

## Financiación Bancaja 1 Fondo de Titulización de Activos

### Cartera de Activos Titulizados / Portfolio of Securitised Assets

#### Distribución por Intervalos de Tipos de Interés Nominal Anual / Distribution by Nominal Annual Interest Rate Intervals

Activos / Assets: Préstamos a personas físicas para consumo / Consumer loans to individuals

Fecha / Date: 31/01/2012

Divisa / Currency: EUR

| Intervalos de Tipos de Interés<br>Interest Rate Intervals |        | Saldo Vivo de Principal<br>Outstanding Principal Balance |       |                  |       | Principal Vencido Impagado<br>Overdue Principal |       |                  |       | Principal Pendiente Vencimiento<br>Outstanding Principal |       |                  |       | % Tipo de Interés<br>% Interest Rate |        |        |
|-----------------------------------------------------------|--------|----------------------------------------------------------|-------|------------------|-------|-------------------------------------------------|-------|------------------|-------|----------------------------------------------------------|-------|------------------|-------|--------------------------------------|--------|--------|
|                                                           |        | Num.                                                     | %     | Importe / Amount | %     | Num.                                            | %     | Importe / Amount | %     | Num.                                                     | %     | Importe / Amount | %     | Med.Pond.<br>W. Avg.                 | Min.   | Max.   |
| 1,000                                                     | 1,499  | 5                                                        | 0,02  | 12.472,42        | 0,01  | 2                                               | 0,04  | 2.767,01         | 0,02  | 3                                                        | 0,01  | 9.705,41         | 0,01  | 1,000                                | 1,000  | 1,000  |
| 1,500                                                     | 1,999  | 2                                                        | 0,01  | 49.744,40        | 0,04  | 2                                               | 0,04  | 49.744,40        | 0,38  | 0                                                        | 0,00  | 0,00             | 0,00  | 0,000                                | 1,761  | 1,995  |
| 2,000                                                     | 2,499  | 62                                                       | 0,25  | 2.045.345,11     | 1,71  | 7                                               | 0,12  | 8.849,46         | 0,07  | 59                                                       | 0,27  | 2.036.495,65     | 1,91  | 2,225                                | 2,000  | 2,497  |
| 2,500                                                     | 2,999  | 237                                                      | 0,97  | 6.259.028,26     | 5,23  | 6                                               | 0,11  | 8.372,80         | 0,06  | 236                                                      | 1,08  | 6.250.655,46     | 5,86  | 2,730                                | 2,514  | 2,997  |
| 3,000                                                     | 3,499  | 297                                                      | 1,22  | 3.315.030,87     | 2,77  | 27                                              | 0,48  | 70.001,33        | 0,54  | 291                                                      | 1,34  | 3.245.029,54     | 3,04  | 3,173                                | 3,010  | 3,476  |
| 3,500                                                     | 3,999  | 164                                                      | 0,67  | 1.448.512,90     | 1,21  | 22                                              | 0,39  | 46.503,19        | 0,36  | 154                                                      | 0,71  | 1.402.009,71     | 1,31  | 3,726                                | 3,504  | 3,997  |
| 4,000                                                     | 4,499  | 429                                                      | 1,76  | 3.698.262,29     | 3,09  | 71                                              | 1,26  | 272.163,17       | 2,10  | 391                                                      | 1,79  | 3.426.099,12     | 3,21  | 4,229                                | 4,010  | 4,499  |
| 4,500                                                     | 4,999  | 705                                                      | 2,90  | 4.855.332,43     | 4,06  | 171                                             | 3,04  | 697.626,90       | 5,39  | 631                                                      | 2,90  | 4.157.705,53     | 3,90  | 4,717                                | 4,500  | 4,999  |
| 5,000                                                     | 5,499  | 1.273                                                    | 5,24  | 7.805.510,08     | 6,53  | 332                                             | 5,89  | 1.161.108,51     | 8,98  | 1.099                                                    | 5,04  | 6.644.401,57     | 6,23  | 5,218                                | 5,000  | 5,497  |
| 5,500                                                     | 5,999  | 2.322                                                    | 9,55  | 12.547.680,30    | 10,49 | 499                                             | 8,86  | 1.457.076,96     | 11,27 | 2.169                                                    | 9,95  | 11.090.603,34    | 10,40 | 5,723                                | 5,500  | 5,997  |
| 6,000                                                     | 6,499  | 1.443                                                    | 5,93  | 6.053.708,74     | 5,06  | 389                                             | 6,90  | 912.030,50       | 7,05  | 1.301                                                    | 5,97  | 5.141.678,24     | 4,82  | 6,211                                | 6,000  | 6,495  |
| 6,500                                                     | 6,999  | 3.250                                                    | 13,37 | 15.252.858,01    | 12,75 | 338                                             | 6,00  | 676.993,78       | 5,24  | 3.123                                                    | 14,33 | 14.575.864,23    | 13,67 | 6,716                                | 6,500  | 6,990  |
| 7,000                                                     | 7,499  | 1.891                                                    | 7,78  | 7.917.967,57     | 6,62  | 369                                             | 6,55  | 827.703,13       | 6,40  | 1.778                                                    | 8,16  | 7.090.264,44     | 6,65  | 7,134                                | 7,000  | 7,452  |
| 7,500                                                     | 7,999  | 5.720                                                    | 23,52 | 24.850.963,37    | 20,78 | 833                                             | 14,79 | 1.646.266,52     | 12,73 | 5.475                                                    | 25,12 | 23.204.696,85    | 21,76 | 7,675                                | 7,500  | 7,994  |
| 8,000                                                     | 8,499  | 1.474                                                    | 6,06  | 6.978.862,63     | 5,84  | 350                                             | 6,21  | 803.071,69       | 6,21  | 1.336                                                    | 6,13  | 6.175.790,94     | 5,79  | 8,113                                | 8,000  | 8,476  |
| 8,500                                                     | 8,999  | 1.821                                                    | 7,49  | 7.271.326,13     | 6,08  | 576                                             | 10,22 | 1.328.043,35     | 10,27 | 1.569                                                    | 7,20  | 5.943.282,78     | 5,57  | 8,655                                | 8,500  | 8,999  |
| 9,000                                                     | 9,499  | 1.214                                                    | 4,99  | 3.546.375,96     | 2,97  | 590                                             | 10,47 | 1.020.379,33     | 7,89  | 849                                                      | 3,90  | 2.525.996,63     | 2,37  | 9,115                                | 9,000  | 9,498  |
| 9,500                                                     | 9,999  | 1.113                                                    | 4,58  | 3.903.553,46     | 3,26  | 538                                             | 9,55  | 1.209.899,63     | 9,36  | 828                                                      | 3,80  | 2.693.653,83     | 2,53  | 9,716                                | 9,500  | 9,994  |
| 10,000                                                    | 10,499 | 220                                                      | 0,90  | 662.249,86       | 0,55  | 96                                              | 1,70  | 189.708,41       | 1,47  | 166                                                      | 0,76  | 472.541,45       | 0,44  | 10,084                               | 10,000 | 10,409 |
| 10,500                                                    | 10,999 | 77                                                       | 0,32  | 192.719,97       | 0,16  | 20                                              | 0,35  | 35.261,71        | 0,27  | 68                                                       | 0,31  | 157.458,26       | 0,15  | 10,578                               | 10,500 | 10,950 |
| 11,000                                                    | 11,499 | 65                                                       | 0,27  | 204.389,82       | 0,17  | 28                                              | 0,50  | 64.271,60        | 0,50  | 45                                                       | 0,21  | 140.118,22       | 0,13  | 11,107                               | 11,000 | 11,452 |
| 11,500                                                    | 11,999 | 63                                                       | 0,26  | 203.309,11       | 0,17  | 43                                              | 0,76  | 65.749,09        | 0,51  | 40                                                       | 0,18  | 137.560,02       | 0,13  | 11,517                               | 11,500 | 11,950 |
| 12,000                                                    | 12,499 | 111                                                      | 0,46  | 106.808,21       | 0,09  | 74                                              | 1,31  | 86.169,36        | 0,67  | 41                                                       | 0,19  | 20.638,85        | 0,02  | 12,277                               | 12,000 | 12,450 |
| 12,500                                                    | 12,999 | 168                                                      | 0,69  | 203.928,62       | 0,17  | 108                                             | 1,92  | 134.215,43       | 1,04  | 79                                                       | 0,36  | 69.713,19        | 0,07  | 12,636                               | 12,500 | 12,998 |
| 13,000                                                    | 13,499 | 69                                                       | 0,28  | 87.477,56        | 0,07  | 51                                              | 0,91  | 59.280,30        | 0,46  | 26                                                       | 0,12  | 28.197,26        | 0,03  | 13,143                               | 13,000 | 13,498 |
| 13,500                                                    | 13,999 | 23                                                       | 0,09  | 29.900,51        | 0,03  | 15                                              | 0,27  | 21.564,74        | 0,17  | 9                                                        | 0,04  | 8.335,77         | 0,01  | 13,581                               | 13,500 | 13,850 |
| 14,000                                                    | 14,499 | 14                                                       | 0,06  | 10.655,07        | 0,01  | 10                                              | 0,18  | 9.710,79         | 0,08  | 4                                                        | 0,02  | 944,28           | 0,00  | 14,000                               | 14,000 | 14,000 |
| 14,500                                                    | 14,999 | 1                                                        | 0,00  | 798,96           | 0,00  | 1                                               | 0,02  | 798,96           | 0,01  | 0                                                        | 0,00  | 0,00             | 0,00  | 0,000                                | 14,500 | 14,500 |
| 15,000                                                    | 15,499 | 38                                                       | 0,16  | 50.787,24        | 0,04  | 29                                              | 0,51  | 41.593,69        | 0,32  | 15                                                       | 0,07  | 9.193,55         | 0,01  | 15,000                               | 15,000 | 15,000 |
| 18,000                                                    | 18,499 | 46                                                       | 0,19  | 27.086,12        | 0,02  | 37                                              | 0,66  | 24.800,11        | 0,19  | 11                                                       | 0,05  | 2.286,01         | 0,00  | 18,000                               | 18,000 | 18,000 |

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|-----------------------------------------------------------|----------------------------------------------------------|--------|------------------|--------|-------------------------------------------------|--------|------------------|--------|----------------------------------------------------------|--------|------------------|--------|--------------------------------------|------|------|
|                                                           | Num.                                                     | %      | Importe / Amount | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount | %      | Med.Pond.<br>W. Avg.                 | Min. | Max. |
| Total :                                                   | 24.317                                                   | 100,00 | 119.592.645,98   | 100,00 | 5.634                                           | 100,00 | 12.931.725,85    | 100,00 | 21.796                                                   | 100,00 | 106.660.920,13   | 100,00 |                                      |      |      |
| Media Ponderada / Weighted Average :                      |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 6,469                                |      |      |
| Media Simple / Average :                                  |                                                          |        | 4.918,07         |        |                                                 |        | 2.295,30         |        |                                                          |        | 4.893,60         |        | 7,243                                |      |      |
| Mínimo / Minimum :                                        |                                                          |        | 0,01             |        |                                                 |        | 0,01             |        |                                                          |        | 0,01             |        | 1,000                                |      |      |
| Máximo / Maximum :                                        |                                                          |        | 149.952,18       |        |                                                 |        | 49.694,73        |        |                                                          |        | 149.952,18       |        | 18,000                               |      |      |