

# BANCAJA 3 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 (PHS) / Residential mortgage loans

Fecha / Date: 30/11/2011

Divisa / Currency: EUR

| Intervalos anuales<br>Annual Intervals | Saldo Vivo de Principal<br>Outstanding Principal Balance |               |                       |               | Principal Vencido Impagado<br>Overdue Principal |               |                   |               | Principal Pendiente Vencimiento<br>Outstanding Principal |               |                       |               | Tipo Interés<br>Interest Rate | Vida residual<br>Residual Life   |
|----------------------------------------|----------------------------------------------------------|---------------|-----------------------|---------------|-------------------------------------------------|---------------|-------------------|---------------|----------------------------------------------------------|---------------|-----------------------|---------------|-------------------------------|----------------------------------|
|                                        | Num.                                                     | %             | Importe / Amount      | %             | Num.                                            | %             | Importe / Amount  | %             | Num.                                                     | %             | Importe / Amount      | %             | Media Pond.<br>W. Average     | M. Pond. Meses<br>W. Avg. Months |
| 2008                                   | 1                                                        | 0,01          | 6,75                  | 0,00          | 1                                               | 0,25          | 6,75              | 0,00          | 0                                                        | 0,00          | 0,00                  | 0,00          | 0,000%                        | 0,000                            |
| 2010                                   | 2                                                        | 0,02          | 5.646,86              | 0,00          | 2                                               | 0,51          | 5.646,86          | 1,41          | 0                                                        | 0,00          | 0,00                  | 0,00          | 0,000%                        | 0,000                            |
| 2011                                   | 99                                                       | 1,09          | 36.233,82             | 0,02          | 11                                              | 2,79          | 7.152,17          | 1,78          | 93                                                       | 1,02          | 29.081,65             | 0,01          | 2,770%                        | 0,475                            |
| 2012                                   | 695                                                      | 7,63          | 1.802.427,42          | 0,92          | 28                                              | 7,11          | 22.679,76         | 5,65          | 695                                                      | 7,64          | 1.779.747,66          | 0,91          | 2,867%                        | 8,534                            |
| 2013                                   | 1.352                                                    | 14,84         | 8.496.031,30          | 4,36          | 44                                              | 11,17         | 31.345,75         | 7,81          | 1.352                                                    | 14,85         | 8.464.685,55          | 4,35          | 2,883%                        | 19,736                           |
| 2014                                   | 968                                                      | 10,62         | 10.296.639,35         | 5,28          | 31                                              | 7,87          | 24.812,71         | 6,18          | 968                                                      | 10,64         | 10.271.826,64         | 5,28          | 2,932%                        | 31,061                           |
| 2015                                   | 579                                                      | 6,35          | 8.027.293,51          | 4,12          | 17                                              | 4,31          | 4.887,13          | 1,22          | 579                                                      | 6,36          | 8.022.406,38          | 4,12          | 2,931%                        | 42,945                           |
| 2016                                   | 531                                                      | 5,83          | 8.954.320,27          | 4,59          | 20                                              | 5,08          | 6.012,26          | 1,50          | 531                                                      | 5,83          | 8.948.308,01          | 4,60          | 2,928%                        | 54,717                           |
| 2017                                   | 439                                                      | 4,82          | 9.207.569,89          | 4,72          | 26                                              | 6,60          | 25.521,52         | 6,36          | 439                                                      | 4,82          | 9.182.048,37          | 4,72          | 2,887%                        | 67,658                           |
| 2018                                   | 862                                                      | 9,46          | 19.842.509,69         | 10,18         | 36                                              | 9,14          | 37.739,19         | 9,41          | 862                                                      | 9,47          | 19.804.770,50         | 10,18         | 2,899%                        | 79,444                           |
| 2019                                   | 772                                                      | 8,47          | 22.840.225,47         | 11,71         | 39                                              | 9,90          | 97.237,66         | 24,23         | 772                                                      | 8,48          | 22.742.987,81         | 11,69         | 2,895%                        | 90,853                           |
| 2020                                   | 654                                                      | 7,18          | 22.617.980,98         | 11,60         | 29                                              | 7,36          | 22.665,00         | 5,65          | 654                                                      | 7,19          | 22.595.315,98         | 11,61         | 2,853%                        | 102,587                          |
| 2021                                   | 414                                                      | 4,54          | 12.949.520,43         | 6,64          | 22                                              | 5,58          | 56.349,30         | 14,04         | 414                                                      | 4,55          | 12.893.171,13         | 6,63          | 2,913%                        | 113,492                          |
| 2022                                   | 223                                                      | 2,45          | 6.769.199,51          | 3,47          | 4                                               | 1,02          | 2.531,30          | 0,63          | 223                                                      | 2,45          | 6.766.668,21          | 3,48          | 2,835%                        | 126,749                          |
| 2023                                   | 340                                                      | 3,73          | 11.642.277,94         | 5,97          | 16                                              | 4,06          | 3.690,57          | 0,92          | 340                                                      | 3,74          | 11.638.587,37         | 5,98          | 2,877%                        | 138,286                          |
| 2024                                   | 261                                                      | 2,86          | 9.630.519,91          | 4,94          | 17                                              | 4,31          | 8.721,58          | 2,17          | 261                                                      | 2,87          | 9.621.798,33          | 4,95          | 3,007%                        | 151,328                          |
| 2025                                   | 411                                                      | 4,51          | 19.430.036,74         | 9,97          | 18                                              | 4,57          | 20.653,85         | 5,15          | 411                                                      | 4,52          | 19.409.382,89         | 9,98          | 2,875%                        | 163,546                          |
| 2026                                   | 305                                                      | 3,35          | 13.676.489,91         | 7,01          | 18                                              | 4,57          | 19.408,58         | 4,84          | 305                                                      | 3,35          | 13.657.081,33         | 7,02          | 2,870%                        | 172,906                          |
| 2027                                   | 52                                                       | 0,57          | 1.751.303,72          | 0,90          | 6                                               | 1,52          | 1.885,85          | 0,47          | 52                                                       | 0,57          | 1.749.417,87          | 0,90          | 2,905%                        | 188,169                          |
| 2028                                   | 74                                                       | 0,81          | 3.391.242,82          | 1,74          | 5                                               | 1,27          | 1.886,02          | 0,47          | 74                                                       | 0,81          | 3.389.356,80          | 1,74          | 2,941%                        | 196,683                          |
| 2029                                   | 21                                                       | 0,23          | 714.821,68            | 0,37          | 0                                               | 0,00          | 0,00              | 0,00          | 21                                                       | 0,23          | 714.821,68            | 0,37          | 3,100%                        | 211,018                          |
| 2030                                   | 50                                                       | 0,55          | 2.679.562,37          | 1,37          | 4                                               | 1,02          | 402,46            | 0,10          | 50                                                       | 0,55          | 2.679.159,91          | 1,38          | 2,909%                        | 224,607                          |
| 2031                                   | 5                                                        | 0,05          | 159.116,06            | 0,08          | 0                                               | 0,00          | 0,00              | 0,00          | 5                                                        | 0,05          | 159.116,06            | 0,08          | 2,208%                        | 234,117                          |
| 2032                                   | 1                                                        | 0,01          | 45.588,02             | 0,02          | 0                                               | 0,00          | 0,00              | 0,00          | 1                                                        | 0,01          | 45.588,02             | 0,02          | 3,336%                        | 243,258                          |
| <b>Total :</b>                         | <b>9.111</b>                                             | <b>100,00</b> | <b>194.966.564,42</b> | <b>100,00</b> | <b>394</b>                                      | <b>100,00</b> | <b>401.236,27</b> | <b>100,00</b> | <b>9.102</b>                                             | <b>100,00</b> | <b>194.565.328,15</b> | <b>100,00</b> |                               |                                  |

Media Ponderada / Weighted Average :

Media Simple / Average :

Mínimo / Minimum :

Máximo / Maximum :

21.399,03

0,18

529.623,82

1.018,37

0,18

35.689,91

21.376,11

5,35

529.623,82

2,895% 106,048

2,957% 73,912

1,918% 01/12/2011

6,153% 07/03/2032

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.