

## MBS BANCAJA 1 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 (CTHs) / Mortgage loans

Fecha / Date: 30/11/2012

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.  |
| Interés Variable<br>Floating Interest                                                              | 3.685                                                    | 100,00        | 112.731.621,34        | 100,00        | 418                                             | 100,00        | 874.921,01        | 100,00        | 3.673                                                    | 100,00        | 111.856.700,33        | 100,00        | 2,384%                 |                                   |       |       |
| EURIBOR/MIBOR a 3 meses<br>3-month EURIBOR/MIBOR                                                   | 65                                                       | 1,76          | 2.310.544,91          | 2,05          | 7                                               | 1,67          | 56.237,23         | 6,43          | 65                                                       | 1,77          | 2.254.307,68          | 2,02          | 1,506%                 | 0,994                             | 0,500 | 2,000 |
| EURIBOR/MIBOR a 1 año<br>1-year EURIBOR/MIBOR                                                      | 155                                                      | 4,21          | 2.727.070,39          | 2,42          | 10                                              | 2,39          | 19.614,60         | 2,24          | 155                                                      | 4,22          | 2.707.455,79          | 2,42          | 2,024%                 | 1,080                             | 0,500 | 3,000 |
| EURIBOR/MIBOR a 1 año (M. Hipotecario)<br>1-year EURIBOR/MIBOR (Mortgage Market)                   | 2.724                                                    | 73,92         | 98.178.718,83         | 87,09         | 301                                             | 72,01         | 709.995,46        | 81,15         | 2.713                                                    | 73,86         | 97.468.723,37         | 87,14         | 2,285%                 | 0,961                             | 0,500 | 3,000 |
| M. Hipotecario Cajas de Ahorro<br>Mortgage Market: Savings Banks                                   | 733                                                      | 19,89         | 9.436.355,21          | 8,37          | 98                                              | 23,44         | 88.056,45         | 10,06         | 732                                                      | 19,93         | 9.348.298,76          | 8,36          | 3,705%                 | 0,145                             | 0,000 | 1,000 |
| Tipo Activo Referencia Cajas Ahorro (Indicador CEI)<br>Savings Banks Lending Rate (CECA Indicator) | 8                                                        | 0,22          | 78.932,00             | 0,07          | 2                                               | 0,48          | 1.017,27          | 0,12          | 8                                                        | 0,22          | 77.914,73             | 0,07          | 5,646%                 | 0,248                             | 0,000 | 0,625 |
| <b>Total :</b>                                                                                     | <b>3.685</b>                                             | <b>100,00</b> | <b>112.731.621,34</b> | <b>100,00</b> | <b>418</b>                                      | <b>100,00</b> | <b>874.921,01</b> | <b>100,00</b> | <b>3.673</b>                                             | <b>100,00</b> | <b>111.856.700,33</b> | <b>100,00</b> |                        |                                   |       |       |
| <b>Media Ponderada / Weighted Average :</b>                                                        |                                                          |               |                       |               |                                                 |               |                   |               |                                                          |               |                       |               | <b>2,384%</b>          |                                   |       |       |
| <b>Media Simple / Average :</b>                                                                    |                                                          |               | <b>30.592,03</b>      |               |                                                 |               | <b>2.093,11</b>   |               |                                                          |               | <b>30.453,77</b>      |               | <b>2,627%</b>          |                                   |       |       |
| <b>Mínimo / Minimum :</b>                                                                          |                                                          |               | <b>0,02</b>           |               |                                                 |               | <b>0,02</b>       |               |                                                          |               | <b>31,18</b>          |               | <b>0,500%</b>          |                                   |       |       |
| <b>Máximo / Maximum :</b>                                                                          |                                                          |               | <b>304.476,59</b>     |               |                                                 |               | <b>83.357,75</b>  |               |                                                          |               | <b>304.476,59</b>     |               | <b>6,078%</b>          |                                   |       |       |