

## MBS BANCAJA 3 Fondo de Titulización de Activos

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

### Distribución Geográfica por Comunidades / Geographical Distribution by Regions

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

Fecha / Date: 30/11/2012

Divisa / Currency: EUR

| Comunidades<br>Regions                      | 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      |
| Andalucía / Andalucía                       | 266                                                      | 6,39          | 26.348.659,28         | 7,70          | 46                                              | 8,21          | 172.164,33          | 12,49         | 265                                                      | 6,37          | 26.176.494,95         | 7,68          | 50,072                                           | 49,861        |
| Aragón / Aragón                             | 14                                                       | 0,34          | 1.946.653,23          | 0,57          | 1                                               | 0,18          | 169,26              | 0,01          | 14                                                       | 0,34          | 1.946.483,97          | 0,57          | 50,181                                           | 50,172        |
| Asturias / Asturias                         | 13                                                       | 0,31          | 858.972,44            | 0,25          | 1                                               | 0,18          | 2.009,17            | 0,15          | 13                                                       | 0,31          | 856.963,27            | 0,25          | 53,451                                           | 53,412        |
| Canarias / Canary Islands                   | 186                                                      | 4,47          | 15.917.291,30         | 4,65          | 22                                              | 3,93          | 28.409,13           | 2,06          | 186                                                      | 4,47          | 15.888.882,17         | 4,66          | 48,846                                           | 48,771        |
| Cantabria / Cantabria                       | 3                                                        | 0,07          | 305.892,44            | 0,09          | 0                                               | 0,00          | 0,00                | 0,00          | 3                                                        | 0,07          | 305.892,44            | 0,09          | 49,891                                           | 49,891        |
| Castilla y León / Castilla-Leon             | 88                                                       | 2,11          | 8.608.875,70          | 2,52          | 15                                              | 2,68          | 13.932,94           | 1,01          | 88                                                       | 2,12          | 8.594.942,76          | 2,52          | 50,108                                           | 50,060        |
| Castilla-La Mancha / Castilla-La Mancha     | 93                                                       | 2,23          | 7.742.254,67          | 2,26          | 8                                               | 1,43          | 15.407,58           | 1,12          | 93                                                       | 2,24          | 7.726.847,09          | 2,27          | 50,149                                           | 50,018        |
| Cataluña / Catalonia                        | 270                                                      | 6,48          | 28.899.233,68         | 8,45          | 31                                              | 5,54          | 81.325,56           | 5,90          | 269                                                      | 6,47          | 28.817.908,12         | 8,46          | 51,198                                           | 51,088        |
| Comunidad Valenciana / Valencia             | 2.296                                                    | 55,14         | 161.060.524,69        | 47,09         | 309                                             | 55,18         | 662.075,72          | 48,04         | 2.292                                                    | 55,12         | 160.398.448,97        | 47,09         | 50,107                                           | 49,930        |
| Extremadura / Extremadura                   | 9                                                        | 0,22          | 868.639,93            | 0,25          | 3                                               | 0,54          | 22.556,37           | 1,64          | 9                                                        | 0,22          | 846.083,56            | 0,25          | 47,183                                           | 46,364        |
| Galicia / Galicia                           | 101                                                      | 2,43          | 7.327.598,01          | 2,14          | 12                                              | 2,14          | 10.597,54           | 0,77          | 101                                                      | 2,43          | 7.317.000,47          | 2,15          | 49,730                                           | 49,637        |
| Islas Baleares / Balearic Islands           | 164                                                      | 3,94          | 19.672.250,15         | 5,75          | 20                                              | 3,57          | 41.853,13           | 3,04          | 164                                                      | 3,94          | 19.630.397,02         | 5,76          | 48,452                                           | 48,353        |
| La Rioja / La Rioja                         | 28                                                       | 0,67          | 1.782.081,69          | 0,52          | 2                                               | 0,36          | 1.397,00            | 0,10          | 28                                                       | 0,67          | 1.780.684,69          | 0,52          | 53,484                                           | 53,398        |
| Madrid / Madrid                             | 302                                                      | 7,25          | 35.254.166,89         | 10,31         | 38                                              | 6,79          | 121.029,15          | 8,78          | 302                                                      | 7,26          | 35.133.137,74         | 10,31         | 48,908                                           | 48,749        |
| Melilla / Melilla                           | 1                                                        | 0,02          | 88.593,37             | 0,03          | 0                                               | 0,00          | 0,00                | 0,00          | 1                                                        | 0,02          | 88.593,37             | 0,03          | 45,019                                           | 45,019        |
| Murcia / Murcia                             | 85                                                       | 2,04          | 6.717.424,59          | 1,96          | 9                                               | 1,61          | 56.123,65           | 4,07          | 85                                                       | 2,04          | 6.661.300,94          | 1,96          | 51,362                                           | 51,008        |
| Navarra / Navarra                           | 196                                                      | 4,71          | 14.591.327,82         | 4,27          | 35                                              | 6,25          | 144.203,50          | 10,46         | 196                                                      | 4,71          | 14.447.124,32         | 4,24          | 49,848                                           | 49,399        |
| País Vasco / Basque Country                 | 49                                                       | 1,18          | 4.030.406,70          | 1,18          | 8                                               | 1,43          | 4.923,20            | 0,36          | 49                                                       | 1,18          | 4.025.483,50          | 1,18          | 48,111                                           | 48,064        |
| <b>Total :</b>                              | <b>4.164</b>                                             | <b>100,00</b> | <b>342.020.846,58</b> | <b>100,00</b> | <b>560</b>                                      | <b>100,00</b> | <b>1.378.177,23</b> | <b>100,00</b> | <b>4.158</b>                                             | <b>100,00</b> | <b>340.642.669,35</b> | <b>100,00</b> |                                                  |               |
| <b>Media Ponderada / Weighted Average :</b> |                                                          |               |                       |               |                                                 |               |                     |               |                                                          |               |                       |               | <b>49,919</b>                                    | <b>49,750</b> |
| <b>Media Simple / Average :</b>             |                                                          |               |                       |               |                                                 |               |                     |               |                                                          |               |                       |               | <b>44,490</b>                                    | <b>44,306</b> |
| <b>Mínimo / Minimum :</b>                   |                                                          |               |                       |               |                                                 |               |                     |               |                                                          |               |                       |               | <b>0,199</b>                                     | <b>0,000</b>  |
| <b>Máximo / Maximum :</b>                   |                                                          |               |                       |               |                                                 |               |                     |               |                                                          |               |                       |               | <b>87,602</b>                                    | <b>87,602</b> |