

## 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: 31/01/2013

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                   | 261                                                      | 6,33   | 25.709.151,32    | 7,65   | 42                                              | 7,87   | 184.297,99       | 12,78  | 260                                                      | 6,31   | 25.524.853,33    | 7,63   | 49,659                                           | 49,421   |
| Aragón / Aragon                         | 14                                                       | 0,34   | 1.926.874,07     | 0,57   | 2                                               | 0,37   | 1.747,03         | 0,12   | 14                                                       | 0,34   | 1.925.127,04     | 0,58   | 49,788                                           | 49,745   |
| Asturias / Asturias                     | 13                                                       | 0,32   | 850.682,01       | 0,25   | 1                                               | 0,19   | 2.699,27         | 0,19   | 13                                                       | 0,32   | 847.982,74       | 0,25   | 52,958                                           | 52,907   |
| Canarias / Canary Islands               | 181                                                      | 4,39   | 15.426.727,52    | 4,59   | 25                                              | 4,68   | 32.338,79        | 2,24   | 181                                                      | 4,39   | 15.394.388,73    | 4,60   | 48,837                                           | 48,730   |
| Cantabria / Cantabria                   | 3                                                        | 0,07   | 303.354,29       | 0,09   | 0                                               | 0,00   | 0,00             | 0,00   | 3                                                        | 0,07   | 303.354,29       | 0,09   | 49,525                                           | 49,525   |
| Castilla y León / Castilla-Leon         | 88                                                       | 2,13   | 8.526.771,54     | 2,54   | 16                                              | 3,00   | 18.074,41        | 1,25   | 88                                                       | 2,14   | 8.508.697,13     | 2,54   | 49,741                                           | 49,686   |
| Castilla-La Mancha / Castilla-La Mancha | 92                                                       | 2,23   | 7.616.784,82     | 2,27   | 10                                              | 1,87   | 15.282,54        | 1,06   | 92                                                       | 2,23   | 7.601.502,28     | 2,27   | 49,892                                           | 49,754   |
| Cataluña / Catalonia                    | 267                                                      | 6,47   | 28.548.750,39    | 8,50   | 35                                              | 6,55   | 91.044,50        | 6,31   | 267                                                      | 6,48   | 28.457.705,89    | 8,51   | 51,000                                           | 50,868   |
| Comunidad Valenciana / Valencia         | 2.278                                                    | 55,22  | 158.078.414,07   | 47,06  | 293                                             | 54,87  | 693.773,84       | 48,10  | 2.275                                                    | 55,21  | 157.384.640,23   | 47,05  | 49,687                                           | 49,494   |
| Extremadura / Extremadura               | 9                                                        | 0,22   | 860.781,46       | 0,26   | 2                                               | 0,37   | 25.615,93        | 1,78   | 9                                                        | 0,22   | 835.165,53       | 0,25   | 46,884                                           | 45,914   |
| Galicia / Galicia                       | 101                                                      | 2,45   | 7.251.715,59     | 2,16   | 10                                              | 1,87   | 16.319,04        | 1,13   | 101                                                      | 2,45   | 7.235.396,55     | 2,16   | 49,317                                           | 49,181   |
| Islas Baleares / Balearic Islands       | 163                                                      | 3,95   | 19.379.682,63    | 5,77   | 15                                              | 2,81   | 39.080,81        | 2,71   | 163                                                      | 3,96   | 19.340.601,82    | 5,78   | 48,090                                           | 47,995   |
| La Rioja / La Rioja                     | 27                                                       | 0,65   | 1.747.334,60     | 0,52   | 1                                               | 0,19   | 1.637,16         | 0,11   | 27                                                       | 0,66   | 1.745.697,44     | 0,52   | 53,148                                           | 53,047   |
| Madrid / Madrid                         | 300                                                      | 7,27   | 34.859.913,97    | 10,38  | 30                                              | 5,62   | 122.451,99       | 8,49   | 300                                                      | 7,28   | 34.737.461,98    | 10,39  | 48,574                                           | 48,417   |
| Melilla / Melilla                       | 1                                                        | 0,02   | 87.793,70        | 0,03   | 0                                               | 0,00   | 0,00             | 0,00   | 1                                                        | 0,02   | 87.793,70        | 0,03   | 44,613                                           | 44,613   |
| Murcia / Murcia                         | 82                                                       | 1,99   | 6.332.373,18     | 1,89   | 8                                               | 1,50   | 31.104,68        | 2,16   | 82                                                       | 1,99   | 6.301.268,50     | 1,88   | 50,297                                           | 50,115   |
| Navarra / Navarra                       | 196                                                      | 4,75   | 14.435.394,05    | 4,30   | 34                                              | 6,37   | 159.886,99       | 11,09  | 196                                                      | 4,76   | 14.275.507,06    | 4,27   | 49,514                                           | 49,021   |
| País Vasco / Basque Country             | 49                                                       | 1,19   | 3.989.698,79     | 1,19   | 10                                              | 1,87   | 6.891,64         | 0,48   | 49                                                       | 1,19   | 3.982.807,15     | 1,19   | 47,687                                           | 47,615   |
| 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   |