

# BANCAJA 1 Fondo de Titulización Hipotecaria

Cartera de Activos Titulizados / *Portfolio of Securitised Assets*

Distribución por Índices de Referencia / *Distribution by Reference Indexes*

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

Fecha / *Date*: 31/12/2006

Divisa / *Currency*: EUR

| Índices de Referencia<br><i>Reference Indexes</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 Int.<br><i>Int. Rate</i> | Margen s/Índice<br><i>Margin o/Index</i> |        |       |
|---|---|---------------|-------------------------|---------------|--|---------------|-------------------------|---------------|---|---------------|-------------------------|---------------|-------------------------------|--|--------|-------|
|   | Num.  | %             | Importe / <i>Amount</i> | %             | Num.   | %             | Importe / <i>Amount</i> | %             | Num.  | %             | Importe / <i>Amount</i> | %             | Med.Pond.<br><i>W. Avg.</i>   | M.Pond.<br><i>W. Avg.</i>                | Min.   | Max.  |
| Interés Variable<br><i>Floating Interest</i>  | 907   | 100,00        | 11.351.004,65           | 100,00        | 33   | 100,00        | 18.080,61               | 100,00        | 907   | 100,00        | 11.332.924,04           | 100,00        | 4,884%                        |  |        |       |
| EURIBOR/MIBOR a 1 año (M. Hipotecario)<br><i>1-year EURIBOR/MIBOR (Mortgage Market)</i>               | 541   | 59,65         | 7.617.106,29            | 67,11         | 16   | 48,48         | 4.123,77                | 22,81         | 541   | 59,65         | 7.612.982,52            | 67,18         | 4,798%                        | 1,534                                    | 0,500  | 2,100 |
| Tipo Activo Referencia Cajas Ahorro (Indicador)<br><i>Savings Banks Lending Rate (CECA Indicator)</i> | 366   | 40,35         | 3.733.898,36            | 32,89         | 17   | 51,52         | 13.956,84               | 77,19         | 366   | 40,35         | 3.719.941,52            | 32,82         | 5,061%                        | 0,220                                    | -1,000 | 1,125 |
| <b>Total :</b>  | <b>907</b>  | <b>100,00</b> | <b>11.351.004,65</b>    | <b>100,00</b> | <b>33</b>  | <b>100,00</b> | <b>18.080,61</b>        | <b>100,00</b> | <b>907</b>  | <b>100,00</b> | <b>11.332.924,04</b>    | <b>100,00</b> |                               |  |        |       |
| <b>Media Ponderada / <i>Weighted Average</i> :</b>  |   |               |                         |               |  |               |                         |               |   |               |                         |               | <b>4,884%</b>                 |  |        |       |
| <b>Media Simple / <i>Average</i> :</b>  |   |               | <b>12.514,89</b>        |               |  |               | <b>547,90</b>           |               |   |               | <b>12.494,95</b>        |               | <b>4,942%</b>                 |  |        |       |
| <b>Mínimo / <i>Minimum</i> :</b>  |   |               | <b>285,37</b>           |               |  |               | <b>3,96</b>             |               |   |               | <b>285,37</b>           |               | <b>3,375%</b>                 |  |        |       |
| <b>Máximo / <i>Maximum</i> :</b>  |   |               | <b>54.479,78</b>        |               |  |               | <b>11.362,09</b>        |               |   |               | <b>54.000,86</b>        |               | <b>6,125%</b>                 |  |        |       |

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

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