

## 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: 31/10/2014

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  | 358                                                      | 13,74  | 1.459.157,24     | 1,89   | 59                                              | 21,45  | 364.901,35       | 31,46  | 327                                                      | 12,70  | 1.094.255,89     | 1,44   | 6,039                                            | 3,410    |
| 5,01                                   | 10,00 | 313                                                      | 12,01  | 3.719.259,19     | 4,83   | 25                                              | 9,09   | 43.177,38        | 3,72   | 313                                                      | 12,16  | 3.676.081,81     | 4,84   | 8,015                                            | 7,826    |
| 10,01                                  | 15,00 | 353                                                      | 13,55  | 6.457.111,62     | 8,38   | 32                                              | 11,64  | 254.294,48       | 21,92  | 353                                                      | 13,71  | 6.202.817,14     | 8,17   | 13,743                                           | 12,667   |
| 15,01                                  | 20,00 | 340                                                      | 13,05  | 7.903.104,19     | 10,26  | 32                                              | 11,64  | 77.335,38        | 6,67   | 340                                                      | 13,20  | 7.825.768,81     | 10,31  | 17,990                                           | 17,730   |
| 20,01                                  | 25,00 | 298                                                      | 11,44  | 9.200.615,95     | 11,94  | 31                                              | 11,27  | 90.745,13        | 7,82   | 298                                                      | 11,57  | 9.109.870,82     | 12,01  | 22,594                                           | 22,337   |
| 25,01                                  | 30,00 | 187                                                      | 7,18   | 7.104.197,44     | 9,22   | 18                                              | 6,55   | 47.353,17        | 4,08   | 187                                                      | 7,26   | 7.056.844,27     | 9,30   | 27,944                                           | 27,704   |
| 30,01                                  | 35,00 | 171                                                      | 6,56   | 6.999.715,47     | 9,09   | 13                                              | 4,73   | 81.513,93        | 7,03   | 171                                                      | 6,64   | 6.918.201,54     | 9,12   | 33,046                                           | 32,437   |
| 35,01                                  | 40,00 | 168                                                      | 6,45   | 8.714.373,61     | 11,31  | 16                                              | 5,82   | 61.880,79        | 5,33   | 168                                                      | 6,52   | 8.652.492,82     | 11,40  | 37,998                                           | 37,689   |
| 40,01                                  | 45,00 | 170                                                      | 6,52   | 8.804.597,85     | 11,43  | 15                                              | 5,45   | 54.497,65        | 4,70   | 170                                                      | 6,60   | 8.750.100,20     | 11,53  | 42,789                                           | 42,445   |
| 45,01                                  | 50,00 | 94                                                       | 3,61   | 6.250.103,96     | 8,11   | 14                                              | 5,09   | 39.926,48        | 3,44   | 94                                                       | 3,65   | 6.210.177,48     | 8,18   | 47,764                                           | 47,418   |
| 50,01                                  | 55,00 | 68                                                       | 2,61   | 3.660.701,12     | 4,75   | 6                                               | 2,18   | 13.900,10        | 1,20   | 68                                                       | 2,64   | 3.646.801,02     | 4,81   | 52,476                                           | 52,268   |
| 55,01                                  | 60,00 | 50                                                       | 1,92   | 3.921.190,10     | 5,09   | 10                                              | 3,64   | 26.861,42        | 2,32   | 50                                                       | 1,94   | 3.894.328,68     | 5,13   | 57,710                                           | 57,246   |
| 60,01                                  | 65,00 | 18                                                       | 0,69   | 1.386.543,00     | 1,80   | 2                                               | 0,73   | 2.306,90         | 0,20   | 18                                                       | 0,70   | 1.384.236,10     | 1,82   | 62,380                                           | 62,275   |
| 65,01                                  | 70,00 | 9                                                        | 0,35   | 748.863,02       | 0,97   | 2                                               | 0,73   | 1.367,76         | 0,12   | 9                                                        | 0,35   | 747.495,26       | 0,99   | 67,406                                           | 67,282   |
| 70,01                                  | 75,00 | 9                                                        | 0,35   | 713.013,35       | 0,93   | 0                                               | 0,00   | 0,00             | 0,00   | 9                                                        | 0,35   | 713.013,35       | 0,94   | 72,133                                           | 72,133   |
| Total :                                |       | 2.606                                                    | 100,00 | 77.042.547,11    | 100,00 | 275                                             | 100,00 | 1.160.061,92     | 100,00 | 2.575                                                    | 100,00 | 75.882.485,19    | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |       |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 32,715                                           | 32,506   |
| Media Simple / Average :               |       |                                                          |        | 29.563,53        |        |                                                 |        | 4.218,41         |        |                                                          |        | 29.468,93        |        | 22,464                                           | 22,139   |
| Mínimo / Minimum :                     |       |                                                          |        | 0,46             |        |                                                 |        | 0,19             |        |                                                          |        | 128,59           |        | 0,001                                            | 0,000    |
| Máximo / Maximum :                     |       |                                                          |        | 252.163,71       |        |                                                 |        | 115.257,01       |        |                                                          |        | 252.163,71       |        | 73,859                                           | 73,859   |