

MBS BANCAJA 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de morosidad +3 meses

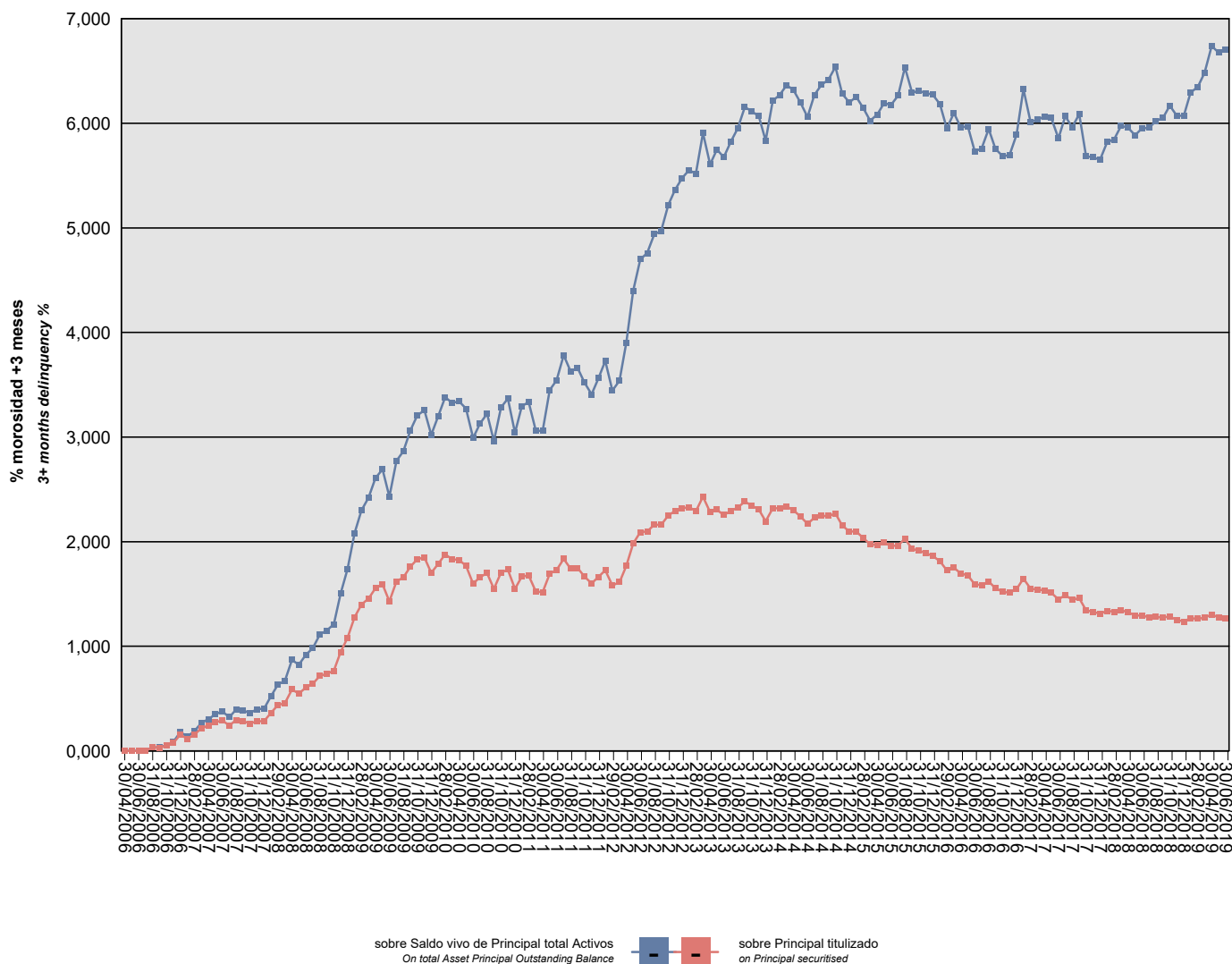
Delinquency analysis: 3+ months delinquency rate

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

Fecha / Date: 30/06/2019

Divisa / Currency: EUR

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates



MBS BANCAJA 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de morosidad +3 meses

Delinquency analysis: 3+ months delinquency rate

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

Fecha / Date: 30/06/2019

Divisa / Currency: EUR

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates

Fecha Date	Saldo vivo de Activos en mora (Ppal. Miles €) Delinquent Asset Outstanding Balance (€ thou. Principal)	% morosidad +3 meses 3+ months delinquency %	
		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado on Principal securitised
30/04/2006	0,000	0,00%	0,00%
31/05/2006	0,000	0,00%	0,00%
30/06/2006	0,000	0,00%	0,00%
31/07/2006	0,000	0,00%	0,00%
31/08/2006	256,187	0,03%	0,03%
30/09/2006	237,090	0,03%	0,03%
31/10/2006	391,573	0,06%	0,05%
30/11/2006	607,748	0,09%	0,08%
31/12/2006	1.240,132	0,18%	0,16%
31/01/2007	911,144	0,13%	0,11%
28/02/2007	1.242,757	0,19%	0,16%
31/03/2007	1.728,395	0,27%	0,22%
30/04/2007	1.936,501	0,30%	0,24%
31/05/2007	2.183,726	0,35%	0,27%
30/06/2007	2.323,381	0,38%	0,29%
31/07/2007	1.939,779	0,32%	0,24%
31/08/2007	2.352,045	0,40%	0,29%
30/09/2007	2.256,268	0,38%	0,28%
31/10/2007	2.090,145	0,36%	0,26%
30/11/2007	2.266,291	0,40%	0,28%
31/12/2007	2.264,606	0,40%	0,28%
31/01/2008	2.905,457	0,52%	0,36%
29/02/2008	3.502,979	0,63%	0,44%
31/03/2008	3.651,648	0,67%	0,46%
30/04/2008	4.694,564	0,87%	0,59%
31/05/2008	4.391,584	0,82%	0,55%
30/06/2008	4.836,659	0,92%	0,60%
31/07/2008	5.115,750	0,98%	0,64%
31/08/2008	5.743,820	1,11%	0,72%
30/09/2008	5.889,534	1,15%	0,74%
31/10/2008	6.126,128	1,21%	0,77%
30/11/2008	7.561,392	1,51%	0,95%
31/12/2008	8.628,021	1,74%	1,08%
31/01/2009	10.232,902	2,08%	1,28%
28/02/2009	11.181,014	2,30%	1,40%
31/03/2009	11.648,325	2,42%	1,46%
30/04/2009	12.429,837	2,61%	1,55%
31/05/2009	12.748,410	2,69%	1,59%
30/06/2009	11.424,174	2,43%	1,43%

MBS BANCAJA 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de morosidad +3 meses

Delinquency analysis: 3+ months delinquency rate

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

Fecha / Date: 30/06/2019

Divisa / Currency: EUR

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates

Fecha Date	Saldo vivo de Activos en mora (Ppal. Miles €) Delinquent Asset Outstanding Balance (€ thou. Principal)	% morosidad +3 meses 3+ months delinquency %	
		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado on Principal securitised
31/07/2009	12.950,148	2,77%	1,62%
31/08/2009	13.271,040	2,86%	1,66%
30/09/2009	14.097,696	3,07%	1,76%
31/10/2009	14.650,803	3,21%	1,83%
30/11/2009	14.785,236	3,26%	1,85%
31/12/2009	13.603,443	3,02%	1,70%
31/01/2010	14.282,304	3,20%	1,79%
28/02/2010	15.018,981	3,38%	1,88%
31/03/2010	14.663,147	3,33%	1,83%
30/04/2010	14.598,412	3,34%	1,82%
31/05/2010	14.148,093	3,27%	1,77%
30/06/2010	12.791,519	2,99%	1,60%
31/07/2010	13.280,053	3,13%	1,66%
31/08/2010	13.596,428	3,22%	1,70%
30/09/2010	12.384,170	2,96%	1,55%
31/10/2010	13.627,632	3,28%	1,70%
30/11/2010	13.861,917	3,37%	1,73%
31/12/2010	12.384,348	3,04%	1,55%
31/01/2011	13.318,748	3,29%	1,66%
28/02/2011	13.411,563	3,33%	1,68%
31/03/2011	12.202,459	3,06%	1,53%
30/04/2011	12.117,599	3,06%	1,51%
31/05/2011	13.557,175	3,45%	1,69%
30/06/2011	13.836,611	3,54%	1,73%
31/07/2011	14.681,325	3,78%	1,84%
31/08/2011	13.941,328	3,63%	1,74%
30/09/2011	13.979,648	3,66%	1,75%
31/10/2011	13.337,346	3,52%	1,67%
30/11/2011	12.816,768	3,41%	1,60%
31/12/2011	13.301,288	3,56%	1,66%
31/01/2012	13.817,949	3,73%	1,73%
29/02/2012	12.656,488	3,45%	1,58%
31/03/2012	12.902,528	3,54%	1,61%
30/04/2012	14.154,837	3,90%	1,77%
31/05/2012	15.851,433	4,40%	1,98%
30/06/2012	16.727,617	4,70%	2,09%
31/07/2012	16.783,575	4,76%	2,10%
31/08/2012	17.290,554	4,94%	2,16%
30/09/2012	17.288,254	4,97%	2,16%

MBS BANCAJA 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de morosidad +3 meses

Delinquency analysis: 3+ months delinquency rate

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

Fecha / Date: 30/06/2019

Divisa / Currency: EUR

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates

Fecha Date	Saldo vivo de Activos en mora (Ppal. Miles €) Delinquent Asset Outstanding Balance (€ thou. Principal)	% morosidad +3 meses 3+ months delinquency %	
		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado on Principal securitised
31/10/2012	18.009,092	5,22%	2,25%
30/11/2012	18.338,077	5,36%	2,29%
31/12/2012	18.543,554	5,48%	2,32%
31/01/2013	18.646,089	5,55%	2,33%
28/02/2013	18.325,010	5,52%	2,29%
31/03/2013	19.441,089	5,91%	2,43%
30/04/2013	18.254,441	5,61%	2,28%
31/05/2013	18.442,167	5,75%	2,31%
30/06/2013	18.048,039	5,68%	2,26%
31/07/2013	18.341,545	5,83%	2,29%
31/08/2013	18.615,125	5,95%	2,33%
30/09/2013	19.068,358	6,15%	2,38%
31/10/2013	18.753,102	6,12%	2,34%
30/11/2013	18.460,456	6,07%	2,31%
31/12/2013	17.555,177	5,83%	2,19%
31/01/2014	18.534,505	6,22%	2,32%
28/02/2014	18.557,937	6,27%	2,32%
31/03/2014	18.693,233	6,36%	2,34%
30/04/2014	18.398,269	6,32%	2,30%
31/05/2014	17.923,457	6,20%	2,24%
30/06/2014	17.371,722	6,06%	2,17%
31/07/2014	17.830,262	6,27%	2,23%
31/08/2014	17.979,954	6,37%	2,25%
30/09/2014	17.964,778	6,41%	2,25%
31/10/2014	18.157,315	6,54%	2,27%
30/11/2014	17.236,134	6,28%	2,15%
31/12/2014	16.780,032	6,20%	2,10%
31/01/2015	16.765,945	6,25%	2,10%
28/02/2015	16.274,146	6,15%	2,03%
31/03/2015	15.786,857	6,02%	1,97%
30/04/2015	15.757,245	6,08%	1,97%
31/05/2015	15.916,609	6,20%	1,99%
30/06/2015	15.659,188	6,18%	1,96%
31/07/2015	15.696,368	6,27%	1,96%
31/08/2015	16.235,316	6,53%	2,03%
30/09/2015	15.451,082	6,29%	1,93%
31/10/2015	15.308,197	6,31%	1,91%
30/11/2015	15.119,771	6,29%	1,89%
31/12/2015	14.889,713	6,27%	1,86%

MBS BANCAJA 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de morosidad +3 meses

Delinquency analysis: 3+ months delinquency rate

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

Fecha / Date: 30/06/2019

Divisa / Currency: EUR

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates

Fecha Date	Saldo vivo de Activos en mora (Ppal. Miles €) Delinquent Asset Outstanding Balance (€ thou. Principal)	% morosidad +3 meses 3+ months delinquency %	
		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado on Principal securitised
31/01/2016	14.506,102	6,18%	1,81%
29/02/2016	13.803,806	5,95%	1,73%
31/03/2016	14.011,627	6,10%	1,75%
30/04/2016	13.559,961	5,96%	1,69%
31/05/2016	13.422,207	5,97%	1,68%
30/06/2016	12.739,782	5,73%	1,59%
31/07/2016	12.665,803	5,76%	1,58%
31/08/2016	12.968,565	5,94%	1,62%
30/09/2016	12.432,763	5,75%	1,55%
31/10/2016	12.170,072	5,69%	1,52%
30/11/2016	12.092,825	5,70%	1,51%
31/12/2016	12.379,284	5,89%	1,55%
31/01/2017	13.173,961	6,33%	1,65%
28/02/2017	12.406,555	6,01%	1,55%
31/03/2017	12.332,663	6,03%	1,54%
30/04/2017	12.283,753	6,07%	1,54%
31/05/2017	12.090,450	6,05%	1,51%
30/06/2017	11.586,842	5,85%	1,45%
31/07/2017	11.900,862	6,07%	1,49%
31/08/2017	11.558,441	5,96%	1,44%
30/09/2017	11.675,295	6,09%	1,46%
31/10/2017	10.760,034	5,69%	1,34%
30/11/2017	10.632,757	5,67%	1,33%
31/12/2017	10.487,830	5,65%	1,31%
31/01/2018	10.703,273	5,82%	1,34%
28/02/2018	10.635,165	5,85%	1,33%
31/03/2018	10.750,962	5,98%	1,34%
30/04/2018	10.595,118	5,96%	1,32%
31/05/2018	10.359,749	5,89%	1,29%
30/06/2018	10.337,066	5,95%	1,29%
31/07/2018	10.229,590	5,96%	1,28%
31/08/2018	10.240,336	6,02%	1,28%
30/09/2018	10.200,813	6,05%	1,28%
31/10/2018	10.273,864	6,17%	1,28%
30/11/2018	10.015,200	6,07%	1,25%
31/12/2018	9.894,540	6,07%	1,24%
31/01/2019	10.135,139	6,29%	1,27%
28/02/2019	10.101,131	6,35%	1,26%
31/03/2019	10.180,822	6,48%	1,27%

MBS BANCAJA 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de morosidad +3 meses

Delinquency analysis: 3+ months delinquency rate

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

Fecha / Date: 30/06/2019

Divisa / Currency: EUR

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates

Fecha Date	Saldo vivo de Activos en mora (Ppal. Miles €) Delinquent Asset Outstanding Balance (€ thou. Principal)	% morosidad +3 meses 3+ months delinquency %	
		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado on Principal securitised
30/04/2019	10.438,333	6,74%	1,30%
31/05/2019	10.213,643	6,68%	1,28%
30/06/2019	10.163,179	6,70%	1,27%