

BANCAJA 5 Fondo de Titulización de Activos



Brief report

Date: 12/31/2006
Currency: EUR

Date of constitution
04/14/2003

VAT Reg. no.
G83624684

Management Company
Europea de Titulización S.G.F.T

Originator
Bancaja

Servicer
Bancaja

Lead Managers
JP Morgan
Bancaja

Bond Underwriters and Placement Agents
Crédit Foncier
JP Morgan

Bond Paying Agent
Bancaja

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Bancaja

Subordinated Loan
Bancaja

Start-up Loan
Bancaja

Swap
Bancaja

Assets Custodian
Bancaja

Fund Auditors
Ernst&Young

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.78%	1.47%	1.29%	1.46%	1.39%
Annual Percentage Rate (CPR)	19.36%	16.28%	14.44%	16.19%	15.42%

Geographic distribution		
	Current	At constitution date
Andalucia	2.22%	2.41%
Aragon	0.86%	0.92%
Asturias	0.03%	0.02%
Balearic Islands	3.72%	4.35%
Basque Country	1.05%	0.89%
Canary Islands	4.05%	4.07%
Cantabria	0.02%	0.03%
Castilla-La Mancha	3.67%	3.79%
Castilla-Leon	1.16%	1.09%
Catalonia	8.23%	9.03%
Extremadura	0.06%	0.05%
Galicia	0.63%	0.49%
La Rioja	0.02%	0.03%
Madrid	15.99%	17.44%
Murcia	0.86%	0.82%
Navarra	0.55%	0.55%
Valencia	56.88%	54.03%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Up to 1 month	248	35,964.58	24,122.55	0.00	60,087.13	33.94	15,006,602.89	15,066,690.02	73.69	54.81
1 to 2 months	59	24,801.16	20,120.27	0.00	44,921.43	25.37	3,865,706.02	3,910,627.45	19.13	52.83
2 to 3 months	14	9,132.05	9,136.52	0.00	18,268.57	10.32	991,734.82	1,010,003.39	4.94	54.12
3 to 6 months	3	2,152.44	1,643.95	0.00	3,796.39	2.14	112,091.38	115,887.77	0.57	65.73
6 to 12 months	1	1,855.72	3,710.78	0.00	5,566.50	3.14	115,441.51	121,008.01	0.59	80.25
12 to 18 months	2	1,313.75	2,056.69	0.00	3,370.44	1.90	49,981.19	53,351.63	0.26	35.44
Over 2 years	3	25,985.98	15,034.01	0.00	41,019.99	23.17	127,731.70	168,751.69	0.83	51.68
Total	330	101,205.68	75,824.77	0.00	177,030.45		20,269,289.51	20,446,319.96		54.44