

## MBS BANCAJA 2 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: 30/11/2012

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  | 91                                                       | 2,33   | 689.870,95       | 0,28   | 21                                              | 4,57   | 122.206,55       | 9,57   | 81                                                       | 2,08   | 567.664,40       | 0,23   | 6,072                                            | 3,838    |
| 5,01                                   | 10,00 | 138                                                      | 3,53   | 2.003.874,91     | 0,80   | 16                                              | 3,48   | 25.095,56        | 1,97   | 138                                                      | 3,54   | 1.978.779,35     | 0,79   | 8,006                                            | 7,843    |
| 10,01                                  | 15,00 | 161                                                      | 4,12   | 3.587.254,09     | 1,43   | 11                                              | 2,39   | 45.640,27        | 3,57   | 161                                                      | 4,13   | 3.541.613,82     | 1,42   | 13,346                                           | 13,148   |
| 15,01                                  | 20,00 | 188                                                      | 4,81   | 7.134.950,00     | 2,85   | 14                                              | 3,04   | 20.731,10        | 1,62   | 188                                                      | 4,82   | 7.114.218,90     | 2,85   | 17,855                                           | 17,794   |
| 20,01                                  | 25,00 | 222                                                      | 5,68   | 9.613.431,77     | 3,84   | 18                                              | 3,91   | 20.358,06        | 1,59   | 222                                                      | 5,70   | 9.593.073,71     | 3,85   | 22,681                                           | 22,630   |
| 25,01                                  | 30,00 | 239                                                      | 6,12   | 13.147.809,86    | 5,25   | 29                                              | 6,30   | 68.412,75        | 5,36   | 239                                                      | 6,13   | 13.079.397,11    | 5,25   | 27,737                                           | 27,568   |
| 30,01                                  | 35,00 | 315                                                      | 8,06   | 17.364.266,36    | 6,93   | 25                                              | 5,43   | 56.752,76        | 4,44   | 315                                                      | 8,08   | 17.307.513,60    | 6,94   | 32,841                                           | 32,703   |
| 35,01                                  | 40,00 | 435                                                      | 11,13  | 27.535.812,61    | 10,99  | 49                                              | 10,65  | 237.623,41       | 18,61  | 435                                                      | 11,16  | 27.298.189,20    | 10,95  | 37,988                                           | 37,587   |
| 40,01                                  | 45,00 | 390                                                      | 9,98   | 26.127.218,41    | 10,43  | 47                                              | 10,22  | 82.904,85        | 6,49   | 390                                                      | 10,01  | 26.044.313,56    | 10,45  | 42,538                                           | 42,393   |
| 45,01                                  | 50,00 | 410                                                      | 10,49  | 31.317.702,85    | 12,50  | 54                                              | 11,74  | 195.969,56       | 15,35  | 410                                                      | 10,52  | 31.121.733,29    | 12,48  | 47,791                                           | 47,447   |
| 50,01                                  | 55,00 | 505                                                      | 12,93  | 37.638.768,10    | 15,02  | 68                                              | 14,78  | 136.923,55       | 10,72  | 505                                                      | 12,96  | 37.501.844,55    | 15,04  | 52,816                                           | 52,604   |
| 55,01                                  | 60,00 | 313                                                      | 8,01   | 28.529.487,81    | 11,39  | 40                                              | 8,70   | 82.203,99        | 6,44   | 313                                                      | 8,03   | 28.447.283,82    | 11,41  | 57,623                                           | 57,446   |
| 60,01                                  | 65,00 | 225                                                      | 5,76   | 21.250.623,60    | 8,48   | 32                                              | 6,96   | 142.950,28       | 11,20  | 225                                                      | 5,77   | 21.107.673,32    | 8,47   | 62,679                                           | 62,208   |
| 65,01                                  | 70,00 | 137                                                      | 3,51   | 12.332.815,39    | 4,92   | 19                                              | 4,13   | 23.644,35        | 1,85   | 137                                                      | 3,52   | 12.309.171,04    | 4,94   | 66,744                                           | 66,607   |
| 70,01                                  | 75,00 | 65                                                       | 1,66   | 6.016.696,34     | 2,40   | 6                                               | 1,30   | 3.733,03         | 0,29   | 65                                                       | 1,67   | 6.012.963,31     | 2,41   | 72,429                                           | 72,384   |
| 75,01                                  | 80,00 | 45                                                       | 1,15   | 3.924.531,82     | 1,57   | 7                                               | 1,52   | 8.971,65         | 0,70   | 45                                                       | 1,15   | 3.915.560,17     | 1,57   | 77,376                                           | 77,201   |
| 80,01                                  | 85,00 | 28                                                       | 0,72   | 2.371.403,28     | 0,95   | 4                                               | 0,87   | 2.775,47         | 0,22   | 28                                                       | 0,72   | 2.368.627,81     | 0,95   | 81,421                                           | 81,318   |
| Total :                                |       | 3.907                                                    | 100,00 | 250.586.518,15   | 100,00 | 460                                             | 100,00 | 1.276.897,19     | 100,00 | 3.897                                                    | 100,00 | 249.309.620,96   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |       |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 46,779                                           | 46,574   |
| Media Simple / Average :               |       |                                                          |        | 64.137,83        |        |                                                 |        | 2.775,86         |        |                                                          |        | 63.974,76        |        | 40,872                                           | 40,692   |
| Mínimo / Minimum :                     |       |                                                          |        | 1,24             |        |                                                 |        | 0,13             |        |                                                          |        | 76,63            |        | 0,000                                            | 0,000    |
| Máximo / Maximum :                     |       |                                                          |        | 929.740,50       |        |                                                 |        | 65.241,71        |        |                                                          |        | 929.740,50       |        | 87,118                                           | 83,582   |