

# BANCAJA 13 Fondo de Titulización de Activos

Cartera de Activos Titulizados / *Portfolio of Securitised Assets*

Distribución por Intervalos de Fecha de Vencimiento Final / *Distribution by Final Maturity Date Intervals*

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

Fecha / *Date*: 31/12/2009

Divisa / *Currency*: EUR

| Intervalos anuales<br><i>Annual Intervals</i> | 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> |      |                         |      | Tipo Interés<br><i>Interest Rate</i> | Vida residual<br><i>Residual Life</i>   |
|---|---|------|-------------------------|------|--|------|-------------------------|------|---|------|-------------------------|------|--------------------------------------|---|
|   | Num.  | %    | Importe / <i>Amount</i> | %    | Num.   | %    | Importe / <i>Amount</i> | %    | Num.  | %    | Importe / <i>Amount</i> | %    | Media Pond.<br><i>W. Average</i>     | M. Pond. Meses<br><i>W. Avg. Months</i> |
| 2010  | 6   | 0,04 | 19.848,44               | 0,00 | 0  | 0,00 | 0,00                    | 0,00 | 6   | 0,04 | 19.848,44               | 0,00 | 1,981%                               | 8,464                                   |
| 2011  | 1   | 0,01 | 9.708,63                | 0,00 | 0  | 0,00 | 0,00                    | 0,00 | 1   | 0,01 | 9.708,63                | 0,00 | 1,934%                               | 12,323                                  |
| 2012  | 11  | 0,07 | 388.377,85              | 0,01 | 0  | 0,00 | 0,00                    | 0,00 | 11  | 0,07 | 388.377,85              | 0,01 | 2,899%                               | 28,854                                  |
| 2013  | 13  | 0,08 | 1.088.739,17            | 0,04 | 0  | 0,00 | 0,00                    | 0,00 | 13  | 0,08 | 1.088.739,17            | 0,04 | 2,259%                               | 44,128                                  |
| 2014  | 15  | 0,09 | 719.289,98              | 0,03 | 0  | 0,00 | 0,00                    | 0,00 | 15  | 0,09 | 719.289,98              | 0,03 | 2,583%                               | 55,015                                  |
| 2015  | 20  | 0,12 | 1.143.760,12            | 0,04 | 0  | 0,00 | 0,00                    | 0,00 | 20  | 0,12 | 1.143.760,12            | 0,04 | 3,051%                               | 66,559                                  |
| 2016  | 24  | 0,15 | 1.833.677,24            | 0,07 | 1  | 0,16 | 1.898,87                | 0,53 | 24  | 0,15 | 1.831.778,37            | 0,07 | 2,667%                               | 79,003                                  |
| 2017  | 47  | 0,29 | 3.218.708,05            | 0,12 | 2  | 0,33 | 512,07                  | 0,14 | 47  | 0,29 | 3.218.195,98            | 0,12 | 2,607%                               | 90,998                                  |
| 2018  | 55  | 0,34 | 3.084.245,24            | 0,11 | 0  | 0,00 | 0,00                    | 0,00 | 55  | 0,34 | 3.084.245,24            | 0,11 | 2,811%                               | 100,747                                 |
| 2019  | 36  | 0,22 | 2.893.267,82            | 0,11 | 0  | 0,00 | 0,00                    | 0,00 | 36  | 0,22 | 2.893.267,82            | 0,11 | 2,695%                               | 113,444                                 |
| 2020  | 48  | 0,30 | 4.645.999,15            | 0,17 | 3  | 0,49 | 7.815,03                | 2,16 | 48  | 0,30 | 4.638.184,12            | 0,17 | 2,621%                               | 125,884                                 |
| 2021  | 67  | 0,42 | 5.479.835,93            | 0,20 | 3  | 0,49 | 2.148,27                | 0,59 | 67  | 0,42 | 5.477.687,66            | 0,20 | 2,606%                               | 138,071                                 |
| 2022  | 123   | 0,76 | 11.525.030,21           | 0,43 | 1  | 0,16 | 578,61                  | 0,16 | 123   | 0,76 | 11.524.451,60           | 0,43 | 2,697%                               | 150,865                                 |
| 2023  | 143   | 0,89 | 12.853.352,13           | 0,48 | 5  | 0,82 | 4.328,35                | 1,20 | 143   | 0,89 | 12.849.023,78           | 0,48 | 2,949%                               | 160,964                                 |
| 2024  | 57  | 0,35 | 5.799.436,57            | 0,22 | 3  | 0,49 | 7.022,61                | 1,94 | 57  | 0,35 | 5.792.413,96            | 0,22 | 2,678%                               | 173,721                                 |
| 2025  | 65  | 0,40 | 7.415.833,71            | 0,28 | 4  | 0,65 | 27.205,34               | 7,53 | 65  | 0,40 | 7.388.628,37            | 0,28 | 2,680%                               | 187,029                                 |
| 2026  | 125   | 0,78 | 14.481.261,10           | 0,54 | 6  | 0,98 | 2.311,73                | 0,64 | 125   | 0,78 | 14.478.949,37           | 0,54 | 2,779%                               | 198,013                                 |
| 2027  | 263   | 1,63 | 29.512.098,15           | 1,10 | 8  | 1,31 | 10.408,17               | 2,88 | 263   | 1,63 | 29.501.689,98           | 1,10 | 2,728%                               | 211,246                                 |
| 2028  | 307   | 1,90 | 34.021.467,63           | 1,27 | 8  | 1,31 | 6.378,48                | 1,77 | 307   | 1,90 | 34.015.089,15           | 1,27 | 2,793%                               | 219,673                                 |
| 2029  | 96  | 0,60 | 14.283.152,57           | 0,53 | 3  | 0,49 | 5.541,35                | 1,53 | 96  | 0,60 | 14.277.611,22           | 0,53 | 2,690%                               | 234,630                                 |
| 2030  | 152   | 0,94 | 22.707.239,04           | 0,85 | 12   | 1,96 | 8.721,31                | 2,42 | 152   | 0,94 | 22.698.517,73           | 0,85 | 2,732%                               | 246,467                                 |
| 2031  | 207   | 1,28 | 32.272.877,05           | 1,20 | 8  | 1,31 | 5.052,23                | 1,40 | 207   | 1,28 | 32.267.824,82           | 1,20 | 2,760%                               | 257,805                                 |
| 2032  | 419   | 2,60 | 58.397.225,23           | 2,18 | 25   | 4,09 | 16.804,47               | 4,65 | 419   | 2,60 | 58.380.420,76           | 2,18 | 2,704%                               | 270,976                                 |
| 2033  | 482   | 2,99 | 62.045.966,80           | 2,31 | 11   | 1,80 | 12.040,12               | 3,33 | 482   | 2,99 | 62.033.926,68           | 2,31 | 2,916%                               | 280,135                                 |
| 2034  | 151   | 0,94 | 24.097.223,95           | 0,90 | 12   | 1,96 | 4.021,98                | 1,11 | 151   | 0,94 | 24.093.201,97           | 0,90 | 2,673%                               | 293,715                                 |
| 2035  | 261   | 1,62 | 42.377.767,01           | 1,58 | 21   | 3,44 | 12.249,24               | 3,39 | 261   | 1,62 | 42.365.517,77           | 1,58 | 2,667%                               | 306,333                                 |
| 2036  | 392   | 2,43 | 68.535.933,10           | 2,55 | 29   | 4,75 | 24.098,66               | 6,67 | 392   | 2,43 | 68.511.834,44           | 2,55 | 2,690%                               | 318,255                                 |
| 2037  | 803   | 4,98 | 128.140.602,98          | 4,78 | 36   | 5,89 | 27.233,75               | 7,54 | 803   | 4,98 | 128.113.369,23          | 4,78 | 2,719%                               | 330,215                                 |
| 2038  | 810   | 5,02 | 118.401.047,02          | 4,41 | 27   | 4,42 | 17.125,39               | 4,74 | 810   | 5,02 | 118.383.921,63          | 4,41 | 2,748%                               | 340,040                                 |
| 2039  | 136   | 0,84 | 24.794.629,94           | 0,92 | 5  | 0,82 | 2.071,38                | 0,57 | 136   | 0,84 | 24.792.558,56           | 0,92 | 2,788%                               | 353,414                                 |

Medias ponderadas por el principal pendiente de vencimiento / *Averages weighted by the outstanding principal.*

Tipo Interés: Tipo de interés nominal anual / *Interest Rate: Annual nominal interest rate.*

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|---|---|---------------|-------------------------|---------------|--|---------------|-------------------------|---------------|---|---------------|-------------------------|---------------|--------------------------------------|---|
|   | Num.  | %             | Importe / <i>Amount</i> | %             | Num.   | %             | Importe / <i>Amount</i> | %             | Num.  | %             | Importe / <i>Amount</i> | %             | Media Pond.<br><i>W. Average</i>     | M. Pond. Meses<br><i>W. Avg. Months</i> |
| 2040  | 233   | 1,44          | 41.658.769,38           | 1,55          | 10   | 1,64          | 3.498,79                | 0,97          | 233   | 1,44          | 41.655.270,59           | 1,55          | 2,732%                               | 366,156                                 |
| 2041  | 331   | 2,05          | 55.451.984,95           | 2,07          | 17   | 2,78          | 10.998,54               | 3,05          | 331   | 2,05          | 55.440.986,41           | 2,07          | 2,732%                               | 378,722                                 |
| 2042  | 645   | 4,00          | 110.216.560,13          | 4,11          | 28   | 4,58          | 17.286,94               | 4,79          | 645   | 4,00          | 110.199.273,19          | 4,11          | 2,780%                               | 390,034                                 |
| 2043  | 565   | 3,50          | 91.908.087,26           | 3,43          | 20   | 3,27          | 12.388,05               | 3,43          | 565   | 3,50          | 91.895.699,21           | 3,43          | 2,745%                               | 400,051                                 |
| 2044  | 200   | 1,24          | 36.106.295,16           | 1,35          | 6  | 0,98          | 1.285,45                | 0,36          | 200   | 1,24          | 36.105.009,71           | 1,35          | 2,778%                               | 413,333                                 |
| 2045  | 266   | 1,65          | 48.089.163,26           | 1,79          | 14   | 2,29          | 5.784,91                | 1,60          | 266   | 1,65          | 48.083.378,35           | 1,79          | 2,777%                               | 425,679                                 |
| 2046  | 1.341   | 8,32          | 262.855.906,63          | 9,80          | 32   | 5,24          | 20.331,21               | 5,63          | 1.341   | 8,32          | 262.835.575,42          | 9,80          | 2,662%                               | 441,156                                 |
| 2047  | 4.953   | 30,71         | 920.337.968,53          | 34,30         | 164  | 26,84         | 55.985,49               | 15,50         | 4.953   | 30,71         | 920.281.983,04          | 34,30         | 2,869%                               | 449,519                                 |
| 2048  | 2.257   | 14,00         | 380.329.734,08          | 14,17         | 87   | 14,24         | 27.991,33               | 7,75          | 2.257   | 14,00         | 380.301.742,75          | 14,18         | 2,865%                               | 459,156                                 |
| <b>Total :</b>                                | <b>16.126</b>   | <b>100,00</b> | <b>2.683.142.071,19</b> | <b>100,00</b> | <b>611</b>   | <b>100,00</b> | <b>361.118,12</b>       | <b>100,00</b> | <b>16.126</b>   | <b>100,00</b> | <b>2.682.780.953,07</b> | <b>100,00</b> |                                      |   |
| Media Ponderada / <i>Weighted Average</i> :   |   |               |                         |               |  |               |                         |               |   |               |                         |               | 2,797%                               | 396,841                                 |
| Media Simple / <i>Average</i> :               |   |               | 166.386,09              |               |  |               | 591,03                  |               |   |               | 166.363,70              |               | 2,804%                               | 383,525                                 |
| Mínimo / <i>Minimum</i> :                     |   |               | 17,02                   |               |  |               | 0,02                    |               |   |               | 17,02                   |               | 1,493%                               | 05/01/2010                              |
| Máximo / <i>Maximum</i> :                     |   |               | 887.888,03              |               |  |               | 21.822,97               |               |   |               | 887.888,03              |               | 5,750%                               | 30/08/2048                              |