

## BANCAJA 3 Fondo de Titulización de Activos

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

#### Distribución por Intervalos de Relación Principal actual / Valor de Tasación (%CLTV) / Distribution by current Loan-to-Value Ratio (% CLTV) Intervals

Activos / Assets: Préstamos hipotecarios vivienda (PHs) / Residential mortgage loans

Fecha / Date: 31/12/2011

Divisa / Currency : EUR

| Intervalos de %CLTV<br>%CLTV Intervals |       | Saldo Vivo de Principal<br>Outstanding Principal Balance |        |                  |        | Principal Vencido Impagado<br>Overdue Principal |        |                  |        | Principal Pendiente Vencimiento<br>Outstanding Principal |        |                  |        | %CLTV Media Ponderada<br>Weighted Average % CLTV |          |
|----------------------------------------|-------|----------------------------------------------------------|--------|------------------|--------|-------------------------------------------------|--------|------------------|--------|----------------------------------------------------------|--------|------------------|--------|--------------------------------------------------|----------|
|                                        |       | Num.                                                     | %      | Importe / Amount | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount | %      | SVP / OPB                                        | PPV / OP |
| 0,01                                   | 5,00  | 1.086                                                    | 12,08  | 3.273.816,45     | 1,71   | 47                                              | 13,02  | 36.410,94        | 8,96   | 1.075                                                    | 11,97  | 3.237.405,51     | 1,70   | 3,312                                            | 3,250    |
| 5,01                                   | 10,00 | 1.434                                                    | 15,95  | 10.826.644,45    | 5,66   | 42                                              | 11,63  | 36.874,79        | 9,08   | 1.434                                                    | 15,97  | 10.789.769,66    | 5,65   | 7,835                                            | 7,791    |
| 10,01                                  | 15,00 | 1.233                                                    | 13,72  | 16.313.678,45    | 8,53   | 34                                              | 9,42   | 48.966,47        | 12,05  | 1.233                                                    | 13,73  | 16.264.711,98    | 8,52   | 12,558                                           | 12,505   |
| 15,01                                  | 20,00 | 898                                                      | 9,99   | 17.901.204,01    | 9,36   | 27                                              | 7,48   | 67.476,06        | 16,61  | 898                                                      | 10,00  | 17.833.727,95    | 9,34   | 17,776                                           | 17,687   |
| 20,01                                  | 25,00 | 810                                                      | 9,01   | 19.283.554,98    | 10,08  | 22                                              | 6,09   | 9.375,97         | 2,31   | 810                                                      | 9,02   | 19.274.179,01    | 10,09  | 22,592                                           | 22,580   |
| 25,01                                  | 30,00 | 888                                                      | 9,88   | 24.982.184,12    | 13,06  | 39                                              | 10,80  | 20.034,84        | 4,93   | 888                                                      | 9,89   | 24.962.149,28    | 13,07  | 27,606                                           | 27,580   |
| 30,01                                  | 35,00 | 878                                                      | 9,77   | 30.135.115,81    | 15,75  | 47                                              | 13,02  | 76.982,13        | 18,95  | 878                                                      | 9,78   | 30.058.133,68    | 15,74  | 32,547                                           | 32,453   |
| 35,01                                  | 40,00 | 683                                                      | 7,60   | 23.389.989,55    | 12,22  | 36                                              | 9,97   | 38.532,76        | 9,48   | 683                                                      | 7,61   | 23.351.456,79    | 12,23  | 37,555                                           | 37,486   |
| 40,01                                  | 45,00 | 509                                                      | 5,66   | 21.556.359,88    | 11,27  | 24                                              | 6,65   | 48.763,89        | 12,00  | 509                                                      | 5,67   | 21.507.595,99    | 11,26  | 42,574                                           | 42,466   |
| 45,01                                  | 50,00 | 372                                                      | 4,14   | 15.536.240,15    | 8,12   | 28                                              | 7,76   | 15.131,61        | 3,72   | 372                                                      | 4,14   | 15.521.108,54    | 8,13   | 47,484                                           | 47,437   |
| 50,01                                  | 55,00 | 160                                                      | 1,78   | 6.577.580,54     | 3,44   | 13                                              | 3,60   | 4.457,46         | 1,10   | 160                                                      | 1,78   | 6.573.123,08     | 3,44   | 52,066                                           | 52,030   |
| 55,01                                  | 60,00 | 39                                                       | 0,43   | 1.572.347,81     | 0,82   | 2                                               | 0,55   | 3.250,47         | 0,80   | 39                                                       | 0,43   | 1.569.097,34     | 0,82   | 55,742                                           | 55,617   |
| Total :                                |       | 8.990                                                    | 100,00 | 191.348.716,20   | 100,00 | 361                                             | 100,00 | 406.257,39       | 100,00 | 8.979                                                    | 100,00 | 190.942.458,81   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |       |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 29,730                                           | 29,678   |
| Media Simple / Average :               |       |                                                          |        | 21.284,62        |        |                                                 |        | 1.125,37         |        |                                                          |        | 21.265,45        |        | 21,277                                           | 21,237   |
| Mínimo / Minimum :                     |       |                                                          |        | 0,31             |        |                                                 |        | 0,31             |        |                                                          |        | 0,96             |        | 0,000                                            | 0,001    |
| Máximo / Maximum :                     |       |                                                          |        | 524.538,54       |        |                                                 |        | 38.207,34        |        |                                                          |        | 524.538,54       |        | 61,090                                           | 57,197   |