

## MBS BANCAJA 1 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 (CTHs) / Mortgage loans

Fecha / Date: 30/09/2012

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  | 478                                                      | 12,71  | 1.642.270,45     | 1,41   | 51                                              | 12,47  | 104.307,34       | 12,40  | 468                                                      | 12,48  | 1.537.963,11     | 1,33   | 3,881                                            | 3,407    |
| 5,01                                   | 10,00 | 501                                                      | 13,32  | 4.376.045,91     | 3,77   | 52                                              | 12,71  | 159.784,92       | 18,99  | 501                                                      | 13,36  | 4.216.260,99     | 3,65   | 8,268                                            | 7,648    |
| 10,01                                  | 15,00 | 426                                                      | 11,33  | 6.671.627,84     | 5,74   | 47                                              | 11,49  | 51.454,29        | 6,11   | 426                                                      | 11,36  | 6.620.173,55     | 5,74   | 12,764                                           | 12,664   |
| 15,01                                  | 20,00 | 389                                                      | 10,34  | 9.858.873,14     | 8,48   | 38                                              | 9,29   | 93.974,23        | 11,17  | 389                                                      | 10,37  | 9.764.898,91     | 8,46   | 17,868                                           | 17,659   |
| 20,01                                  | 25,00 | 321                                                      | 8,53   | 10.202.476,15    | 8,78   | 35                                              | 8,56   | 156.265,28       | 18,57  | 321                                                      | 8,56   | 10.046.210,87    | 8,71   | 23,271                                           | 22,601   |
| 25,01                                  | 30,00 | 380                                                      | 10,10  | 13.436.691,07    | 11,56  | 45                                              | 11,00  | 61.856,66        | 7,35   | 380                                                      | 10,13  | 13.374.834,41    | 11,59  | 27,782                                           | 27,639   |
| 30,01                                  | 35,00 | 303                                                      | 8,06   | 11.753.660,61    | 10,12  | 32                                              | 7,82   | 29.549,97        | 3,51   | 303                                                      | 8,08   | 11.724.110,64    | 10,16  | 32,488                                           | 32,404   |
| 35,01                                  | 40,00 | 216                                                      | 5,74   | 9.746.811,18     | 8,39   | 14                                              | 3,42   | 18.285,63        | 2,17   | 216                                                      | 5,76   | 9.728.525,55     | 8,43   | 37,372                                           | 37,298   |
| 40,01                                  | 45,00 | 193                                                      | 5,13   | 11.285.268,40    | 9,71   | 17                                              | 4,16   | 53.011,89        | 6,30   | 193                                                      | 5,15   | 11.232.256,51    | 9,74   | 42,778                                           | 42,530   |
| 45,01                                  | 50,00 | 199                                                      | 5,29   | 12.021.729,14    | 10,35  | 26                                              | 6,36   | 49.571,15        | 5,89   | 199                                                      | 5,31   | 11.972.157,99    | 10,38  | 47,840                                           | 47,613   |
| 50,01                                  | 55,00 | 149                                                      | 3,96   | 9.369.761,61     | 8,06   | 21                                              | 5,13   | 22.540,62        | 2,68   | 149                                                      | 3,97   | 9.347.220,99     | 8,10   | 52,256                                           | 52,123   |
| 55,01                                  | 60,00 | 90                                                       | 2,39   | 6.359.171,46     | 5,47   | 15                                              | 3,67   | 16.128,95        | 1,92   | 90                                                       | 2,40   | 6.343.042,51     | 5,50   | 57,632                                           | 57,481   |
| 60,01                                  | 65,00 | 69                                                       | 1,83   | 5.565.709,91     | 4,79   | 10                                              | 2,44   | 22.167,86        | 2,63   | 69                                                       | 1,84   | 5.543.542,05     | 4,81   | 63,147                                           | 62,868   |
| 65,01                                  | 70,00 | 22                                                       | 0,58   | 1.705.547,48     | 1,47   | 5                                               | 1,22   | 2.088,62         | 0,25   | 22                                                       | 0,59   | 1.703.458,86     | 1,48   | 67,665                                           | 67,586   |
| 70,01                                  | 75,00 | 14                                                       | 0,37   | 1.228.521,80     | 1,06   | 0                                               | 0,00   | 0,00             | 0,00   | 14                                                       | 0,37   | 1.228.521,80     | 1,06   | 72,506                                           | 72,506   |
| 75,01                                  | 80,00 | 9                                                        | 0,24   | 771.249,42       | 0,66   | 1                                               | 0,24   | 534,37           | 0,06   | 9                                                        | 0,24   | 770.715,05       | 0,67   | 77,603                                           | 77,551   |
| 80,01                                  | 85,00 | 2                                                        | 0,05   | 204.761,30       | 0,18   | 0                                               | 0,00   | 0,00             | 0,00   | 2                                                        | 0,05   | 204.761,30       | 0,18   | 80,505                                           | 80,505   |
| Total :                                |       | 3.761                                                    | 100,00 | 116.200.176,87   | 100,00 | 409                                             | 100,00 | 841.521,78       | 100,00 | 3.751                                                    | 100,00 | 115.358.655,09   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |       |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 36,205                                           | 36,077   |
| Media Simple / Average :               |       |                                                          |        | 30.896,09        |        |                                                 |        | 2.057,51         |        |                                                          |        | 30.754,11        |        | 24,342                                           | 24,183   |
| Mínimo / Minimum :                     |       |                                                          |        | 0,02             |        |                                                 |        | 0,02             |        |                                                          |        | 37,36            |        | 0,000                                            | 0,000    |
| Máximo / Maximum :                     |       |                                                          |        | 308.840,29       |        |                                                 |        | 81.053,83        |        |                                                          |        | 308.840,29       |        | 80,578                                           | 80,578   |