

MBS BANCAJA 7 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Situación de impagados: Clasificación por Primera Cuota Vencida y no Pagada / Current delinquency: Classification by First Overdue Instalment

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

Fecha / Date: 31/12/2015

Divisa / Currency: EUR

| Antigüedad Aging | Deuda Vencida Overdue Debt | | | | | | Deuda Pendiente de Vencer Outstanding Debt | | | Deuda total Total Debt | | | Garantía Security | % Deuda/Tasación % Loan to Value | |
|--|-------------------------------|---------------------|-----------------------|----------------|---------------------|---------------|---|---------------|----------------|---------------------------|---------------|---------------------------|----------------------|-------------------------------------|--------------------|
| | Num. | Principal | Intereses Interest | Otros Other | Total | % | Principal | % | Otros Other | Principal | % | Deuda total Total Debt | V. Tasación Value | s/Principal o/Principal | s/Total o/Total |
| Impagados / Delinquencies | | | | | | | | | | | | | | | |
| De > 0 a ≤ 1 Mes Up to 1 month | 58 | 15.773,65 | 7.083,15 | 0,00 | 22.856,80 | 0,59 | 8.525.519,61 | 15,58 | 0,00 | 8.541.293,26 | 15,01 | 8.548.376,41 | 11.356.678,97 | 75,2094 | 75,2718 |
| De > 1 a ≤ 2 Meses from > 1 to ≤ 2 months | 40 | 20.151,81 | 11.018,02 | 0,00 | 31.169,83 | 0,80 | 5.661.432,09 | 10,35 | 0,00 | 5.681.583,90 | 9,98 | 5.692.601,92 | 7.534.261,25 | 75,4100 | 75,5562 |
| De > 2 a ≤ 3 Meses from > 2 to ≤ 3 months | 18 | 19.599,87 | 9.882,27 | 0,00 | 29.482,14 | 0,76 | 3.064.296,56 | 5,60 | 0,00 | 3.083.896,43 | 5,42 | 3.093.778,70 | 3.947.402,06 | 78,1247 | 78,3751 |
| De > 3 a ≤ 6 Meses from > 3 to ≤ 6 months | 24 | 36.093,59 | 19.219,40 | 0,00 | 55.312,99 | 1,42 | 3.396.541,32 | 6,21 | 0,00 | 3.432.634,91 | 6,03 | 3.451.854,31 | 4.365.723,17 | 78,6269 | 79,0672 |
| De > 6 a < 12 Meses from > 6 to < 12 months | 26 | 79.842,97 | 47.225,35 | 0,00 | 127.068,32 | 3,27 | 4.096.658,22 | 7,49 | 0,00 | 4.176.501,19 | 7,34 | 4.223.726,54 | 5.597.778,87 | 74,6100 | 75,4536 |
| De ≥ 12 a < 18 Meses from ≥ 12 to < 18 months | 29 | 193.988,55 | 103.514,60 | 0,00 | 297.503,15 | 7,65 | 5.694.376,64 | 10,41 | 0,00 | 5.888.365,19 | 10,35 | 5.991.879,79 | 7.438.816,01 | 79,1573 | 80,5488 |
| De ≥ 18 a < 24 Meses from ≥ 18 to < 24 months | 23 | 171.756,11 | 117.351,02 | 0,00 | 289.107,13 | 7,44 | 3.911.525,38 | 7,15 | 0,00 | 4.083.281,49 | 7,18 | 4.200.632,51 | 4.991.577,54 | 81,8034 | 84,1544 |
| De ≥ 2 Años from ≥ 2 years | 132 | 1.658.484,96 | 1.376.180,66 | 0,00 | 3.034.665,62 | 78,07 | 20.360.444,89 | 37,21 | 0,00 | 22.018.929,85 | 38,69 | 23.395.110,51 | 25.344.780,12 | 86,8776 | 92,3074 |
| Subtotal : | 350 | 2.195.691,51 | 1.691.474,47 | 0,00 | 3.887.165,98 | 100,00 | 54.710.794,71 | 100,00 | 0,00 | 56.906.486,22 | 100,00 | 58.597.960,69 | 70.577.017,99 | 80,6303 | 83,0270 |
| Dudosos (subjettivos) / Doubt debts (subjectives) | | | | | | | | | | | | | | | |
| De > 0 a ≤ 1 Mes Up to 1 month | 19 | 1.116.992,23 | 1.495,74 | 0,00 | 1.118.487,97 | 6,56 | 0,00 | 0,00 | 0,00 | 1.116.992,23 | 6,70 | 1.118.487,97 | 3.859.673,60 | 28,9401 | 28,9788 |
| De > 1 a ≤ 2 Meses from > 1 to ≤ 2 months | 10 | 653.434,80 | 1.975,23 | 0,00 | 655.410,03 | 3,84 | 0,00 | 0,00 | 0,00 | 653.434,80 | 3,92 | 655.410,03 | 1.806.000,25 | 36,1813 | 36,2907 |
| De > 2 a ≤ 3 Meses from > 2 to ≤ 3 months | 11 | 655.637,30 | 3.308,50 | 0,00 | 658.945,80 | 3,87 | 0,00 | 0,00 | 0,00 | 655.637,30 | 3,93 | 658.945,80 | 2.312.242,60 | 28,3550 | 28,4981 |
| De > 3 a ≤ 6 Meses from > 3 to ≤ 6 months | 12 | 1.228.917,45 | 10.985,58 | 0,00 | 1.239.903,03 | 7,27 | 0,00 | 0,00 | 0,00 | 1.228.917,45 | 7,37 | 1.239.903,03 | 3.161.388,70 | 38,8727 | 39,2202 |
| De > 6 a < 12 Meses from > 6 to < 12 months | 50 | 2.938.783,43 | 44.582,23 | 0,00 | 2.983.365,66 | 17,50 | 0,00 | 0,00 | 0,00 | 2.938.783,43 | 17,64 | 2.983.365,66 | 9.729.901,41 | 30,2036 | 30,6618 |
| De ≥ 12 a < 18 Meses from ≥ 12 to < 18 months | 62 | 5.440.296,25 | 118.106,64 | 0,00 | 5.558.402,89 | 32,60 | 0,00 | 0,00 | 0,00 | 5.440.296,25 | 32,65 | 5.558.402,89 | 13.063.364,46 | 41,6454 | 42,5496 |
| De ≥ 18 a < 24 Meses | 32 | 1.850.263,55 | 56.920,01 | 0,00 | 1.907.183,56 | 11,19 | 0,00 | 0,00 | 0,00 | 1.850.263,55 | 11,10 | 1.907.183,56 | 5.865.373,66 | 31,5455 | 32,5160 |

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| Antigüedad <i>Aging</i> | Deuda Vencida <i>Overdue Debt</i> | | | | | | Deuda Pendiente de Vencer <i>Outstanding Debt</i> | | | Deuda total <i>Total Debt</i> | | | Garantía <i>Security</i> | % Deuda/Tasación <i>% Loan to Value</i> | |
|--------------------------------------|--------------------------------------|----------------------|------------------------------|-----------------------|----------------------|---------------|--|-------------|-----------------------|----------------------------------|---------------|----------------------------------|-----------------------------|--|---------------------------|
| | Num. | Principal | Intereses <i>Interest</i> | Otros <i>Other</i> | Total | % | Principal | % | Otros <i>Other</i> | Principal | % | Deuda total <i>Total Debt</i> | V. Tasación <i>Value</i> | s/Principal <i>o/Principal</i> | s/Total <i>o/Total</i> |
| <i>from ≥ 18 to < 24 months</i> | | | | | | | | | | | | | | | |
| De ≥ 2 Años <i>from ≥ 2 years</i> | 39 | 2.779.173,79 | 147.438,44 | 0,00 | 2.926.612,23 | 17,17 | 0,00 | 0,00 | 0,00 | 2.779.173,79 | 16,68 | 2.926.612,23 | 7.321.788,60 | 37,9576 | 39,9713 |
| Subtotal : | 235 | 16.663.498,80 | 384.812,37 | 0,00 | 17.048.311,17 | 100,00 | 0,00 | 0,00 | 0,00 | 16.663.498,80 | 100,00 | 17.048.311,17 | 47.119.733,28 | 35,3642 | 36,1808 |
| Total : | 585 | 18.859.190,31 | 2.076.286,84 | 0,00 | 20.935.477,15 | | 54.710.794,71 | 0,00 | | 73.569.985,02 | | 75.646.271,86 | 117.696.751,27 | 62,5081 | 64,2722 |