

MBS BANCAJA 7 Fondo de Titulización de Activos



Brief report

Date: 10/31/2010
Currency: EUR

Date of constitution
07/23/2010

VAT Reg. no.
V86009974

Management Company
Europea de Titulización, S.G.F.T

Originator
Bancaja

Servicer
Bancaja

Lead Manager and Suscriber
Bancaja

Bond Paying Agent
Banco Cooperativo

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Banco Sabadell

Start-up Loan
Bancaja

Subordinated Loan
Bancaja

Assets Custodian
Bancaja

Fund Auditors
Por determinar

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.19%	0.17%			0.17%
Annual Percentage Rate (CPR)	2.25%	2.03%			2.08%

Geographic distribution		
	Current	At constitution date
Andalucia	11.69%	11.70%
Aragon	0.64%	0.64%
Asturias	0.70%	0.70%
Balearic Islands	5.95%	5.93%
Basque Country	0.88%	0.87%
Canary Islands	4.57%	4.54%
Cantabria	0.53%	0.52%
Castilla-La Mancha	2.56%	2.58%
Castilla-Leon	2.55%	2.54%
Catalonia	13.99%	13.92%
Extremadura	0.70%	0.70%
Galicia	1.30%	1.30%
La Rioja	0.16%	0.15%
Madrid	8.60%	8.64%
Murcia	2.67%	2.65%
Navarra	0.50%	0.50%
Valencia	42.02%	42.11%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
<i>Delinquencies</i>										
Up to 1 month	237	16,035.58	58,037.81	0.00	74,073.39	47.40	41,518,120.09	41,592,193.48	74.98	85.79
from > 1 to ≤ 2 months	56	7,066.23	41,800.51	0.00	48,866.74	31.27	10,246,119.75	10,294,986.49	18.56	85.39
from > 2 to ≤ 3 months	19	5,574.80	23,585.94	0.00	29,160.74	18.66	3,147,808.21	3,176,968.95	5.73	87.89
from > 3 to ≤ 6 months	3	0.00	4,170.45	0.00	4,170.45	2.67	404,500.00	408,670.45	0.74	85.54
Subtotal	315	28,676.61	127,594.71	0.00	156,271.32	100.00	55,316,548.05	55,472,819.37	100.00	85.83
<i>Doubt debts (subjectives)</i>										
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	315	28,676.61	127,594.71	0.00	156,271.32		55,316,548.05	55,472,819.37		85.83