

# FTGENVAL BANCAJA 1 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 hipotecarios vivienda (CTHs) / Residential mortgage loans

Fecha / Date: 31/12/2009

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 |
| 2010                                   | 1                                                        | 0,05  | 558,14           | 0,00  | 0                                               | 0,00 | 0,00             | 0,00  | 1                                                        | 0,05  | 558,14           | 0,00  | 2,310%                        | 1,161                            |
| 2011                                   | 5                                                        | 0,26  | 66.833,50        | 0,02  | 1                                               | 1,19 | 1.977,66         | 4,94  | 5                                                        | 0,26  | 64.855,84        | 0,02  | 2,532%                        | 19,987                           |
| 2012                                   | 3                                                        | 0,16  | 68.669,85        | 0,02  | 0                                               | 0,00 | 0,00             | 0,00  | 3                                                        | 0,16  | 68.669,85        | 0,02  | 2,739%                        | 30,561                           |
| 2013                                   | 4                                                        | 0,21  | 98.250,92        | 0,03  | 0                                               | 0,00 | 0,00             | 0,00  | 4                                                        | 0,21  | 98.250,92        | 0,03  | 2,776%                        | 42,902                           |
| 2014                                   | 2                                                        | 0,11  | 268.756,75       | 0,09  | 0                                               | 0,00 | 0,00             | 0,00  | 2                                                        | 0,11  | 268.756,75       | 0,09  | 3,205%                        | 51,172                           |
| 2015                                   | 8                                                        | 0,42  | 490.302,21       | 0,17  | 0                                               | 0,00 | 0,00             | 0,00  | 8                                                        | 0,42  | 490.302,21       | 0,17  | 2,467%                        | 67,458                           |
| 2016                                   | 5                                                        | 0,26  | 262.276,16       | 0,09  | 0                                               | 0,00 | 0,00             | 0,00  | 5                                                        | 0,26  | 262.276,16       | 0,09  | 3,025%                        | 77,227                           |
| 2017                                   | 7                                                        | 0,37  | 340.943,30       | 0,12  | 0                                               | 0,00 | 0,00             | 0,00  | 7                                                        | 0,37  | 340.943,30       | 0,12  | 2,698%                        | 93,204                           |
| 2018                                   | 11                                                       | 0,58  | 926.210,47       | 0,32  | 0                                               | 0,00 | 0,00             | 0,00  | 11                                                       | 0,58  | 926.210,47       | 0,32  | 2,987%                        | 103,114                          |
| 2019                                   | 10                                                       | 0,53  | 796.920,59       | 0,27  | 0                                               | 0,00 | 0,00             | 0,00  | 10                                                       | 0,53  | 796.920,59       | 0,27  | 3,094%                        | 114,715                          |
| 2020                                   | 8                                                        | 0,42  | 977.718,45       | 0,34  | 0                                               | 0,00 | 0,00             | 0,00  | 8                                                        | 0,42  | 977.718,45       | 0,34  | 2,226%                        | 126,132                          |
| 2021                                   | 9                                                        | 0,47  | 967.118,51       | 0,33  | 2                                               | 2,38 | 1.198,79         | 3,00  | 9                                                        | 0,47  | 965.919,72       | 0,33  | 2,512%                        | 138,064                          |
| 2022                                   | 9                                                        | 0,47  | 880.051,37       | 0,30  | 0                                               | 0,00 | 0,00             | 0,00  | 9                                                        | 0,47  | 880.051,37       | 0,30  | 2,459%                        | 149,970                          |
| 2023                                   | 38                                                       | 2,00  | 3.190.660,94     | 1,10  | 3                                               | 3,57 | 5.594,64         | 13,98 | 38                                                       | 2,00  | 3.185.066,30     | 1,09  | 2,711%                        | 162,310                          |
| 2024                                   | 13                                                       | 0,68  | 1.194.298,08     | 0,41  | 1                                               | 1,19 | 1.174,99         | 2,94  | 13                                                       | 0,68  | 1.193.123,09     | 0,41  | 2,858%                        | 174,198                          |
| 2025                                   | 21                                                       | 1,10  | 2.558.782,56     | 0,88  | 0                                               | 0,00 | 0,00             | 0,00  | 21                                                       | 1,10  | 2.558.782,56     | 0,88  | 2,942%                        | 185,168                          |
| 2026                                   | 20                                                       | 1,05  | 2.121.519,46     | 0,73  | 0                                               | 0,00 | 0,00             | 0,00  | 20                                                       | 1,05  | 2.121.519,46     | 0,73  | 2,487%                        | 197,234                          |
| 2027                                   | 28                                                       | 1,47  | 4.670.036,66     | 1,60  | 2                                               | 2,38 | 3.053,51         | 7,63  | 28                                                       | 1,47  | 4.666.983,15     | 1,60  | 3,132%                        | 211,735                          |
| 2028                                   | 79                                                       | 4,15  | 9.189.360,50     | 3,16  | 2                                               | 2,38 | 1.058,14         | 2,64  | 79                                                       | 4,15  | 9.188.302,36     | 3,16  | 3,159%                        | 221,951                          |
| 2029                                   | 23                                                       | 1,21  | 2.930.271,15     | 1,01  | 2                                               | 2,38 | 1.003,53         | 2,51  | 23                                                       | 1,21  | 2.929.267,62     | 1,01  | 2,553%                        | 234,207                          |
| 2030                                   | 26                                                       | 1,37  | 3.649.738,25     | 1,25  | 2                                               | 2,38 | 2.030,05         | 5,07  | 26                                                       | 1,37  | 3.647.708,20     | 1,25  | 2,917%                        | 247,338                          |
| 2031                                   | 37                                                       | 1,95  | 6.369.307,42     | 2,19  | 4                                               | 4,76 | 3.054,58         | 7,63  | 37                                                       | 1,95  | 6.366.252,84     | 2,19  | 2,699%                        | 257,228                          |
| 2032                                   | 33                                                       | 1,74  | 3.762.127,61     | 1,29  | 3                                               | 3,57 | 747,18           | 1,87  | 33                                                       | 1,74  | 3.761.380,43     | 1,29  | 3,011%                        | 270,863                          |
| 2033                                   | 121                                                      | 6,36  | 15.462.834,54    | 5,31  | 2                                               | 2,38 | 101,94           | 0,25  | 121                                                      | 6,36  | 15.462.732,60    | 5,31  | 2,983%                        | 282,387                          |
| 2034                                   | 19                                                       | 1,00  | 2.982.962,02     | 1,02  | 1                                               | 1,19 | 75,03            | 0,19  | 19                                                       | 1,00  | 2.982.886,99     | 1,02  | 2,212%                        | 294,592                          |
| 2035                                   | 34                                                       | 1,79  | 5.691.424,03     | 1,96  | 3                                               | 3,57 | 1.255,20         | 3,14  | 34                                                       | 1,79  | 5.690.168,83     | 1,96  | 2,621%                        | 307,152                          |
| 2036                                   | 47                                                       | 2,47  | 8.194.393,04     | 2,82  | 3                                               | 3,57 | 1.614,91         | 4,03  | 47                                                       | 2,47  | 8.192.778,13     | 2,82  | 2,726%                        | 316,747                          |
| 2037                                   | 41                                                       | 2,16  | 7.853.056,31     | 2,70  | 3                                               | 3,57 | 1.814,22         | 4,53  | 41                                                       | 2,16  | 7.851.242,09     | 2,70  | 2,490%                        | 331,139                          |
| 2038                                   | 234                                                      | 12,30 | 34.126.003,17    | 11,72 | 5                                               | 5,95 | 1.475,94         | 3,69  | 234                                                      | 12,30 | 34.124.527,23    | 11,73 | 2,898%                        | 342,246                          |
| 2039                                   | 6                                                        | 0,32  | 1.015.903,01     | 0,35  | 1                                               | 1,19 | 602,03           | 1,50  | 6                                                        | 0,32  | 1.015.300,98     | 0,35  | 2,422%                        | 354,281                          |

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 / Amount | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount | %      | Media Pond.<br>W. Average     | M. Pond. Meses<br>W. Avg. Months |
| 2040                                   | 35                                                       | 1,84   | 6.535.409,73     | 2,25   | 1                                               | 1,19   | 326,72           | 0,82   | 35                                                       | 1,84   | 6.535.083,01     | 2,25   | 2,715%                        | 367,336                          |
| 2041                                   | 81                                                       | 4,26   | 14.667.083,83    | 5,04   | 12                                              | 14,29  | 3.849,80         | 9,62   | 81                                                       | 4,26   | 14.663.234,03    | 5,04   | 2,945%                        | 376,303                          |
| 2042                                   | 39                                                       | 2,05   | 6.565.364,60     | 2,26   | 5                                               | 5,95   | 1.734,09         | 4,33   | 39                                                       | 2,05   | 6.563.630,51     | 2,26   | 2,790%                        | 390,213                          |
| 2043                                   | 146                                                      | 7,68   | 22.283.495,04    | 7,66   | 3                                               | 3,57   | 557,88           | 1,39   | 146                                                      | 7,68   | 22.282.937,16    | 7,66   | 2,997%                        | 402,275                          |
| 2044                                   | 13                                                       | 0,68   | 1.911.623,85     | 0,66   | 1                                               | 1,19   | 127,27           | 0,32   | 13                                                       | 0,68   | 1.911.496,58     | 0,66   | 2,910%                        | 415,120                          |
| 2045                                   | 16                                                       | 0,84   | 2.138.855,70     | 0,73   | 0                                               | 0,00   | 0,00             | 0,00   | 16                                                       | 0,84   | 2.138.855,70     | 0,73   | 3,034%                        | 425,568                          |
| 2046                                   | 42                                                       | 2,21   | 7.673.357,87     | 2,64   | 2                                               | 2,38   | 1.253,32         | 3,13   | 42                                                       | 2,21   | 7.672.104,55     | 2,64   | 2,819%                        | 439,043                          |
| 2047                                   | 110                                                      | 5,78   | 20.876.994,40    | 7,17   | 6                                               | 7,14   | 1.399,78         | 3,50   | 110                                                      | 5,78   | 20.875.594,62    | 7,17   | 2,851%                        | 450,144                          |
| 2048                                   | 518                                                      | 27,23  | 87.309.264,84    | 30,00  | 14                                              | 16,67  | 2.941,51         | 7,35   | 518                                                      | 27,23  | 87.306.323,33    | 30,00  | 2,953%                        | 462,235                          |
| Total :                                | 1.902                                                    | 100,00 | 291.068.738,83   | 100,00 | 84                                              | 100,00 | 40.022,71        | 100,00 | 1.902                                                    | 100,00 | 291.028.716,12   | 100,00 |                               |                                  |
| Media Ponderada / Weighted Average :   |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 2,884%                        | 371,326                          |
| Media Simple / Average :               |                                                          |        | 153.032,99       |        |                                                 |        | 476,46           |        |                                                          |        | 153.011,94       |        | 2,898%                        | 355,349                          |
| Mínimo / Minimum :                     |                                                          |        | 558,14           |        |                                                 |        | 0,32             |        |                                                          |        | 558,14           |        | 0,967%                        | 05/02/2010                       |
| Máximo / Maximum :                     |                                                          |        | 972.505,61       |        |                                                 |        | 3.026,54         |        |                                                          |        | 972.505,61       |        | 5,750%                        | 11/10/2048                       |