

BANCAJA 5 Fondo de Titulización de Activos

Brief report

Date: 11/30/2010
Currency: EUR

Date of constitution
04/14/2003

VAT Reg. no.
V83624684

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
Banco Cooperativo

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Banco Popular Español S.A

Subordinated Loan
Bancaja

Start-up Loan
Bancaja

Swap
Credit Suisse International

Assets Custodian
Bancaja

Fund Auditors
Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.32%	0.25%	0.33%	0.36%	1.02%
Annual Percentage Rate (CPR)	3.73%	3.00%	3.93%	4.28%	11.61%

Geographic distribution

	Current	At constitution date
Andalucia	2.21%	2.41%
Aragon	0.85%	0.92%
Asturias	0.04%	0.02%
Balearic Islands	3.36%	4.35%
Basque Country	1.12%	0.89%
Canary Islands	4.15%	4.07%
Cantabria	0.02%	0.03%
Castilla-La Mancha	3.97%	3.79%
Castilla-Leon	1.03%	1.09%
Catalonia	8.98%	9.03%
Extremadura	0.10%	0.05%
Galicia	0.67%	0.49%
La Rioja	0.03%	0.03%
Madrid	16.70%	17.44%
Murcia	0.97%	0.82%
Navarra	0.53%	0.55%
Valencia	55.27%	54.03%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
<i>Delinquencies</i>										
Up to 1 month	164	33,404.66	8,390.93	0.00	41,795.59	13.37	8,021,136.40	8,062,931.99	62.64	44.44
from > 1 to ≤ 2 months	44	23,280.78	6,905.89	0.00	30,186.67	9.65	2,262,558.86	2,292,745.53	17.81	42.19
from > 2 to ≤ 3 months	15	15,229.96	4,687.87	0.00	19,917.83	6.37	1,032,081.39	1,051,999.22	8.17	51.75
from > 3 to ≤ 6 months	8	7,933.41	3,661.65	0.00	11,595.06	3.71	449,959.84	461,554.90	3.59	53.60
from > 6 to < 12 months	6	13,234.03	4,165.95	0.00	17,399.98	5.56	222,892.70	240,292.68	1.87	45.96
from ≥ 12 to < 18 months	5	9,693.72	6,133.29	0.00	15,827.01	5.06	201,401.57	217,228.58	1.69	59.93
from ≥ 2 years	12	107,806.58	68,140.11	0.00	175,946.69	56.27	368,635.11	544,581.80	4.23	43.39
Subtotal	254	210,583.14	102,085.69	0.00	312,668.83	100.00	12,558,665.87	12,871,334.70	100.00	44.99
<i>Doubt debts (subjectives)</i>										
Bancaja	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	254	210,583.14	102,085.69	0.00	312,668.83		12,558,665.87	12,871,334.70		44.99

Additional information