

## BANCAJA 11 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: 31/12/2014

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  | 428                                                      | 4,45   | 19.768.667,35    | 1,74   | 345                                             | 25,05  | 19.211.353,88    | 77,81  | 87                                                       | 0,94   | 557.313,47       | 0,05   | 39,268                                           | 3,352    |
| 5,01                                   | 10,00 | 132                                                      | 1,37   | 2.468.579,39     | 0,22   | 8                                               | 0,58   | 35.764,52        | 0,14   | 132                                                      | 1,42   | 2.432.814,87     | 0,22   | 8,015                                            | 7,817    |
| 10,01                                  | 15,00 | 176                                                      | 1,83   | 5.504.754,92     | 0,49   | 14                                              | 1,02   | 25.691,17        | 0,10   | 176                                                      | 1,90   | 5.479.063,75     | 0,49   | 12,909                                           | 12,836   |
| 15,01                                  | 20,00 | 215                                                      | 2,24   | 8.624.068,09     | 0,76   | 26                                              | 1,89   | 79.354,94        | 0,32   | 215                                                      | 2,32   | 8.544.713,15     | 0,77   | 17,769                                           | 17,598   |
| 20,01                                  | 25,00 | 253                                                      | 2,63   | 14.026.860,74    | 1,24   | 16                                              | 1,16   | 49.308,71        | 0,20   | 253                                                      | 2,73   | 13.977.552,03    | 1,26   | 22,695                                           | 22,600   |
| 25,01                                  | 30,00 | 293                                                      | 3,05   | 18.882.702,89    | 1,67   | 20                                              | 1,45   | 81.126,21        | 0,33   | 293                                                      | 3,16   | 18.801.576,68    | 1,70   | 27,894                                           | 27,758   |
| 30,01                                  | 35,00 | 372                                                      | 3,87   | 28.106.172,78    | 2,48   | 22                                              | 1,60   | 113.151,56       | 0,46   | 372                                                      | 4,01   | 27.993.021,22    | 2,52   | 32,821                                           | 32,669   |
| 35,01                                  | 40,00 | 429                                                      | 4,46   | 41.654.473,23    | 3,68   | 30                                              | 2,18   | 148.125,02       | 0,60   | 429                                                      | 4,63   | 41.506.348,21    | 3,74   | 37,798                                           | 37,630   |
| 40,01                                  | 45,00 | 494                                                      | 5,14   | 52.497.682,47    | 4,63   | 39                                              | 2,83   | 159.294,26       | 0,65   | 494                                                      | 5,33   | 52.338.388,21    | 4,72   | 42,707                                           | 42,560   |
| 45,01                                  | 50,00 | 591                                                      | 6,15   | 67.410.626,32    | 5,95   | 40                                              | 2,90   | 298.453,66       | 1,21   | 591                                                      | 6,38   | 67.112.172,66    | 6,05   | 47,878                                           | 47,625   |
| 50,01                                  | 55,00 | 709                                                      | 7,38   | 84.902.142,55    | 7,49   | 77                                              | 5,59   | 528.391,45       | 2,14   | 709                                                      | 7,65   | 84.373.751,10    | 7,61   | 52,895                                           | 52,528   |
| 55,01                                  | 60,00 | 841                                                      | 8,75   | 108.622.804,18   | 9,58   | 89                                              | 6,46   | 507.744,48       | 2,06   | 841                                                      | 9,07   | 108.115.059,70   | 9,75   | 57,989                                           | 57,689   |
| 60,01                                  | 65,00 | 1.097                                                    | 11,41  | 144.916.576,38   | 12,79  | 163                                             | 11,84  | 898.445,80       | 3,64   | 1.097                                                    | 11,83  | 144.018.130,58   | 12,99  | 63,117                                           | 62,677   |
| 65,01                                  | 70,00 | 1.146                                                    | 11,92  | 161.661.482,62   | 14,26  | 178                                             | 12,93  | 899.721,24       | 3,64   | 1.146                                                    | 12,36  | 160.761.761,38   | 14,50  | 67,900                                           | 67,500   |
| 70,01                                  | 75,00 | 759                                                      | 7,90   | 110.024.916,54   | 9,71   | 87                                              | 6,32   | 541.207,73       | 2,19   | 759                                                      | 8,19   | 109.483.708,81   | 9,87   | 72,289                                           | 71,912   |
| 75,01                                  | 80,00 | 596                                                      | 6,20   | 90.779.194,89    | 8,01   | 78                                              | 5,66   | 429.987,60       | 1,74   | 596                                                      | 6,43   | 90.349.207,29    | 8,15   | 78,004                                           | 77,608   |
| 80,01                                  | 85,00 | 616                                                      | 6,41   | 95.682.646,93    | 8,44   | 82                                              | 5,95   | 466.887,92       | 1,89   | 616                                                      | 6,65   | 95.215.759,01    | 8,59   | 83,157                                           | 82,728   |
| 85,01                                  | 90,00 | 439                                                      | 4,57   | 73.487.173,20    | 6,48   | 62                                              | 4,50   | 214.569,05       | 0,87   | 439                                                      | 4,74   | 73.272.604,15    | 6,61   | 87,534                                           | 87,266   |
| 90,01                                  | 95,00 | 25                                                       | 0,26   | 4.392.905,84     | 0,39   | 1                                               | 0,07   | 739,90           | 0,00   | 25                                                       | 0,27   | 4.392.165,94     | 0,40   | 91,304                                           | 91,289   |
| Total :                                |       | 9.611                                                    | 100,00 | 1.133.414.431,31 | 100,00 | 1.377                                           | 100,00 | 24.689.319,10    | 100,00 | 9.270                                                    | 100,00 | 1.108.725.112,21 | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |       |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 62,263                                           | 62,309   |
| Media Simple / Average :               |       |                                                          |        | 117.928,88       |        |                                                 |        | 17.929,79        |        |                                                          |        | 119.603,57       |        | 55,716                                           | 54,372   |
| Mínimo / Minimum :                     |       |                                                          |        | 5,88             |        |                                                 |        | 0,19             |        |                                                          |        | 5,88             |        | 0,001                                            | 0,000    |
| Máximo / Maximum :                     |       |                                                          |        | 488.676,29       |        |                                                 |        | 255.973,71       |        |                                                          |        | 478.717,07       |        | 97,070                                           | 92,540   |