



# BANCAJA 3 Fondo de Titulización de Activos

## Brief report

Date: 06/30/2010

Currency: EUR

Date of constitution  
07/29/2002

VAT Reg. no.  
V83385542

Management Company  
Europea de Titulización S.G.F.T

Originator  
Bancaja

Servicer  
Bancaja

Lead Managers  
Bancaja  
Credit Suisse First Boston

Bond Underwriters and Placement Agents  
Bancaja  
Credit Suisse First Boston

Bond Paying Agent  
Banco Cooperativo

Market  
AIAF Mercado de Renta Fija

Register of Book Securities  
Iberclear

Treasury Account  
Banco Popular Español S.A

Principal Account  
Bancaja

Subordinated Credit  
Bancaja

Start-up Loan  
Bancaja

Swap  
Bancaja

Assets Custodian  
Bancaja

Fund Auditors  
Deloitte (ejercicios 2009 a actual)  
Ernst & Young (hasta ejercicio 2008)

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.42%	0.43%	0.43%	0.47%	0.94%
Annual Percentage Rate (CPR)	4.95%	5.02%	5.00%	5.48%	10.73%

Replenishment of securitised assets	
Last acquisition (date)	12/27/2006
Number of loans acquired	672
Additional loan principal	39,910,766.88
Cumulative acquisitions	
Number of loans acquired	12,742
Additional loan principal	480,136,857.22
Next acquisition (date)	
End of revolving period	06/23/2007

Geographic distribution		
	Current	At constitution date
Andalucia	2.99%	0.20%
Aragon	0.75%	0.54%
Asturias	0.17%	0.02%
Balearic Islands	2.60%	2.76%
Basque Country	0.83%	0.01%
Canary Islands	3.00%	0.20%
Cantabria	0.08%	
Castilla-La Mancha	3.61%	4.16%
Castilla-Leon	1.00%	0.07%
Catalonia	2.75%	0.57%
Extremadura	0.25%	0.01%
Galicia	1.03%	
La Rioja	0.22%	0.01%
Madrid	7.55%	3.74%
Murcia	1.08%	0.14%
Navarra	0.69%	
Valencia	71.37%	87.56%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%		%		
<i>Delinquencies</i>										
Up to 1 month	290	66,425.45	7,782.58	0.00	74,208.03	20.52	6,927,219.33	7,001,427.36	57.73	23.56
from > 1 to ≤ 2 months	61	47,753.28	9,232.34	0.00	56,985.62	15.76	2,940,302.80	2,997,288.42	24.71	33.34
from > 2 to ≤ 3 months	17	14,735.58	3,220.92	0.00	17,956.50	4.96	555,556.85	573,513.35	4.73	33.09
from > 3 to ≤ 6 months	15	19,026.11	1,430.18	0.00	20,456.29	5.66	157,762.26	178,218.55	1.47	15.04
from > 6 to < 12 months	10	27,391.07	11,114.11	0.00	38,505.18	10.65	450,233.74	488,738.92	4.03	36.01
from ≥ 12 to < 18 months	9	47,639.59	20,480.80	0.00	68,120.39	18.83	409,993.69	478,114.08	3.94	26.96
from ≥ 18 to < 24 months	12	37,214.94	22,498.58	0.00	59,713.52	16.51	272,179.49	331,893.01	2.74	27.66
from ≥ 2 years	6	13,549.23	12,203.64	0.00	25,752.87	7.12	53,195.79	78,948.66	0.65	32.96
Subtotal	420	273,735.25	87,963.15	0.00	361,698.40	100.00	11,766,443.95	12,128,142.35	100.00	26.25
<i>Doubt debts (subjectives)</i>										
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	420	273,735.25	87,963.15	0.00	361,698.40		11,766,443.95	12,128,142.35		26.25

### Additional information