

## MBS BANCAJA 1 Fondo de Titulización de Activos

### Cartera de Activos Titulizados / Portfolio of Securitised Assets

#### Situación de impagados: Clasificación por Primera Cuota Vencida y no Pagada / Current delinquency: Classification by First Overdue Instalment

Activos / Assets: Préstamos hipotecarios (CTHs) / Mortgage loans

Fecha / Date: 31/12/2012

Divisa / Currency: EUR

| Antigüedad<br>Aging                                      | Deuda Vencida<br>Overdue Debt |                   |                       |                |                     |               | Deuda Pendiente de Vencer<br>Outstanding Debt |               |                | Deuda total<br>Total Debt |               |                           | Garantía<br>Security | % Deuda/Tasación<br>% Loan to Value |                    |
|----------------------------------------------------------|-------------------------------|-------------------|-----------------------|----------------|---------------------|---------------|-----------------------------------------------|---------------|----------------|---------------------------|---------------|---------------------------|----------------------|-------------------------------------|--------------------|
|                                                          | Num.                          | Principal         | Intereses<br>Interest | Otros<br>Other | Total               | %             | Principal                                     | %             | Otros<br>Other | Principal                 | %             | Deuda total<br>Total Debt | V. Tasación<br>Value | s/Principal<br>o/Principal          | s/Total<br>o/Total |
| <b>Impagados / Delinquencies</b>                         |                               |                   |                       |                |                     |               |                                               |               |                |                           |               |                           |                      |                                     |                    |
| De > 0 a ≤ 1 Mes<br>Up to 1 month                        | 214                           | 65.509,51         | 10.624,49             | 0,00           | 76.134,00           | 6,65          | 6.715.021,49                                  | 50,89         | 0,00           | 6.780.531,00              | 48,07         | 6.791.155,49              | 25.166.947,55        | 26,9422                             | 26,9844            |
| De > 1 a ≤ 2 Meses<br>from > 1 to ≤ 2 months             | 56                            | 30.194,03         | 5.818,61              | 0,00           | 36.012,64           | 3,15          | 1.547.492,95                                  | 11,73         | 0,00           | 1.577.686,98              | 11,18         | 1.583.505,59              | 6.785.585,09         | 23,2506                             | 23,3363            |
| De > 2 a ≤ 3 Meses<br>from > 2 to ≤ 3 months             | 48                            | 62.822,24         | 10.637,99             | 0,00           | 73.460,23           | 6,42          | 1.739.451,90                                  | 13,18         | 0,00           | 1.802.274,14              | 12,78         | 1.812.912,13              | 6.850.552,71         | 26,3084                             | 26,4637            |
| De > 3 a ≤ 6 Meses<br>from > 3 to ≤ 6 months             | 25                            | 50.368,56         | 9.754,73              | 0,00           | 60.123,29           | 5,25          | 970.546,89                                    | 7,35          | 0,00           | 1.020.915,45              | 7,24          | 1.030.670,18              | 3.818.303,53         | 26,7374                             | 26,9929            |
| De > 6 a < 12 Meses<br>from > 6 to < 12 months           | 29                            | 96.434,80         | 19.477,16             | 0,00           | 115.911,96          | 10,12         | 882.931,28                                    | 6,69          | 0,00           | 979.366,08                | 6,94          | 998.843,24                | 3.189.404,88         | 30,7069                             | 31,3175            |
| De ≥ 12 a < 18 Meses<br>from ≥ 12 to < 18 months         | 14                            | 87.467,86         | 11.193,72             | 0,00           | 98.661,58           | 8,62          | 263.252,18                                    | 1,99          | 0,00           | 350.720,04                | 2,49          | 361.913,76                | 1.651.211,15         | 21,2402                             | 21,9181            |
| De ≥ 18 a < 24 Meses<br>from ≥ 18 to < 24 months         | 8                             | 114.002,48        | 26.579,46             | 0,00           | 140.581,94          | 12,28         | 527.277,84                                    | 4,00          | 0,00           | 641.280,32                | 4,55          | 667.859,78                | 1.883.096,56         | 34,0546                             | 35,4660            |
| De ≥ 2 Años<br>from ≥ 2 years                            | 22                            | 402.722,19        | 141.427,84            | 0,00           | 544.150,03          | 47,52         | 550.317,28                                    | 4,17          | 0,00           | 953.039,47                | 6,76          | 1.094.467,31              | 3.940.727,46         | 24,1844                             | 27,7732            |
| <b>Subtotal :</b>                                        | <b>416</b>                    | <b>909.521,67</b> | <b>235.514,00</b>     | <b>0,00</b>    | <b>1.145.035,67</b> | <b>100,00</b> | <b>13.196.291,81</b>                          | <b>100,00</b> | <b>0,00</b>    | <b>14.105.813,48</b>      | <b>100,00</b> | <b>14.341.327,48</b>      | <b>53.285.828,93</b> | <b>26,4720</b>                      | <b>26,9140</b>     |
| <b>Dudosos (subjettivos) / Doubt debts (subjectives)</b> |                               |                   |                       |                |                     |               |                                               |               |                |                           |               |                           |                      |                                     |                    |
| De > 6 a < 12 Meses<br>from > 6 to < 12 months           | 2                             | 0,27              | 116,87                | 0,00           | 117,14              | 28,36         | 0,00                                          | 0,00          | 0,00           | 0,27                      | 0,12          | 117,14                    | 399.441,63           | 0,0001                              | 0,0293             |
| De ≥ 18 a < 24 Meses<br>from ≥ 18 to < 24 months         | 1                             | 6,24              | 72,98                 | 0,00           | 79,22               | 19,18         | 0,00                                          | 0,00          | 0,00           | 6,24                      | 2,82          | 79,22                     | 45.127,50            | 0,0138                              | 0,1755             |
| De ≥ 2 Años<br>from ≥ 2 years                            | 1                             | 215,08            | 1,55                  | 0,00           | 216,63              | 52,45         | 0,00                                          | 0,00          | 0,00           | 215,08                    | 97,06         | 216,63                    | 34.732,49            | 0,6192                              | 0,6237             |
| <b>Subtotal :</b>                                        | <b>4</b>                      | <b>221,59</b>     | <b>191,40</b>         | <b>0,00</b>    | <b>412,99</b>       | <b>100,00</b> | <b>0,00</b>                                   | <b>0,00</b>   | <b>0,00</b>    | <b>221,59</b>             | <b>100,00</b> | <b>412,99</b>             | <b>479.301,62</b>    | <b>0,0462</b>                       | <b>0,0862</b>      |
| <b>Total :</b>                                           | <b>420</b>                    | <b>909.743,26</b> | <b>235.705,40</b>     | <b>0,00</b>    | <b>1.145.448,66</b> |               | <b>13.196.291,81</b>                          |               | <b>0,00</b>    | <b>14.106.035,07</b>      |               | <b>14.341.740,47</b>      | <b>53.765.130,55</b> | <b>26,2364</b>                      | <b>26,6748</b>     |