

## Bancaja 2 Fondo de Titulización Hipotecaria

### 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 (PHs) / Residential mortgage loans

Fecha / Date: 31/12/2004

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 |
| 1994                                        | 19                                                       | 0,57          | 261.300,68           | 0,37          | 2                                               | 2,35          | 183,90           | 0,52          | 19                                                       | 0,57          | 261.116,78           | 0,37          | 4,560%                        | 125,868                          |
| 1995                                        | 38                                                       | 1,14          | 510.509,41           | 0,72          | 1                                               | 1,18          | 306,87           | 0,87          | 38                                                       | 1,14          | 510.202,54           | 0,72          | 4,602%                        | 113,576                          |
| 1996                                        | 114                                                      | 3,42          | 2.328.176,82         | 3,27          | 7                                               | 8,24          | 2.198,01         | 6,23          | 114                                                      | 3,42          | 2.325.978,81         | 3,27          | 3,765%                        | 101,317                          |
| 1997                                        | 2.960                                                    | 88,70         | 63.670.724,32        | 89,46         | 66                                              | 77,65         | 26.652,60        | 75,57         | 2.959                                                    | 88,70         | 63.644.071,72        | 89,47         | 3,444%                        | 90,110                           |
| 1998                                        | 206                                                      | 6,17          | 4.401.700,55         | 6,18          | 9                                               | 10,59         | 5.929,39         | 16,81         | 206                                                      | 6,18          | 4.395.771,16         | 6,18          | 3,487%                        | 83,458                           |
| <b>Total :</b>                              | <b>3.337</b>                                             | <b>100,00</b> | <b>71.172.411,78</b> | <b>100,00</b> | <b>85</b>                                       | <b>100,00</b> | <b>35.270,77</b> | <b>100,00</b> | <b>3.336</b>                                             | <b>100,00</b> | <b>71.137.141,01</b> | <b>100,00</b> |                               |                                  |
| <b>Media Ponderada / Weighted Average :</b> |                                                          |               |                      |               |                                                 |               |                  |               |                                                          |               |                      |               | <b>3,469%</b>                 | <b>90,365</b>                    |
| <b>Media Simple / Average :</b>             |                                                          |               |                      |               |                                                 |               |                  |               |                                                          |               |                      |               | <b>3,533%</b>                 | <b>90,248</b>                    |
| <b>Mínimo / Minimum :</b>                   |                                                          |               |                      |               |                                                 |               |                  |               |                                                          |               |                      |               | <b>2,750%</b>                 | <b>08/02/1994</b>                |
| <b>Máximo / Maximum :</b>                   |                                                          |               |                      |               |                                                 |               |                  |               |                                                          |               |                      |               | <b>6,500%</b>                 | <b>30/01/1998</b>                |

Medias ponderadas por el principal pendiente de vencimiento / Averages weighted by the outstanding principal.

Tipo Int.: Tipo de interés nominal anual / Int. Rate: Annual nominal interest rate.