

## MBS BANCAJA 3 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: 31/01/2013

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  | 74                                                       | 1,79   | 659.715,06       | 0,20   | 13                                              | 2,43   | 110.797,85       | 7,68   | 70                                                       | 1,70   | 548.917,21       | 0,16   | 8,341                                            | 3,318    |
| 5,01                                   | 10,00 | 89                                                       | 2,16   | 1.783.034,20     | 0,53   | 16                                              | 3,00   | 18.751,65        | 1,30   | 89                                                       | 2,16   | 1.764.282,55     | 0,53   | 7,994                                            | 7,904    |
| 10,01                                  | 15,00 | 126                                                      | 3,05   | 4.033.953,31     | 1,20   | 15                                              | 2,81   | 17.392,69        | 1,21   | 126                                                      | 3,06   | 4.016.560,62     | 1,20   | 13,002                                           | 12,946   |
| 15,01                                  | 20,00 | 141                                                      | 3,42   | 5.849.257,12     | 1,74   | 18                                              | 3,37   | 38.068,83        | 2,64   | 141                                                      | 3,42   | 5.811.188,29     | 1,74   | 17,884                                           | 17,752   |
| 20,01                                  | 25,00 | 200                                                      | 4,85   | 9.547.216,45     | 2,84   | 18                                              | 3,37   | 41.283,36        | 2,86   | 200                                                      | 4,85   | 9.505.933,09     | 2,84   | 22,718                                           | 22,595   |
| 25,01                                  | 30,00 | 264                                                      | 6,40   | 14.614.223,82    | 4,35   | 25                                              | 4,68   | 27.167,85        | 1,88   | 264                                                      | 6,41   | 14.587.055,97    | 4,36   | 27,669                                           | 27,615   |
| 30,01                                  | 35,00 | 331                                                      | 8,02   | 22.986.707,31    | 6,84   | 42                                              | 7,87   | 140.934,65       | 9,77   | 331                                                      | 8,03   | 22.845.772,66    | 6,83   | 32,860                                           | 32,612   |
| 35,01                                  | 40,00 | 410                                                      | 9,94   | 30.644.653,99    | 9,12   | 45                                              | 8,43   | 174.741,95       | 12,12  | 410                                                      | 9,95   | 30.469.912,04    | 9,11   | 37,849                                           | 37,609   |
| 40,01                                  | 45,00 | 382                                                      | 9,26   | 32.156.633,45    | 9,57   | 47                                              | 8,80   | 133.563,31       | 9,26   | 382                                                      | 9,27   | 32.023.070,14    | 9,57   | 42,771                                           | 42,584   |
| 45,01                                  | 50,00 | 443                                                      | 10,74  | 40.550.779,58    | 12,07  | 57                                              | 10,67  | 187.106,07       | 12,97  | 443                                                      | 10,75  | 40.363.673,51    | 12,07  | 47,920                                           | 47,673   |
| 50,01                                  | 55,00 | 479                                                      | 11,61  | 46.153.237,54    | 13,74  | 72                                              | 13,48  | 162.088,51       | 11,24  | 479                                                      | 11,62  | 45.991.149,03    | 13,75  | 52,917                                           | 52,718   |
| 55,01                                  | 60,00 | 439                                                      | 10,64  | 45.486.921,52    | 13,54  | 68                                              | 12,73  | 181.199,63       | 12,56  | 439                                                      | 10,65  | 45.305.721,89    | 13,54  | 57,534                                           | 57,292   |
| 60,01                                  | 65,00 | 326                                                      | 7,90   | 34.522.695,40    | 10,28  | 47                                              | 8,80   | 88.090,90        | 6,11   | 326                                                      | 7,91   | 34.434.604,50    | 10,29  | 62,660                                           | 62,488   |
| 65,01                                  | 70,00 | 213                                                      | 5,16   | 22.592.934,64    | 6,73   | 25                                              | 4,68   | 67.219,49        | 4,66   | 213                                                      | 5,17   | 22.525.715,15    | 6,73   | 67,058                                           | 66,844   |
| 70,01                                  | 75,00 | 84                                                       | 2,04   | 9.754.270,89     | 2,90   | 11                                              | 2,06   | 32.073,68        | 2,22   | 84                                                       | 2,04   | 9.722.197,21     | 2,91   | 72,531                                           | 72,275   |
| 75,01                                  | 80,00 | 64                                                       | 1,55   | 7.281.529,25     | 2,17   | 12                                              | 2,25   | 18.506,73        | 1,28   | 64                                                       | 1,55   | 7.263.022,52     | 2,17   | 77,471                                           | 77,266   |
| 80,01                                  | 85,00 | 58                                                       | 1,41   | 7.036.033,31     | 2,09   | 3                                               | 0,56   | 3.259,46         | 0,23   | 58                                                       | 1,41   | 7.032.773,85     | 2,10   | 82,306                                           | 82,269   |
| 85,01                                  | 90,00 | 2                                                        | 0,05   | 278.401,16       | 0,08   | 0                                               | 0,00   | 0,00             | 0,00   | 2                                                        | 0,05   | 278.401,16       | 0,08   | 86,343                                           | 86,343   |
| Total :                                |       | 4.125                                                    | 100,00 | 335.932.198,00   | 100,00 | 534                                             | 100,00 | 1.442.246,61     | 100,00 | 4.121                                                    | 100,00 | 334.489.951,39   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |       |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 49,546                                           | 49,363   |
| Media Simple / Average :               |       |                                                          |        | 81.438,11        |        |                                                 |        | 2.700,84         |        |                                                          |        | 81.167,18        |        | 44,131                                           | 43,937   |
| Mínimo / Minimum :                     |       |                                                          |        | 111,30           |        |                                                 |        | 0,12             |        |                                                          |        | 111,30           |        | 0,178                                            | 0,000    |
| Máximo / Maximum :                     |       |                                                          |        | 504.323,45       |        |                                                 |        | 59.096,01        |        |                                                          |        | 504.323,45       |        | 87,216                                           | 87,216   |