ≥ 2 years	5,856	29,232,457.59	4,183,964.77	0.00	33,416,422.36	94.74	1,941,283.93	35,357,706.29	88.81
Subtotal	7,081	30,945,364.36	4,325,284.90	0.00	35,270,649.26	100.00	4,539,875.95	39,810,525.21	100.00
<i>Doubt debts (subjectives)</i>									
Up to 1 month	1	263.91	1.62	0.00	265.53	0.02	0.00	265.53	0.02
from ≥ 18 to < 24 months	13	50,528.55	5,483.98	0.00	56,012.53	5.00	0.00	56,012.53	5.00
from ≥ 2 years	232	977,333.53	85,973.23	0.00	1,063,306.76	94.97	0.00	1,063,306.76	94.97
Subtotal	246	1,028,125.99	91,458.83	0.00	1,119,584.82	100.00	0.00	1,119,584.82	100.00
Total	7,327	31,973,490.35	4,416,743.73	0.00	36,390,234.08		4,539,875.95	40,930,110.03	

Additional information