

## BANCAJA 8 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 (CTHs) / *Residential mortgage loans*

Fecha / *Date*: 31/12/2008

Divisa / *Currency*: EUR

| Intervalos de %CLTV<br>%CLTV Intervals      |       | Saldo Vivo de Principal<br><i>Outstanding Principal Balance</i> |               |                       |               | Principal Vencido Impagado<br><i>Overdue Principal</i> |               |                   |               | Principal Pendiente Vencimiento<br><i>Outstanding Principal</i> |               |                       |               | %CLTV Media Ponderada<br><i>Weighted Average % CLTV</i> |               |
|---|-------|---|---------------|-----------------------|---------------|--|---------------|-------------------|---------------|---|---------------|-----------------------|---------------|---|---------------|
|   |       | Num.  | %             | Importe / Amount      | %             | Num.   | %             | Importe / Amount  | %             | Num.  | %             | Importe / Amount      | %             | SVP / OPB   | PPV / OP      |
| 0,01  | 5,00  | 67  | 0,75          | 371.236,55            | 0,04          | 3  | 0,31          | 198,59            | 0,03          | 67  | 0,75          | 371.037,96            | 0,04          | 3,889   | 3,886         |
| 5,01  | 10,00 | 100   | 1,11          | 1.351.777,63          | 0,16          | 2  | 0,21          | 183,42            | 0,03          | 100   | 1,11          | 1.351.594,21          | 0,16          | 7,649   | 7,648         |
| 10,01                                       | 15,00 | 125   | 1,39          | 2.896.598,52          | 0,34          | 5  | 0,52          | 897,75            | 0,16          | 125   | 1,39          | 2.895.700,77          | 0,34          | 12,758  | 12,754        |
| 15,01                                       | 20,00 | 204   | 2,27          | 6.056.012,72          | 0,70          | 10   | 1,05          | 4.265,98          | 0,75          | 204   | 2,27          | 6.051.746,74          | 0,70          | 17,837  | 17,822        |
| 20,01                                       | 25,00 | 248   | 2,76          | 9.114.371,47          | 1,05          | 7  | 0,73          | 2.180,46          | 0,38          | 248   | 2,76          | 9.112.191,01          | 1,05          | 22,848  | 22,843        |
| 25,01                                       | 30,00 | 284   | 3,16          | 13.540.909,57         | 1,57          | 18   | 1,88          | 5.146,49          | 0,90          | 284   | 3,16          | 13.535.763,08         | 1,57          | 27,647  | 27,636        |
| 30,01                                       | 35,00 | 339   | 3,77          | 20.752.640,57         | 2,40          | 18   | 1,88          | 2.999,19          | 0,53          | 339   | 3,77          | 20.749.641,38         | 2,40          | 32,540  | 32,535        |
| 35,01                                       | 40,00 | 358   | 3,98          | 26.364.885,13         | 3,05          | 27   | 2,83          | 7.325,16          | 1,29          | 358   | 3,98          | 26.357.559,97         | 3,05          | 37,549  | 37,539        |
| 40,01                                       | 45,00 | 379   | 4,22          | 31.079.315,78         | 3,60          | 17   | 1,78          | 10.596,18         | 1,86          | 379   | 4,22          | 31.068.719,60         | 3,60          | 42,483  | 42,468        |
| 45,01                                       | 50,00 | 436   | 4,85          | 39.708.934,22         | 4,59          | 25   | 2,62          | 9.519,18          | 1,67          | 436   | 4,85          | 39.699.415,04         | 4,60          | 47,427  | 47,415        |
| 50,01                                       | 55,00 | 472   | 5,25          | 46.832.772,50         | 5,42          | 25   | 2,62          | 18.675,25         | 3,28          | 472   | 5,25          | 46.814.097,25         | 5,42          | 52,616  | 52,594        |
| 55,01                                       | 60,00 | 584   | 6,50          | 57.946.048,48         | 6,70          | 52   | 5,45          | 40.410,31         | 7,10          | 584   | 6,50          | 57.905.638,17         | 6,70          | 57,667  | 57,625        |
| 60,01                                       | 65,00 | 811   | 9,02          | 84.442.134,14         | 9,77          | 91   | 9,53          | 50.017,63         | 8,79          | 811   | 9,02          | 84.392.116,51         | 9,77          | 62,762  | 62,724        |
| 65,01                                       | 70,00 | 925   | 10,29         | 96.780.831,93         | 11,20         | 111  | 11,62         | 73.700,34         | 12,95         | 925   | 10,29         | 96.707.131,59         | 11,20         | 67,663  | 67,611        |
| 70,01                                       | 75,00 | 1.352   | 15,04         | 147.531.824,03        | 17,07         | 217  | 22,72         | 136.899,29        | 24,05         | 1.352   | 15,04         | 147.394.924,74        | 17,06         | 72,718  | 72,649        |
| 75,01                                       | 80,00 | 653   | 7,26          | 75.728.700,64         | 8,76          | 128  | 13,40         | 91.340,90         | 16,04         | 653   | 7,26          | 75.637.359,74         | 8,76          | 77,796  | 77,700        |
| 80,01                                       | 85,00 | 470   | 5,23          | 53.798.358,90         | 6,22          | 51   | 5,34          | 42.039,80         | 7,38          | 470   | 5,23          | 53.756.319,10         | 6,22          | 82,567  | 82,501        |
| 85,01                                       | 90,00 | 640   | 7,12          | 77.919.335,52         | 9,02          | 70   | 7,33          | 36.200,40         | 6,36          | 640   | 7,12          | 77.883.135,12         | 9,02          | 87,879  | 87,837        |
| 90,01                                       | 95,00 | 543   | 6,04          | 72.080.622,93         | 8,34          | 78   | 8,17          | 36.720,71         | 6,45          | 543   | 6,04          | 72.043.902,22         | 8,34          | 91,378  | 91,330        |
| <b>Total :</b>                              |       | <b>8.990</b>  | <b>100,00</b> | <b>864.297.311,23</b> | <b>100,00</b> | <b>955</b>   | <b>100,00</b> | <b>569.317,03</b> | <b>100,00</b> | <b>8.990</b>  | <b>100,00</b> | <b>863.727.994,20</b> | <b>100,00</b> |   |               |
| <b>Media Ponderada / Weighted Average :</b> |       |   |               |                       |               |  |               |                   |               |   |               |                       |               | <b>66,826</b>   | <b>66,777</b> |
| <b>Media Simple / Average :</b>             |       |   |               | <b>96.139,86</b>      |               |  |               | <b>596,14</b>     |               |   |               | <b>96.076,53</b>      |               | <b>60,764</b>   | <b>60,723</b> |
| <b>Mínimo / Minimum :</b>                   |       |   |               | <b>85,83</b>          |               |  |               | <b>0,01</b>       |               |   |               | <b>85,83</b>          |               | <b>0,048</b>  | <b>0,048</b>  |
| <b>Máximo / Maximum :</b>                   |       |   |               | <b>664.429,54</b>     |               |  |               | <b>13.317,34</b>  |               |   |               | <b>664.429,54</b>     |               | <b>95,318</b>   | <b>93,774</b> |