

## Bancaja 3 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 (PHs) / Residential mortgage loans

Fecha / Date: 31/12/2004

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  | 538  | 3,14          | 2.050.335,71          | 0,40          | 17  | 3,15          | 2.829,67          | 2,06          | 536  | 3,13          | 2.047.506,04          | 0,40          | 2,647  | 2,644         |
| 5,01  | 10,00 | 856  | 5,00          | 5.922.293,74          | 1,16          | 21  | 3,90          | 2.372,16          | 1,73          | 856  | 5,00          | 5.919.921,58          | 1,16          | 7,853  | 7,850         |
| 10,01                                       | 15,00 | 1.013  | 5,92          | 11.220.569,28         | 2,19          | 19  | 3,53          | 3.100,30          | 2,26          | 1.013  | 5,92          | 11.217.468,98         | 2,19          | 12,734   | 12,731        |
| 15,01                                       | 20,00 | 1.073  | 6,27          | 15.939.386,48         | 3,11          | 26  | 4,82          | 5.760,90          | 4,20          | 1.073  | 6,27          | 15.933.625,58         | 3,11          | 17,554   | 17,548        |
| 20,01                                       | 25,00 | 1.167  | 6,82          | 22.232.025,01         | 4,34          | 26  | 4,82          | 7.934,73          | 5,79          | 1.167  | 6,82          | 22.224.090,28         | 4,34          | 22,554   | 22,546        |
| 25,01                                       | 30,00 | 1.310  | 7,65          | 30.539.483,91         | 5,96          | 39  | 7,24          | 8.325,80          | 6,07          | 1.310  | 7,66          | 30.531.158,11         | 5,96          | 27,513   | 27,506        |
| 30,01                                       | 35,00 | 1.338  | 7,82          | 36.975.636,79         | 7,22          | 50  | 9,28          | 9.740,14          | 7,11          | 1.338  | 7,82          | 36.965.896,65         | 7,22          | 32,550   | 32,542        |
| 35,01                                       | 40,00 | 1.425  | 8,33          | 45.478.557,64         | 8,88          | 50  | 9,28          | 29.598,70         | 21,59         | 1.425  | 8,33          | 45.448.958,94         | 8,87          | 37,642   | 37,613        |
| 40,01                                       | 45,00 | 1.521  | 8,89          | 49.814.146,46         | 9,72          | 56  | 10,39         | 10.702,58         | 7,81          | 1.521  | 8,89          | 49.803.443,88         | 9,72          | 42,590   | 42,580        |
| 45,01                                       | 50,00 | 1.553  | 9,07          | 56.672.981,48         | 11,06         | 63  | 11,69         | 15.051,66         | 10,98         | 1.553  | 9,08          | 56.657.929,82         | 11,06         | 47,529   | 47,516        |
| 50,01                                       | 55,00 | 1.601  | 9,35          | 64.969.914,50         | 12,68         | 50  | 9,28          | 10.161,55         | 7,41          | 1.601  | 9,36          | 64.959.752,95         | 12,68         | 52,407   | 52,399        |
| 55,01                                       | 60,00 | 1.392  | 8,13          | 59.682.280,27         | 11,65         | 44  | 8,16          | 10.252,75         | 7,48          | 1.392  | 8,13          | 59.672.027,52         | 11,65         | 57,449   | 57,439        |
| 60,01                                       | 65,00 | 1.252  | 7,32          | 56.379.628,07         | 11,00         | 49  | 9,09          | 9.811,88          | 7,16          | 1.252  | 7,32          | 56.369.816,19         | 11,01         | 62,312   | 62,302        |
| 65,01                                       | 70,00 | 772  | 4,51          | 37.877.643,03         | 7,39          | 15  | 2,78          | 8.487,75          | 6,19          | 772  | 4,51          | 37.869.155,28         | 7,39          | 67,510   | 67,495        |
| 70,01                                       | 75,00 | 303  | 1,77          | 16.575.121,51         | 3,24          | 14  | 2,60          | 2.938,88          | 2,14          | 303  | 1,77          | 16.572.182,63         | 3,24          | 71,694   | 71,681        |
| <b>Total :</b>                              |       | <b>17.114</b>  | <b>100,00</b> | <b>512.330.003,88</b> | <b>100,00</b> | <b>539</b>                                      | <b>100,00</b> | <b>137.069,45</b> | <b>100,00</b> | <b>17.112</b>  | <b>100,00</b> | <b>512.192.934,43</b> | <b>100,00</b> |  |               |
| <b>Media Ponderada / Weighted Average :</b> |       |  |               |                       |               |   |               |                   |               |  |               |                       |               | <b>46,140</b>                                    | <b>46,130</b> |
| <b>Media Simple / Average :</b>             |       |  |               | <b>29.936,31</b>      |               |   |               | <b>254,30</b>     |               |  |               | <b>29.931,80</b>      |               | <b>38,154</b>                                    | <b>38,143</b> |
| <b>Mínimo / Minimum :</b>                   |       |  |               | <b>0,01</b>           |               |   |               | <b>0,17</b>       |               |  |               | <b>0,01</b>           |               | <b>0,000</b>                                     | <b>0,000</b>  |
| <b>Máximo / Maximum :</b>                   |       |  |               | <b>680.295,70</b>     |               |   |               | <b>16.109,17</b>  |               |  |               | <b>680.295,70</b>     |               | <b>73,881</b>                                    | <b>73,868</b> |

Medias ponderadas por el saldo vivo de principal (SVP) y por el principal pendiente de vencimiento (PPV).  
Averages weighted by the outstanding principal balance (OPB) and by the outstanding principal (OP).