

## BZ HIPOTECARIO 4 Fondo de Titulización Hipotecaria

Cartera de Activos Titulizados / *Portfolio of Securitised Assets*

Distribución por Intervalos de Fecha de Formalización / *Distribution by Arrangement Date Intervals*

Activos / Assets: Préstamos hipotecarios vivienda (PHs) / *Residential mortgage loans*

Fecha / Date: 31/12/2005

Divisa / Currency: EUR

| Intervalos anuales<br><i>Annual Intervals</i> | Saldo Vivo de Principal<br><i>Outstanding Principal Balance</i> |               |                       |               | Principal Vencido Impagado<br><i>Overdue Principal</i> |               |                   |               | Principal Pendiente Vencimiento<br><i>Outstanding Principal</i> |               |                       |               | Tipo Interés<br><i>Interest Rate</i> | Antigüedad<br><i>Age</i>                |
|-----------------------------------------------|-----------------------------------------------------------------|---------------|-----------------------|---------------|--------------------------------------------------------|---------------|-------------------|---------------|-----------------------------------------------------------------|---------------|-----------------------|---------------|--------------------------------------|-----------------------------------------|
|                                               | Num.                                                            | %             | Importe / Amount      | %             | Num.                                                   | %             | Importe / Amount  | %             | Num.                                                            | %             | Importe / Amount      | %             | Media Pond.<br><i>W. Average</i>     | M. Pond. Meses<br><i>W. Avg. Months</i> |
| 1994                                          | 3                                                               | 0,08          | 41.014,75             | 0,03          | 1                                                      | 0,64          | 900,43            | 0,86          | 3                                                               | 0,08          | 40.114,32             | 0,03          | 4,759%                               | 137,377                                 |
| 1995                                          | 3                                                               | 0,08          | 92.376,04             | 0,06          | 1                                                      | 0,64          | 184,38            | 0,18          | 3                                                               | 0,08          | 92.191,66             | 0,06          | 3,596%                               | 121,893                                 |
| 1996                                          | 11                                                              | 0,31          | 328.252,55            | 0,21          | 0                                                      | 0,00          | 0,00              | 0,00          | 11                                                              | 0,31          | 328.252,55            | 0,21          | 3,952%                               | 114,940                                 |
| 1997                                          | 20                                                              | 0,56          | 603.645,83            | 0,38          | 0                                                      | 0,00          | 0,00              | 0,00          | 20                                                              | 0,56          | 603.645,83            | 0,38          | 4,277%                               | 102,310                                 |
| 1998                                          | 36                                                              | 1,01          | 1.308.653,89          | 0,82          | 3                                                      | 1,91          | 4.137,13          | 3,93          | 36                                                              | 1,01          | 1.304.516,76          | 0,82          | 4,787%                               | 90,777                                  |
| 1999                                          | 113                                                             | 3,17          | 4.552.633,76          | 2,85          | 10                                                     | 6,37          | 5.793,74          | 5,50          | 113                                                             | 3,17          | 4.546.840,02          | 2,85          | 3,670%                               | 77,080                                  |
| 2000                                          | 382                                                             | 10,70         | 18.088.468,88         | 11,32         | 16                                                     | 10,19         | 26.325,88         | 25,00         | 382                                                             | 10,70         | 18.062.143,00         | 11,31         | 3,659%                               | 64,536                                  |
| 2001                                          | 2.384                                                           | 66,78         | 107.770.345,99        | 67,45         | 93                                                     | 59,24         | 56.291,42         | 53,46         | 2.384                                                           | 66,78         | 107.714.054,57        | 67,46         | 3,704%                               | 53,659                                  |
| 2002                                          | 618                                                             | 17,31         | 26.984.002,59         | 16,89         | 33                                                     | 21,02         | 11.664,19         | 11,08         | 618                                                             | 17,31         | 26.972.338,40         | 16,89         | 3,814%                               | 45,614                                  |
| <b>Total :</b>                                | <b>3.570</b>                                                    | <b>100,00</b> | <b>159.769.394,28</b> | <b>100,00</b> | <b>157</b>                                             | <b>100,00</b> | <b>105.297,17</b> | <b>100,00</b> | <b>3.570</b>                                                    | <b>100,00</b> | <b>159.664.097,11</b> | <b>100,00</b> |                                      |                                         |
|                                               |                                                                 |               |                       |               |                                                        |               |                   |               |                                                                 |               |                       |               |                                      |                                         |
| Media Ponderada / <i>Weighted Average</i> :   |                                                                 |               |                       |               |                                                        |               |                   |               |                                                                 |               |                       |               | 3,728%                               | 54,871                                  |
| Media Simple / <i>Average</i> :               |                                                                 |               | 44.753,33             |               |                                                        |               | 670,68            |               |                                                                 |               | 44.723,84             |               | 3,768%                               | 54,734                                  |
| Mínimo / <i>Minimum</i> :                     |                                                                 |               | 300,86                |               |                                                        |               | 40,95             |               |                                                                 |               | 300,86                |               | 2,572%                               | 15/07/1994                              |
| Máximo / <i>Maximum</i> :                     |                                                                 |               | 317.601,35            |               |                                                        |               | 11.924,49         |               |                                                                 |               | 317.601,35            |               | 6,500%                               | 31/05/2002                              |

Medias ponderadas por el principal pendiente de vencimiento / *Averages weighted by the outstanding principal.*

Tipo Int.: Tipo de interés nominal anual / *Int. Rate: Annual nominal interest rate.*