

## BANCAJA 4 Fondo de Titulización Hipotecaria

### Cartera de Activos Titulizados / Portfolio of Securitised Assets

#### Distribución por Intervalos de Fecha de Vencimiento Final / Distribution by Final Maturity Date Intervals

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

Fecha / Date: 30/11/2011

Divisa / Currency: EUR

| Intervalos anuales<br>Annual Intervals | Saldo Vivo de Principal<br>Outstanding Principal Balance |        |                  |        | Principal Vencido Impagado<br>Overdue Principal |        |                  |        | Principal Pendiente Vencimiento<br>Outstanding Principal |        |                  |        | Tipo Interés<br>Interest Rate | Vida residual<br>Residual Life   |
|----------------------------------------|----------------------------------------------------------|--------|------------------|--------|-------------------------------------------------|--------|------------------|--------|----------------------------------------------------------|--------|------------------|--------|-------------------------------|----------------------------------|
|                                        | Num.                                                     | %      | Importe / Amount | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount | %      | Media Pond.<br>W. Average     | M. Pond. Meses<br>W. Avg. Months |
| 2011                                   | 31                                                       | 0,53   | 11.731,61        | 0,01   | 2                                               | 0,64   | 421,36           | 0,14   | 31                                                       | 0,53   | 11.310,25        | 0,01   | 2,736%                        | 0,484                            |
| 2012                                   | 192                                                      | 3,30   | 450.248,27       | 0,22   | 6                                               | 1,92   | 2.065,79         | 0,68   | 192                                                      | 3,30   | 448.182,48       | 0,22   | 2,850%                        | 7,006                            |
| 2013                                   | 130                                                      | 2,23   | 1.117.095,37     | 0,55   | 6                                               | 1,92   | 29.301,47        | 9,59   | 130                                                      | 2,23   | 1.087.793,90     | 0,53   | 2,752%                        | 21,200                           |
| 2014                                   | 401                                                      | 6,88   | 4.465.707,46     | 2,19   | 17                                              | 5,45   | 88.868,56        | 29,07  | 401                                                      | 6,89   | 4.376.838,90     | 2,15   | 2,810%                        | 31,521                           |
| 2015                                   | 416                                                      | 7,14   | 6.074.423,35     | 2,98   | 20                                              | 6,41   | 19.204,01        | 6,28   | 416                                                      | 7,14   | 6.055.219,34     | 2,97   | 2,745%                        | 43,456                           |
| 2016                                   | 453                                                      | 7,78   | 8.884.824,41     | 4,36   | 13                                              | 4,17   | 6.178,86         | 2,02   | 453                                                      | 7,78   | 8.878.645,55     | 4,36   | 2,853%                        | 55,919                           |
| 2017                                   | 306                                                      | 5,25   | 6.779.871,45     | 3,32   | 5                                               | 1,60   | 4.447,06         | 1,45   | 306                                                      | 5,25   | 6.775.424,39     | 3,33   | 2,881%                        | 64,570                           |
| 2018                                   | 86                                                       | 1,48   | 2.377.180,53     | 1,17   | 1                                               | 0,32   | 29,20            | 0,01   | 86                                                       | 1,48   | 2.377.151,33     | 1,17   | 2,877%                        | 79,515                           |
| 2019                                   | 289                                                      | 4,96   | 7.779.624,29     | 3,81   | 15                                              | 4,81   | 5.177,04         | 1,69   | 289                                                      | 4,96   | 7.774.447,25     | 3,82   | 2,964%                        | 91,590                           |
| 2020                                   | 345                                                      | 5,92   | 10.647.492,85    | 5,22   | 22                                              | 7,05   | 17.610,67        | 5,76   | 345                                                      | 5,92   | 10.629.882,18    | 5,22   | 2,907%                        | 103,696                          |
| 2021                                   | 634                                                      | 10,88  | 22.706.168,19    | 11,13  | 25                                              | 8,01   | 10.668,31        | 3,49   | 634                                                      | 10,89  | 22.695.499,88    | 11,14  | 2,899%                        | 116,197                          |
| 2022                                   | 404                                                      | 6,93   | 15.636.527,39    | 7,66   | 14                                              | 4,49   | 12.173,18        | 3,98   | 403                                                      | 6,92   | 15.624.354,21    | 7,67   | 2,862%                        | 123,770                          |
| 2023                                   | 32                                                       | 0,55   | 1.293.279,24     | 0,63   | 2                                               | 0,64   | 471,49           | 0,15   | 32                                                       | 0,55   | 1.292.807,75     | 0,63   | 2,893%                        | 139,982                          |
| 2024                                   | 176                                                      | 3,02   | 6.493.401,80     | 3,18   | 11                                              | 3,53   | 4.546,73         | 1,49   | 176                                                      | 3,02   | 6.488.855,07     | 3,19   | 2,934%                        | 151,207                          |
| 2025                                   | 178                                                      | 3,06   | 8.148.558,98     | 3,99   | 16                                              | 5,13   | 17.883,51        | 5,85   | 177                                                      | 3,04   | 8.130.675,47     | 3,99   | 2,970%                        | 163,447                          |
| 2026                                   | 393                                                      | 6,75   | 20.757.198,39    | 10,17  | 23                                              | 7,37   | 7.810,50         | 2,56   | 393                                                      | 6,75   | 20.749.387,89    | 10,19  | 2,901%                        | 176,132                          |
| 2027                                   | 274                                                      | 4,70   | 14.306.862,08    | 7,01   | 17                                              | 5,45   | 9.489,62         | 3,10   | 274                                                      | 4,70   | 14.297.372,46    | 7,02   | 2,935%                        | 183,571                          |
| 2028                                   | 21                                                       | 0,36   | 1.443.379,36     | 0,71   | 1                                               | 0,32   | 197,50           | 0,06   | 21                                                       | 0,36   | 1.443.181,86     | 0,71   | 2,686%                        | 199,935                          |
| 2029                                   | 75                                                       | 1,29   | 3.494.224,96     | 1,71   | 3                                               | 0,96   | 607,39           | 0,20   | 75                                                       | 1,29   | 3.493.617,57     | 1,72   | 3,052%                        | 210,665                          |
| 2030                                   | 88                                                       | 1,51   | 4.166.159,75     | 2,04   | 3                                               | 0,96   | 630,21           | 0,21   | 88                                                       | 1,51   | 4.165.529,54     | 2,04   | 3,099%                        | 224,309                          |
| 2031                                   | 540                                                      | 9,27   | 32.897.970,52    | 16,13  | 48                                              | 15,38  | 36.352,15        | 11,89  | 540                                                      | 9,27   | 32.861.618,37    | 16,13  | 3,069%                        | 235,887                          |
| 2032                                   | 362                                                      | 6,21   | 24.080.467,74    | 11,80  | 42                                              | 13,46  | 31.546,44        | 10,32  | 362                                                      | 6,22   | 24.048.921,30    | 11,81  | 3,041%                        | 243,391                          |
| Total :                                | 5.826                                                    | 100,00 | 204.012.397,99   | 100,00 | 312                                             | 100,00 | 305.681,05       | 100,00 | 5.824                                                    | 100,00 | 203.706.716,94   | 100,00 |                               |                                  |
| Media Ponderada / Weighted Average :   |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 2,945%                        | 158,412                          |
| Media Simple / Average :               |                                                          |        | 35.017,58        |        |                                                 |        | 979,75           |        |                                                          |        | 34.977,11        |        | 2,937%                        | 121,310                          |
| Mínimo / Minimum :                     |                                                          |        | 6,38             |        |                                                 |        | 0,05             |        |                                                          |        | 6,38             |        | 1,991%                        | 01/12/2011                       |
| Máximo / Maximum :                     |                                                          |        | 230.188,22       |        |                                                 |        | 40.033,05        |        |                                                          |        | 230.188,22       |        | 4,233%                        | 05/06/2032                       |