

## Financiación Bancaja 1 FTA

### 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 personas físicas para consumo / Consumer loans to individuals

Fecha / Date: 31/12/2008

Divisa / Currency: EUR

| Intervalos anuales<br>Annual Intervals | Saldo Vivo de Principal<br>Outstanding Principal Balance |               |                       |               | Principal Vencido Impagado<br>Overdue Principal |               |                   |               | Principal Pendiente Vencimiento<br>Outstanding Principal |               |                       |               | Tipo Interés<br>Interest Rate | Vida residual<br>Residual Life   |
|----------------------------------------|----------------------------------------------------------|---------------|-----------------------|---------------|-------------------------------------------------|---------------|-------------------|---------------|----------------------------------------------------------|---------------|-----------------------|---------------|-------------------------------|----------------------------------|
|                                        | Num.                                                     | %             | Importe / Amount      | %             | Num.                                            | %             | Importe / Amount  | %             | Num.                                                     | %             | Importe / Amount      | %             | Media Pond.<br>W. Average     | M. Pond. Meses<br>W. Avg. Months |
| 2009                                   | 9.067                                                    | 13,30         | 15.822.831,07         | 2,90          | 755                                             | 20,95         | 121.769,73        | 23,19         | 9.067                                                    | 13,30         | 15.701.061,34         | 2,88          | 8,359%                        | 7,436                            |
| 2010                                   | 14.031                                                   | 20,58         | 52.909.453,83         | 9,71          | 1.024                                           | 28,41         | 152.211,25        | 28,98         | 14.031                                                   | 20,58         | 52.757.242,58         | 9,69          | 8,348%                        | 18,317                           |
| 2011                                   | 12.825                                                   | 18,81         | 80.241.925,88         | 14,72         | 701                                             | 19,45         | 107.758,13        | 20,52         | 12.825                                                   | 18,81         | 80.134.167,75         | 14,71         | 8,204%                        | 29,826                           |
| 2012                                   | 11.528                                                   | 16,91         | 97.613.793,61         | 17,91         | 516                                             | 14,32         | 59.303,70         | 11,29         | 11.528                                                   | 16,91         | 97.554.489,91         | 17,91         | 7,920%                        | 42,098                           |
| 2013                                   | 9.881                                                    | 14,49         | 116.281.623,05        | 21,33         | 300                                             | 8,32          | 46.220,81         | 8,80          | 9.881                                                    | 14,49         | 116.235.402,24        | 21,34         | 7,943%                        | 53,154                           |
| 2014                                   | 5.366                                                    | 7,87          | 74.096.801,66         | 13,59         | 211                                             | 5,85          | 26.411,67         | 5,03          | 5.366                                                    | 7,87          | 74.070.389,99         | 13,60         | 7,814%                        | 65,631                           |
| 2015                                   | 4.327                                                    | 6,35          | 76.983.169,64         | 14,12         | 81                                              | 2,25          | 10.271,94         | 1,96          | 4.327                                                    | 6,35          | 76.972.897,70         | 14,13         | 7,873%                        | 76,573                           |
| 2016                                   | 331                                                      | 0,49          | 7.197.733,45          | 1,32          | 5                                               | 0,14          | 388,78            | 0,07          | 331                                                      | 0,49          | 7.197.344,67          | 1,32          | 7,075%                        | 88,893                           |
| 2017                                   | 388                                                      | 0,57          | 8.711.481,95          | 1,60          | 8                                               | 0,22          | 542,89            | 0,10          | 388                                                      | 0,57          | 8.710.939,06          | 1,60          | 6,938%                        | 102,201                          |
| 2018                                   | 350                                                      | 0,51          | 7.714.842,48          | 1,42          | 2                                               | 0,06          | 231,30            | 0,04          | 350                                                      | 0,51          | 7.714.611,18          | 1,42          | 7,296%                        | 112,427                          |
| 2019                                   | 15                                                       | 0,02          | 1.136.804,14          | 0,21          | 0                                               | 0,00          | 0,00              | 0,00          | 15                                                       | 0,02          | 1.136.804,14          | 0,21          | 5,913%                        | 127,155                          |
| 2020                                   | 21                                                       | 0,03          | 1.335.120,13          | 0,24          | 0                                               | 0,00          | 0,00              | 0,00          | 21                                                       | 0,03          | 1.335.120,13          | 0,25          | 5,736%                        | 137,106                          |
| 2021                                   | 24                                                       | 0,04          | 1.858.448,31          | 0,34          | 0                                               | 0,00          | 0,00              | 0,00          | 24                                                       | 0,04          | 1.858.448,31          | 0,34          | 5,552%                        | 149,540                          |
| 2022                                   | 17                                                       | 0,02          | 1.396.071,25          | 0,26          | 1                                               | 0,03          | 31,31             | 0,01          | 17                                                       | 0,02          | 1.396.039,94          | 0,26          | 5,537%                        | 161,758                          |
| 2023                                   | 21                                                       | 0,03          | 1.823.005,24          | 0,33          | 0                                               | 0,00          | 0,00              | 0,00          | 21                                                       | 0,03          | 1.823.005,24          | 0,33          | 5,831%                        | 172,174                          |
| <b>Total :</b>                         | <b>68.192</b>                                            | <b>100,00</b> | <b>545.123.105,69</b> | <b>100,00</b> | <b>3.604</b>                                    | <b>100,00</b> | <b>525.141,51</b> | <b>100,00</b> | <b>68.192</b>                                            | <b>100,00</b> | <b>544.597.964,18</b> | <b>100,00</b> |                               |                                  |
| Media Ponderada / Weighted Average :   |                                                          |               |                       |               |                                                 |               |                   |               |                                                          |               |                       |               |                               |                                  |
| Media Simple / Average :               |                                                          |               | 7.993,95              |               |                                                 |               |                   | 145,71        |                                                          |               |                       | 7.986,24      | 7,933%                        | 51,518                           |
| Mínimo / Minimum :                     |                                                          |               | 0,13                  |               |                                                 |               |                   | 0,02          |                                                          |               |                       | 0,13          | 8,467%                        | 36,674                           |
| Máximo / Maximum :                     |                                                          |               | 196.600,02            |               |                                                 |               |                   | 14.698,03     |                                                          |               |                       | 196.600,02    | 4,500%                        | 01/01/2009                       |
|                                        |                                                          |               |                       |               |                                                 |               |                   |               |                                                          |               |                       |               | 18,000%                       | 10/10/2023                       |