

## 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: 31/10/2012

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  | 498                                                      | 13,37  | 1.737.456,81     | 1,52   | 49                                              | 11,24  | 111.112,29       | 13,08  | 487                                                      | 13,11  | 1.626.344,52     | 1,43   | 3,933                                            | 3,459    |
| 5,01                                   | 10,00 | 487                                                      | 13,07  | 4.161.554,95     | 3,64   | 59                                              | 13,53  | 146.193,85       | 17,21  | 487                                                      | 13,11  | 4.015.361,10     | 3,54   | 8,285                                            | 7,703    |
| 10,01                                  | 15,00 | 419                                                      | 11,25  | 6.613.231,66     | 5,78   | 48                                              | 11,01  | 50.822,92        | 5,98   | 419                                                      | 11,28  | 6.562.408,74     | 5,78   | 12,757                                           | 12,663   |
| 15,01                                  | 20,00 | 380                                                      | 10,20  | 9.734.522,75     | 8,51   | 42                                              | 9,63   | 95.264,91        | 11,21  | 380                                                      | 10,23  | 9.639.257,84     | 8,49   | 17,797                                           | 17,585   |
| 20,01                                  | 25,00 | 329                                                      | 8,83   | 10.258.749,53    | 8,97   | 40                                              | 9,17   | 166.815,80       | 19,63  | 329                                                      | 8,86   | 10.091.933,73    | 8,89   | 23,278                                           | 22,591   |
| 25,01                                  | 30,00 | 369                                                      | 9,91   | 13.249.822,40    | 11,58  | 44                                              | 10,09  | 68.195,16        | 8,03   | 369                                                      | 9,94   | 13.181.627,24    | 11,61  | 27,719                                           | 27,560   |
| 30,01                                  | 35,00 | 302                                                      | 8,11   | 12.015.772,58    | 10,50  | 37                                              | 8,49   | 30.272,82        | 3,56   | 302                                                      | 8,13   | 11.985.499,76    | 10,56  | 32,521                                           | 32,435   |
| 35,01                                  | 40,00 | 205                                                      | 5,50   | 8.909.426,12     | 7,79   | 13                                              | 2,98   | 12.060,36        | 1,42   | 205                                                      | 5,52   | 8.897.365,76     | 7,84   | 37,395                                           | 37,340   |
| 40,01                                  | 45,00 | 190                                                      | 5,10   | 11.123.673,96    | 9,72   | 19                                              | 4,36   | 51.929,98        | 6,11   | 190                                                      | 5,12   | 11.071.743,98    | 9,75   | 42,639                                           | 42,393   |
| 45,01                                  | 50,00 | 205                                                      | 5,50   | 12.425.327,31    | 10,86  | 31                                              | 7,11   | 55.831,53        | 6,57   | 205                                                      | 5,52   | 12.369.495,78    | 10,89  | 47,783                                           | 47,539   |
| 50,01                                  | 55,00 | 140                                                      | 3,76   | 8.761.983,98     | 7,66   | 20                                              | 4,59   | 20.835,21        | 2,45   | 140                                                      | 3,77   | 8.741.148,77     | 7,70   | 52,295                                           | 52,163   |
| 55,01                                  | 60,00 | 92                                                       | 2,47   | 6.258.267,48     | 5,47   | 16                                              | 3,67   | 16.216,06        | 1,91   | 92                                                       | 2,48   | 6.242.051,42     | 5,50   | 57,630                                           | 57,475   |
| 60,01                                  | 65,00 | 64                                                       | 1,72   | 5.391.370,50     | 4,71   | 9                                               | 2,06   | 20.916,39        | 2,46   | 64                                                       | 1,72   | 5.370.454,11     | 4,73   | 63,118                                           | 62,846   |
| 65,01                                  | 70,00 | 21                                                       | 0,56   | 1.783.268,87     | 1,56   | 6                                               | 1,38   | 2.802,97         | 0,33   | 21                                                       | 0,57   | 1.780.465,90     | 1,57   | 67,935                                           | 67,830   |
| 70,01                                  | 75,00 | 13                                                       | 0,35   | 989.327,67       | 0,86   | 1                                               | 0,23   | 130,46           | 0,02   | 13                                                       | 0,35   | 989.197,21       | 0,87   | 72,835                                           | 72,826   |
| 75,01                                  | 80,00 | 9                                                        | 0,24   | 768.626,45       | 0,67   | 2                                               | 0,46   | 237,85           | 0,03   | 9                                                        | 0,24   | 768.388,60       | 0,68   | 77,341                                           | 77,317   |
| 80,01                                  | 85,00 | 2                                                        | 0,05   | 204.142,05       | 0,18   | 0                                               | 0,00   | 0,00             | 0,00   | 2                                                        | 0,05   | 204.142,05       | 0,18   | 80,262                                           | 80,262   |
| Total :                                |       | 3.725                                                    | 100,00 | 114.386.525,07   | 100,00 | 436                                             | 100,00 | 849.638,56       | 100,00 | 3.714                                                    | 100,00 | 113.536.886,51   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |       |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 36,063                                           | 35,932   |
| Media Simple / Average :               |       |                                                          |        | 30.707,79        |        |                                                 |        | 1.948,71         |        |                                                          |        | 30.569,97        |        | 24,168                                           | 24,005   |
| Mínimo / Minimum :                     |       |                                                          |        | 0,02             |        |                                                 |        | 0,01             |        |                                                          |        | 34,28            |        | 0,000                                            | 0,000    |
| Máximo / Maximum :                     |       |                                                          |        | 306.660,45       |        |                                                 |        | 82.204,32        |        |                                                          |        | 306.660,45       |        | 80,322                                           | 80,322   |