

# BANCAJA 13 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: 31/01/2013

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   | 65            | 0,43             | 986.029,55              | 0,04  | 16           | 0,94             | 570.478,87          | 16,62  | 51            | 0,34             | 415.550,68              | 0,02   | 20,272         | 3,195          |
| 5,01                                   | 10,00  | 92            | 0,61             | 1.874.784,85            | 0,08  | 9            | 0,53             | 9.638,93            | 0,28   | 92            | 0,61             | 1.865.145,92            | 0,08   | 7,662          | 7,621          |
| 10,01                                  | 15,00  | 140           | 0,93             | 4.665.020,35            | 0,20  | 10           | 0,59             | 19.136,22           | 0,56   | 140           | 0,94             | 4.645.884,13            | 0,20   | 13,056         | 12,995         |
| 15,01                                  | 20,00  | 189           | 1,26             | 8.779.407,32            | 0,37  | 16           | 0,94             | 5.636,76            | 0,16   | 189           | 1,26             | 8.773.770,56            | 0,37   | 17,640         | 17,629         |
| 20,01                                  | 25,00  | 233           | 1,55             | 13.109.401,37           | 0,56  | 13           | 0,76             | 9.893,67            | 0,29   | 233           | 1,56             | 13.099.507,70           | 0,56   | 22,579         | 22,561         |
| 25,01                                  | 30,00  | 263           | 1,75             | 19.804.369,17           | 0,84  | 15           | 0,88             | 12.999,98           | 0,38   | 263           | 1,76             | 19.791.369,19           | 0,84   | 27,750         | 27,732         |
| 30,01                                  | 35,00  | 328           | 2,19             | 29.040.415,22           | 1,24  | 23           | 1,35             | 36.186,31           | 1,05   | 328           | 2,19             | 29.004.228,91           | 1,24   | 32,566         | 32,525         |
| 35,01                                  | 40,00  | 418           | 2,79             | 44.928.153,34           | 1,91  | 31           | 1,82             | 47.945,85           | 1,40   | 418           | 2,79             | 44.880.207,49           | 1,91   | 37,708         | 37,663         |
| 40,01                                  | 45,00  | 501           | 3,34             | 60.160.266,97           | 2,56  | 45           | 2,64             | 45.321,33           | 1,32   | 501           | 3,35             | 60.114.945,64           | 2,56   | 42,666         | 42,633         |
| 45,01                                  | 50,00  | 612           | 4,08             | 80.942.697,91           | 3,45  | 51           | 2,99             | 62.988,38           | 1,83   | 612           | 4,09             | 80.879.709,53           | 3,45   | 47,557         | 47,520         |
| 50,01                                  | 55,00  | 754           | 5,03             | 105.650.673,07          | 4,50  | 63           | 3,70             | 112.939,42          | 3,29   | 754           | 5,04             | 105.537.733,65          | 4,50   | 52,685         | 52,626         |
| 55,01                                  | 60,00  | 920           | 6,14             | 138.294.813,28          | 5,89  | 93           | 5,46             | 198.157,71          | 5,77   | 920           | 6,14             | 138.096.655,57          | 5,89   | 57,653         | 57,566         |
| 60,01                                  | 65,00  | 1.213         | 8,09             | 193.566.988,39          | 8,24  | 139          | 8,16             | 332.876,91          | 9,70   | 1.213         | 8,10             | 193.234.111,48          | 8,24   | 62,797         | 62,684         |
| 65,01                                  | 70,00  | 1.519         | 10,14            | 248.644.667,11          | 10,59   | 181          | 10,63            | 401.323,46          | 11,69  | 1.519         | 10,14            | 248.243.343,65          | 10,58  | 67,872         | 67,758         |
| 70,01                                  | 75,00  | 2.004         | 13,37            | 341.744.224,17          | 14,55   | 224          | 13,15            | 394.191,64          | 11,48  | 2.004         | 13,38            | 341.350.032,53          | 14,55  | 72,864         | 72,778         |
| 75,01                                  | 80,00  | 1.545         | 10,31            | 271.782.335,73          | 11,57   | 212          | 12,45            | 334.164,55          | 9,73   | 1.545         | 10,32            | 271.448.171,18          | 11,57  | 77,964         | 77,868         |
| 80,01                                  | 85,00  | 739           | 4,93             | 128.984.629,07          | 5,49  | 106          | 6,22             | 156.886,41          | 4,57   | 739           | 4,94             | 128.827.742,66          | 5,49   | 82,719         | 82,617         |
| 85,01                                  | 90,00  | 957           | 6,39             | 174.519.417,62          | 7,43  | 128          | 7,52             | 187.915,53          | 5,47   | 957           | 6,39             | 174.331.502,09          | 7,43   | 87,761         | 87,665         |
| 90,01                                  | 95,00  | 1.118         | 7,46             | 205.035.833,64          | 8,73  | 152          | 8,93             | 227.844,83          | 6,64   | 1.118         | 7,47             | 204.807.988,81          | 8,73   | 92,758         | 92,653         |
| 95,01                                  | 100,00   | 1.377         | 9,19             | 276.279.487,10          | 11,76   | 176          | 10,33            | 266.395,37          | 7,76   | 1.377         | 9,20             | 276.013.091,73          | 11,77  | 98,079         | 97,984         |
| <b>Total :</b>                         |  | <b>14.987</b> | <b>100,00</b>    | <b>2.348.793.615,23</b> | <b>100,00</b>                                   | <b>1.703</b> | <b>100,00</b>    | <b>3.432.922,13</b> | <b>100,00</b>  | <b>14.973</b> | <b>100,00</b>    | <b>2.345.360.693,10</b> | <b>100,00</b>                                    |                |                |
| Media Ponderada / Weighted Average :   |  |               |                  |                         |   |              |                  |                     |  |               |                  |                         |  | <b>72,767</b>  | <b>72,688</b>  |
| Media Simple / Average :               |  |               |                  | <b>156.722,07</b>       |   |              |                  | <b>2.015,81</b>     |  |               |                  | <b>156.639,33</b>       |  | <b>67,912</b>  | <b>67,806</b>  |
| Mínimo / Minimum :                     |  |               |                  | <b>5,73</b>             |   |              |                  | <b>0,01</b>         |  |               |                  | <b>5,73</b>             |  | <b>0,004</b>   | <b>0,000</b>   |
| Máximo / Maximum :                     |  |               |                  | <b>811.003,71</b>       |   |              |                  | <b>104.353,94</b>   |  |               |                  | <b>811.003,71</b>       |  | <b>100,000</b> | <b>100,000</b> |