

Brief report

Date: 05/31/2014  
 Currency: EUR

Date of constitution  
 07/16/2007

VAT Reg. no.  
 V85164648

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

Originator  
 Bancaja

Servicer  
 Bancaja

Lead Managers  
 Bancaja  
 Calyon  
 Ixis CIB  
 JP Morgan

Bond Underwriters and Placement Agents  
 Bancaja  
 Calyon  
 Ixis CIB  
 JP Morgan  
 Banco Pastor  
 CajaMadrid  
 Fortis Bank

Bond Paying Agent  
 Barclays Bank PLC

Market  
 AIAF Mercado de Renta Fija

Register of Book Securities  
 Iberclear

Treasury Account  
 Barclays Bank PLC

Start-up Loan  
 Bancaja

Assets Custodian  
 Bancaja

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

Swap  
 HSBC

Issued securities: Asset-Backed Bonds

| Bonds Issue |              |            |          |                                      |                  |               |                           |                    |                        |           |   |               |      |
|-------------|--------------|------------|----------|--------------------------------------|------------------|---------------|---------------------------|--------------------|------------------------|-----------|---|---------------|------|
| Series      | ISIN Code    | Issue date | Nº bonds | Principal outstanding                |                  | Interest type | Reference rate and margin | Interest Rate      | Redemption             |           | Rating  |               |      |
|             |              |            |          | (Bond Unit / Series Total / %Factor) |                  |               |                           |                    | Final maturity (legal) | Next      |   | Moody's / S&P |      |
|             |              |            |          | Current                              | Original         |               |                           |                    |                        |           | Current   | Original      |      |
| Series A1   | ES0312867007 | 07/20/2007 | 2,600    | 0.00                                 | 100,000.00       | Floating      | 3-M Euribor+0.070%        |                    | 04/27/2050             | Quarterly | Amortized   | Aaa           | AAA  |
|             |              |            |          | 0.00%                                | 260,000,000.00   |               | 27.Jan/Apr/Jul/Oct        |                    | 27.Jan/Apr/Jul/Oct     |           |   |               |      |
| Series A2   | ES0312867015 | 07/20/2007 | 11,930   | 53,657.36                            | 100,000.00       | Floating      | 3-M Euribor+0.170%        | 0.5070%            | 07/28/2014             | Quarterly | To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances | Ba2sf         | Aaa  |
|             |              |            |          | 640,132,304.80                       | 1,193,000,000.00 |               | 27.Jan/Apr/Jul/Oct        | 68.766378 Gross    | 27.Jan/Apr/Jul/Oct     |           |   | A-sf          | AAA  |
|             |              |            |          | 53.66%                               |                  |               |                           | 54.325439 Net      |                        |           |   |               |      |
| Series A3   | ES0312867023 | 07/20/2007 | 4,400    | 92,043.44                            | 100,000.00       | Floating      | 3-M Euribor+0.210%        | 0.5470%            | 07/28/2014             | Quarterly | To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances | Ba2sf         | Aaa  |
|             |              |            |          | 404,991,136.00                       | 440,000,000.00   |               | 27.Jan/Apr/Jul/Oct        | 127.267953 Gross   | 27.Jan/Apr/Jul/Oct     |           |   | BBBsf         | AAA  |
|             |              |            |          | 92.04%                               |                  |               |                           | 100.541683 Net     |                        |           |   |               |      |
| Series B    | ES0312867031 | 07/20/2007 | 630      | 100,000.00                           | 100,000.00       | Floating      | 3-M Euribor+0.450%        | 0.7870%            | 07/28/2014             | Quarterly | To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances | Casf          | A1   |
|             |              |            |          | 63,000,000.00                        | 63,000,000.00    |               | 27.Jan/Apr/Jul/Oct        | 198.936111 Gross   | 27.Jan/Apr/Jul/Oct     |           |   | Bsf           | A    |
|             |              |            |          | 100.00%                              |                  |               |                           | 157.159528 Net     |                        |           |   |               |      |
| Series C    | ES0312867049 | 07/20/2007 | 240      | 100,000.00                           | 100,000.00       | Floating      | 3-M Euribor+0.800%        | 1.1370%            | 07/28/2014             | Quarterly | To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances | Ca            | Baa3 |
|             |              |            |          | 24,000,000.00                        | 24,000,000.00    |               | 27.Jan/Apr/Jul/Oct        | 287.408333 Gross   | 27.Jan/Apr/Jul/Oct     |           |   | Dsf           | BBB  |
|             |              |            |          | 100.00%                              |                  |               |                           | 227.052583 Net     |                        |           |   |               |      |
| Series D    | ES0312867056 | 07/20/2007 | 200      | 100,000.00                           | 100,000.00       | Floating      | 3-M Euribor+3.000%        | 3.3370%            | 07/28/2014             | Quarterly | To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances | C             | Ba3  |
|             |              |            |          | 20,000,000.00                        | 20,000,000.00    |               | 27.Jan/Apr/Jul/Oct        | 843.519444 Gross   | 27.Jan/Apr/Jul/Oct     |           |   | Dsf           | BB   |
|             |              |            |          | 100.00%                              |                  |               |                           | 666.380361 Net     |                        |           |   |               |      |
| Series E    | ES0312867064 | 07/20/2007 | 229      | 100,000.00                           | 100,000.00       | Floating      | 3-M Euribor+4.000%        | 4.3370%            | 07/28/2014             | Quarterly | To Be Determined Due to Cash Reserve reduction                                    | C             | C    |
|             |              |            |          | 22,900,000.00                        | 22,900,000.00    |               | 27.Jan/Apr/Jul/Oct        | 1,096.297222 Gross | 27.Jan/Apr/Jul/Oct     |           |   | Dsf           | CCC- |
|             |              |            |          | 100.00%                              |                  |               |                           | 866.074805 Net     |                        |           |   |               |      |
| Total       |              |            |          | 1,175,023,440.80                     | 2,022,900,000.00 |               |                           |                    |                        |           |   |               |      |

| Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) |                               |                |       |                         |            |            |            |            |            |            |            |  |  |
|---|-------------------------------|----------------|-------|-------------------------|------------|------------|------------|------------|------------|------------|------------|--|--|
| Series  | Optional redemption *         | Average life   | Years | % Monthly CPR (SMM)     |            |            |            |            |            |            |            |  |  |
|   |                               |                |       | % Annual equivalent CPR |            |            |            |            |            |            |            |  |  |
|   |                               |                |       | 0,17                    | 0,34       | 0,51       | 0,69       | 0,87       | 1,06       | 1,25       | 1,44       |  |  |
| Series A2   | With optional redemption *    | Average life   | Years | 5.49                    | 4.33       | 3.55       | 3.01       | 2.60       | 2.29       | 2.05       | 1.85       |  |  |
|   |                               | Final Maturity | Years | 11.51                   | 9.25       | 7.76       | 6.50       | 5.75       | 5.00       | 4.50       | 4.00       |  |  |
|   |                               |                | Date  | 10/27/2025              | 07/27/2023 | 01/27/2022 | 10/27/2020 | 01/27/2020 | 04/27/2019 | 10/27/2018 | 04/27/2018 |  |  |
|   | Without optional redemption * | Average life   | Years | 5.49                    | 4.33       | 3.55       | 3.01       | 2.60       | 2.29       | 2.05       | 1.85       |  |  |
|   |                               | Final Maturity | Years | 11.51                   | 9.25       | 7.76       | 6.50       | 5.75       | 5.00       | 4.50       | 4.00       |  |  |
|   |                               |                | Date  | 10/27/2025              | 07/27/2023 | 01/27/2022 | 10/27/2020 | 01/27/2020 | 04/27/2019 | 10/27/2018 | 04/27/2018 |  |  |
| Series A3   | With optional redemption *    | Average life   | Years | 16.34                   | 13.87      | 11.84      | 10.25      | 8.92       | 7.89       | 7.05       | 6.33       |  |  |
|   |                               | Final Maturity | Years | 19.76                   | 17.26      | 15.01      | 13.25      | 11.51      | 10.25      | 9.25       | 8.25       |  |  |
|   |                               |                | Date  | 01/27/2034              | 07/27/2031 | 04/27/2029 | 01/27/2027 | 10/27/2025 | 07/27/2024 | 07/27/2023 | 07/27/2022 |  |  |
|   | Without optional redemption * | Average life   | Years | 16.68                   | 14.24      | 12.21      | 10.57      | 9.25       | 8.18       | 7.31       | 6.59       |  |  |
|   |                               | Final Maturity | Years | 23.01                   | 20.76      | 18.76      | 16.51      | 14.76      | 13.25      | 12.01      | 10.76      |  |  |
|   |                               |                | Date  | 04/27/2037              | 01/27/2035 | 01/27/2033 | 10/27/2030 | 01/27/2029 | 07/27/2027 | 04/27/2026 | 01/27/2025 |  |  |
| Series B  | With optional redemption *    | Average life   | Years | 19.76                   | 17.26      | 15.01      | 13.25      | 11.51      | 10.25      | 9.25       | 8.25       |  |  |
|   |                               | Final Maturity | Years | 19.76                   | 17.26      | 15.01      | 13.25      | 11.51      | 10.25      | 9.25       | 8.25       |  |  |
|   |                               |                | Date  | 01/27/2034              | 07/27/2031 | 04/27/2029 | 07/27/2027 | 10/27/2025 | 07/27/2024 | 07/27/2023 | 07/27/2022 |  |  |
|   | Without optional redemption * | Average life   | Years | 24.91                   | 22.53      | 20.40      | 18.39      | 16.53      | 14.89      | 13.46      | 12.22      |  |  |
|   |                               | Final Maturity | Years | 26.77                   | 24.26      | 22.01      | 19.26      | 17.06      | 15.01      | 13.76      | 12.28      |  |  |
|   |                               |                | Date  | 01/27/2041              | 07/27/2038 | 04/27/2036 | 07/27/2034 | 07/27/2032 | 01/27/2031 | 04/27/2029 | 01/27/2028 |  |  |
| Series C  | With optional redemption *    | Average life   | Years | 19.76                   | 17.26      | 15.01      | 13.25      | 11.51      | 10.25      | 9.25       | 8.25       |  |  |
|   |                               | Final Maturity | Years | 19.76                   | 17.26      | 15.01      | 13.25      | 11.51      | 10.25      | 9.25       | 8.25       |  |  |
|   |                               |                | Date  | 01/27/2034              | 07/27/2031 | 04/27/2029 | 07/27/2027 | 10/27/2025 | 07/27/2024 | 07/27/2023 | 07/27/2022 |  |  |
|   | Without optional redemption * | Average life   | Years | 27.97                   | 25.08      | 22.88      | 20.91      | 19.06      | 17.30      | 15.77      | 14.41      |  |  |
|   |                               | Final Maturity | Years | 29.52                   | 25.77      | 23.52      | 21.51      | 19.76      | 18.01      | 16.51      | 15.01      |  |  |
|   |                               |                | Date  | 04/11/2042              | 05/22/2039 | 03/08/2037 | 03/21/2035 | 05/14/2033 | 08/12/2031 | 01/28/2030 | 09/19/2028 |  |  |
| Series D  | With optional redemption *    | Average life   | Years | 19.76                   | 17.26      | 15.01      | 13.25      | 11.51      | 10.25      | 9.25       | 8.25       |  |  |
|   |                               | Final Maturity | Years | 19.76                   | 17.26      | 15.01      | 13.25      | 11.51      | 10.25      | 9.25       | 8.25       |  |  |
|   |                               |                | Date  | 01/27/2034              | 07/27/2031 | 04/27/2029 | 07/27/2027 | 10/27/2025 | 07/27/2024 | 07/27/2023 | 07/27/2022 |  |  |
|   | Without optional redemption * | Average life   | Years | 31.05                   | 28.42      | 24.19      | 22.07      | 20.32      | 18.61      | 17.01      | 15.59      |  |  |
|   |                               | Final Maturity | Years | 32.52                   | 27.02      | 24.77      | 22.77      | 21.01      | 19.26      | 17.51      | 16.26      |  |  |
|   |                               |                | Date  | 10/27/2046              | 04/27/2041 | 01/27/2039 | 01/27/2037 | 04/27/2035 | 07/27/2033 | 10/27/2031 | 07/27/2030 |  |  |
| Series E  | With optional redemption *    | Average life   | Years | 19.76                   | 17.26      | 15.01      | 13.25      | 11.51      | 10.25      | 9.25       | 8.25       |  |  |
|   |                               | Final Maturity | Years | 19.76                   | 17.26      | 15.01      | 13.25      | 11.51      | 10.25      | 9.25       | 8.25       |  |  |
|   |                               |                | Date  | 01/27/2034              | 07/27/2031 | 04/27/2029 | 07/27/2027 | 10/27/2025 | 07/27/2024 | 07/27/2023 | 07/27/2022 |  |  |
|   | Without optional redemption * | Average life   | Years | 32.52                   | 32.52      | 32.52      | 32.52      | 32.52      | 32.52      | 32.52      | 32.52      |  |  |
|   |                               | Final Maturity | Years | 32.52                   | 32.52      | 32.52      | 32.52      | 32.52      | 32.52      | 32.52      | 32.52      |  |  |
|   |                               |                | Date  | 10/27/2046              | 10/27/2046 | 10/27/2046 | 10/27/2046 | 10/27/2046 | 10/27/2046 | 10/27/2046 | 10/27/2046 |  |  |

\* Optional clean up call when the amount of the outstanding balance of the securitised assets is less than 10 per 100 of the initial outstanding balance.  
 Hypothesis of delinquency and default assumptions of the securitised assets: 0%

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Credit enhancement and financial operations

| Credit enhancement (CE) |         |                  |         |               |                  |        |
|-------------------------|---------|------------------|---------|---------------|------------------|--------|
|                         | Current |                  |         | At issue date |                  |        |
|                         |         | % CE             |         |               | % CE             |        |
| Series A1               | 0.00%   | 0.00             | 100.00% | 12.85%        | 260,000,000.00   | 88.15% |
| Series A2               | 54.48%  | 640,132,304.80   | 44.44%  | 58.97%        | 1,193,000,000.00 | 28.50% |
| Series A3               | 34.47%  | 404,991,136.00   | 9.29%   | 21.75%        | 440,000,000.00   | 6.50%  |
| Series B                | 5.36%   | 63,000,000.00    | 3.82%   | 3.11%         | 63,000,000.00    | 3.35%  |
| Series C                | 2.04%   | 24,000,000.00    | 1.74%   | 1.19%         | 24,000,000.00    | 2.15%  |
| Series D                | 1.70%   | 20,000,000.00    | 0.00%   | 0.99%         | 20,000,000.00    | 1.15%  |
| Series E                | 1.95%   | 22,900,000.00    |         | 1.13%         | 22,900,000.00    |        |
| Issue of Bonds          |         | 1,175,023,440.80 |         |               | 2,022,900,000.00 |        |
| Reserve Fund            | 0.00%   | 0.00             |         | 1.15%         | 22,900,000.00    |        |

| Other financial operations (current)   |              |          |          |
|--|--------------|----------|----------|
| Assets                                 | Balance      | Interest |          |
| Treasury Account                       | 9,301,891.19 | 0.332%   |          |
| Servicer ppal collect not yet credited | 610,127.29   |          |          |
| Servicer ints collect not yet credited | 62,950.87    |          |          |
| Liabilities                            | Available    | Balance  | Interest |
| Start-up Loan L/T                      |              | 0.00     |          |
| Start-up Loan S/T                      |              | 0.00     |          |
| Liquidity Facility A1                  | 0.00         | 0.00     |          |

Collateral: Residential mortgage loans

| General                                    |                  |                      |  |
|--|------------------|----------------------|--|
|  | Current          | At constitution date |  |
| Count                                      | 9,706            | 13,162               |  |
| Principal                                  |                  |                      |  |
| Principal outstanding                      | 1,158,928,498.85 | 2,000,022,095.64     |  |
| Average loan                               | 119,403.31       | 151,954.27           |  |
| Minimum                                    | 0.00             | 1,163.89             |  |
| Maximum                                    | 485,638.85       | 546,336.38           |  |
| Interest rate                              |                  |                      |  |
| Weighted average (wac)                     | 1.37%            | 4.73%                |  |
| Minimum                                    | 0.86%            | 2.58%                |  |
| Maximum                                    | 4.00%            | 6.32%                |  |
| Final maturity                             |                  |                      |  |
| Weighted average (WARM) (months)           | 302              | 377                  |  |
| Minimum                                    | 06/05/2014       | 12/05/2007           |  |
| Maximum                                    | 01/10/2047       | 01/15/2047           |  |
| Index (principal outstanding distribution) |                  |                      |  |
| 1-year EURIBOR/MIBOR (Mortgage Market)     | 100.00%          | 99.99%               |  |

| LTV Distribution         |         |                      |        |
|--------------------------|---------|----------------------|--------|
|                          | Current | At constitution date |        |
|                          | % Pool  | % LTV                | % Pool |
| 0.01 - 10%               | 0.23    | 7.04                 | 0.01   |
| 10.01 - 20%              | 1.22    | 16.06                | 0.27   |
| 20.01 - 30%              | 2.69    | 25.62                | 1.09   |
| 30.01 - 40%              | 5.72    | 35.75                | 2.20   |
| 40.01 - 50%              | 10.08   | 45.44                | 4.71   |
| 50.01 - 60%              | 15.71   | 55.36                | 8.10   |
| 60.01 - 70%              | 27.49   | 65.36                | 14.55  |
| 70.01 - 80%              | 18.57   | 74.13                | 37.27  |
| 80.01 - 90%              | 17.33   | 85.08                | 12.86  |
| 90.01 - 100%             | 0.96    | 91.17                | 18.93  |
| Weighted average (WALTV) | 63.57   |                      | 75.23  |
| Minimum                  | 0.00    |                      | 0.52   |
| Maximum                  | 93.43   |                      | 100.00 |

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM)    | 0.26%         | 0.25%         | 0.26%         | 0.31%          | 0.41%      |
| Annual Percentage Rate (CPR) | 3.13%         | 2.98%         | 3.08%         | 3.69%          | 4.78%      |

| Geographic distribution |         |                      |  |
|-------------------------|---------|----------------------|--|
|                         | Current | At constitution date |  |
| Andalucia               | 12.22%  | 11.71%               |  |
| Aragon                  | 0.93%   | 0.91%                |  |
| Asturias                | 0.41%   | 0.41%                |  |
| Balearic Islands        | 7.03%   | 6.29%                |  |
| Basque Country          | 2.23%   | 1.92%                |  |
| Canary Islands          | 7.01%   | 6.64%                |  |
| Cantabria               | 0.43%   | 0.41%                |  |
| Castilla-La Mancha      | 2.71%   | 2.78%                |  |
| Castilla-Leon           | 4.27%   | 4.32%                |  |
| Catalonia               | 13.46%  | 13.93%               |  |
| Ceuta                   | 0.01%   | 0.01%                |  |
| Extremadura             | 0.62%   | 0.52%                |  |
| Galicia                 | 1.88%   | 1.78%                |  |
| La Rioja                | 0.33%   | 0.37%                |  |
| Madrid                  | 8.78%   | 8.92%                |  |
| Melilla                 | 0.01%   | 0.01%                |  |
| Murcia                  | 2.58%   | 2.68%                |  |
| Navarra                 | 1.36%   | 1.41%                |  |
| Valencia                | 33.71%  | 34.98%               |  |

| 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                    | 265    | 63,729.12     | 27,018.21    | 0.00  | 90,747.33     | 0.97             | 35,308,147.20  | 35,398,894.53                  | 22.15  | 60.66 |
| from > 1 to ≤ 2 months           | 163    | 113,774.88    | 46,455.99    | 0.00  | 160,230.87    | 1.71             | 22,728,040.63  | 22,888,271.50                  | 14.32  | 63.25 |
| from > 2 to ≤ 3 months           | 75     | 75,638.53     | 32,590.09    | 0.00  | 108,228.62    | 1.15             | 9,755,760.61   | 9,863,979.23                   | 6.17   | 59.58 |
| from > 3 to ≤ 6 months           | 61     | 89,870.44     | 43,486.41    | 0.00  | 133,356.85    | 1.42             | 7,721,564.20   | 7,854,921.05                   | 4.92   | 64.09 |
| from > 6 to < 12 months          | 93     | 296,538.51    | 142,980.30   | 0.00  | 439,518.81    | 4.68             | 12,604,793.27  | 13,044,312.08                  | 8.16   | 66.35 |
| from ≥ 12 to < 18 months         | 87     | 492,834.77    | 247,933.08   | 0.00  | 740,767.85    | 7.90             | 11,502,364.56  | 12,243,132.41                  | 7.66   | 68.96 |
| from ≥ 18 to < 24 months         | 118    | 990,998.19    | 617,162.83   | 0.00  | 1,608,161.02  | 17.14            | 17,766,515.70  | 19,374,676.72                  | 12.13  | 72.48 |
| from ≥ 2 years                   | 297    | 2,946,003.31  | 3,155,412.46 | 0.00  | 6,101,415.77  | 65.03            | 33,018,078.74  | 39,119,494.51                  | 24.48  | 65.91 |
| Subtotal                         | 1,159  | 5,069,387.75  | 4,313,039.37 | 0.00  | 9,382,427.12  | 100.00           | 150,405,254.91 | 159,787,682.03                 | 100.00 | 64.73 |
| <i>Doubt debts (subjectives)</i> |        |               |              |       |               |                  |                |                                |        |       |
| Up to 1 month                    | 31     | 2,241,755.16  | 1,769.01     | 0.00  | 2,243,524.17  | 14.83            | 0.00           | 2,243,524.17                   | 14.83  | 32.14 |
| from > 1 to ≤ 2 months           | 12     | 388,157.65    | 1,977.22     | 0.00  | 390,134.87    | 2.58             | 0.00           | 390,134.87                     | 2.58   | 16.27 |
| from > 2 to ≤ 3 months           | 4      | 79,945.02     | 608.92       | 0.00  | 80,553.94     | 0.53             | 0.00           | 80,553.94                      | 0.53   | 9.94  |
| from > 3 to ≤ 6 months           | 32     | 1,343,744.49  | 10,652.23    | 0.00  | 1,354,396.72  | 8.95             | 0.00           | 1,354,396.72                   | 8.95   | 19.26 |
| from > 6 to < 12 months          | 42     | 1,488,340.79  | 23,529.29    | 0.00  | 1,511,870.08  | 9.99             | 0.00           | 1,511,870.08                   | 9.99   | 18.70 |
| from ≥ 12 to < 18 months         | 48     | 3,530,331.73  | 90,209.39    | 0.00  | 3,620,541.12  | 23.93            | 0.00           | 3,620,541.12                   | 23.93  | 39.05 |
| from ≥ 18 to < 24 months         | 56     | 4,339,439.14  | 159,739.60   | 0.00  | 4,499,178.74  | 29.74            | 0.00           | 4,499,178.74                   | 29.74  | 43.28 |
| from ≥ 2 years                   | 27     | 1,301,343.40  | 125,898.29   | 0.00  | 1,427,241.69  | 9.43             | 0.00           | 1,427,241.69                   | 9.43   | 27.56 |
| Subtotal                         | 252    | 14,713,057.41 | 414,383.85   | 0.00  | 15,127,441.26 | 100.00           | 0.00           | 15,127,441.26                  | 100.00 | 30.16 |
| Total                            | 1,411  | 19,782,445.16 | 4,727,423.22 | 0.00  | 24,509,868.38 |                  | 150,405,254.91 | 174,915,123.29                 |        | 58.89 |

Additional information