

## Bancaja 3 Fondo de Titulización de Activos

### 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: 31/12/2003

Divisa / Currency: EUR

| Índices de Referencia<br>Reference Indexes  | Saldo Vivo de Principal<br>Outstanding Principal Balance |               |                       |               | Principal Vencido Impagado<br>Overdue Principal |               |                  |               | Principal Pendiente Vencimiento<br>Outstanding Principal |               |                       |               | Tipo Int.<br>Int. Rate | Margen s/Índice<br>Margin o/Index |        |       |
|---|--|---------------|-----------------------|---------------|---|---------------|------------------|---------------|--|---------------|-----------------------|---------------|------------------------|-----------------------------------|--------|-------|
|   | Num.   | %             | Importe / Amount      | %             | Num.  | %             | Importe / Amount | %             | Num.   | %             | Importe / Amount      | %             | Med.Pond.<br>W. Avg.   | M.Pond.<br>W. Avg.                | Min.   | Max.  |
| <b>Interés Variable<br/>Floating Interest</b>   | <b>15.447</b>  | <b>100,00</b> | <b>513.272.367,11</b> | <b>100,00</b> | <b>406</b>                                      | <b>100,00</b> | <b>80.237,76</b> | <b>100,00</b> | <b>15.447</b>  | <b>100,00</b> | <b>513.192.129,35</b> | <b>100,00</b> |                        |                                   |        |       |
| EURIBOR/MIBOR a 1 año<br>1-year EURIBOR/MIBOR   | 1.204  | 7,79          | 47.774.401,33         | 9,31          | 9   | 2,22          | 1.553,74         | 1,94          | 1.204  | 7,79          | 47.772.847,59         | 9,31          | 3,561%                 | 0,994                             | 0,500  | 2,000 |
| EURIBOR/MIBOR a 1 año (M. Hipotecario)<br>1-year EURIBOR/MIBOR (Mortgage Market)      | 9.866  | 63,87         | 341.016.639,89        | 66,44         | 234   | 57,64         | 46.820,44        | 58,35         | 9.866  | 63,87         | 340.969.819,45        | 66,44         | 3,588%                 | 1,001                             | 0,500  | 6,000 |
| M. Hipotecario Cajas<br>Mortgage Market: Savings Banks                                | 4.101  | 26,55         | 120.870.808,58        | 23,55         | 137   | 33,74         | 28.138,30        | 35,07         | 4.101  | 26,55         | 120.842.670,28        | 23,55         | 4,096%                 | 0,097                             | -0,750 | 1,500 |
| M. Hipotecario Tipo Activo C.E.C.A<br>Mortgage Market: Savings Banks (CECA) Lending R | 276  | 1,79          | 3.610.517,31          | 0,70          | 26  | 6,40          | 3.725,28         | 4,64          | 276  | 1,79          | 3.606.792,03          | 0,70          | 5,500%                 | 0,394                             | -1,000 | 1,000 |
| <b>Total :</b>  | <b>15.447</b>  | <b>100,00</b> | <b>513.272.367,11</b> | <b>100,00</b> | <b>406</b>                                      | <b>100,00</b> | <b>80.237,76</b> | <b>100,00</b> | <b>15.447</b>  | <b>100,00</b> | <b>513.192.129,35</b> | <b>100,00</b> |                        |                                   |        |       |
| <b>Media Ponderada / Weighted Average :</b>   |  |               |                       |               |   |               |                  |               |  |               |                       |               | <b>3,719%</b>          |                                   |        |       |
| <b>Media Simple / Average :</b>   |  |               | <b>33.227,96</b>      |               |   |               | <b>197,63</b>    |               |  |               | <b>33.222,77</b>      |               | <b>3,804%</b>          |                                   |        |       |
| <b>Mínimo / Minimum :</b>   |  |               | <b>1,31</b>           |               |   |               | <b>0,04</b>      |               |  |               | <b>1,31</b>           |               | <b>2,279%</b>          |                                   |        |       |
| <b>Máximo / Maximum :</b>   |  |               | <b>226.710,48</b>     |               |   |               | <b>7.585,91</b>  |               |  |               | <b>226.710,48</b>     |               | <b>8,500%</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.