

# BANCAJA - BVA VPO 1 Fondo de Titulización de Activos

## Cartera de Activos Titulizados / Portfolio of Securitised Assets

### Distribución por Intervalos de Fecha de Formalización / Distribution by Arrangement 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 | Antigüedad<br>Age                |
|----------------------------------------|----------------------------------------------------------|--------|------------------|--------|-------------------------------------------------|--------|------------------|--------|----------------------------------------------------------|--------|------------------|--------|-------------------------------|----------------------------------|
|                                        | Num.                                                     | %      | Importe / Amount | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount | %      | Media Pond.<br>W. Average     | M. Pond. Meses<br>W. Avg. Months |
| 1999                                   | 15                                                       | 0,22   | 496.547,95       | 0,13   | 1                                               | 0,61   | 215,81           | 0,59   | 15                                                       | 0,22   | 496.332,14       | 0,13   | 4,550%                        | 123,918                          |
| 2000                                   | 83                                                       | 1,22   | 2.826.015,16     | 0,76   | 6                                               | 3,64   | 842,32           | 2,31   | 83                                                       | 1,22   | 2.825.172,84     | 0,76   | 4,550%                        | 111,946                          |
| 2001                                   | 759                                                      | 11,13  | 26.102.233,36    | 7,02   | 11                                              | 6,67   | 1.839,85         | 5,05   | 759                                                      | 11,13  | 26.100.393,51    | 7,02   | 4,550%                        | 101,519                          |
| 2002                                   | 1.144                                                    | 16,78  | 43.210.267,07    | 11,61  | 32                                              | 19,39  | 5.356,66         | 14,71  | 1.144                                                    | 16,78  | 43.204.910,41    | 11,61  | 4,529%                        | 89,636                           |
| 2003                                   | 994                                                      | 14,58  | 43.386.066,08    | 11,66  | 19                                              | 11,52  | 2.969,09         | 8,15   | 994                                                      | 14,58  | 43.383.096,99    | 11,66  | 4,293%                        | 77,981                           |
| 2004                                   | 1.222                                                    | 17,92  | 61.262.978,61    | 16,47  | 34                                              | 20,61  | 9.288,69         | 25,51  | 1.222                                                    | 17,92  | 61.253.689,92    | 16,46  | 3,743%                        | 65,982                           |
| 2005                                   | 1.075                                                    | 15,77  | 61.076.531,43    | 16,42  | 20                                              | 12,12  | 2.471,92         | 6,79   | 1.075                                                    | 15,77  | 61.074.059,51    | 16,42  | 3,681%                        | 54,088                           |
| 2006                                   | 816                                                      | 11,97  | 56.735.574,13    | 15,25  | 15                                              | 9,09   | 3.121,83         | 8,57   | 816                                                      | 11,97  | 56.732.452,30    | 15,25  | 3,588%                        | 41,875                           |
| 2007                                   | 710                                                      | 10,41  | 76.970.217,81    | 20,69  | 27                                              | 16,36  | 10.312,33        | 28,32  | 710                                                      | 10,41  | 76.959.905,48    | 20,69  | 3,259%                        | 31,307                           |
| Total :                                | 6.818                                                    | 100,00 | 372.066.431,60   | 100,00 | 165                                             | 100,00 | 36.418,50        | 100,00 | 6.818                                                    | 100,00 | 372.030.013,10   | 100,00 |                               |                                  |
| Media Ponderada / Weighted Average :   |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 3,828%                        | 60,246                           |
| Media Simple / Average :               |                                                          |        | 54.571,20        |        |                                                 |        | 220,72           |        |                                                          |        | 54.565,86        |        | 4,006%                        | 67,565                           |
| Mínimo / Minimum :                     |                                                          |        | 131,12           |        |                                                 |        | 0,07             |        |                                                          |        | 131,12           |        | 1,743%                        | 02/03/1999                       |
| Máximo / Maximum :                     |                                                          |        | 650.000,00       |        |                                                 |        | 1.785,42         |        |                                                          |        | 650.000,00       |        | 5,450%                        | 01/10/2007                       |