

## BANCAJA 4 Fondo de Titulización Hipotecaria

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

#### Distribución por Intervalos de Relación Principal actual / Valor de Tasación (%CLTV) / Distribution by current Loan-to-Value Ratio (% CLTV) Intervals

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

Fecha / Date: 30/04/2011

Divisa / Currency: EUR

| Intervalos de %CLTV<br>%CLTV Intervals |       | Saldo Vivo de Principal<br>Outstanding Principal Balance |        |                  |        | Principal Vencido Impagado<br>Overdue Principal |        |                  |        | Principal Pendiente Vencimiento<br>Outstanding Principal |        |                  |        | %CLTV Media Ponderada<br>Weighted Average % CLTV |          |
|----------------------------------------|-------|----------------------------------------------------------|--------|------------------|--------|-------------------------------------------------|--------|------------------|--------|----------------------------------------------------------|--------|------------------|--------|--------------------------------------------------|----------|
|                                        |       | Num.                                                     | %      | Importe / Amount | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount | %      | SVP / OPB                                        | PPV / OP |
| 0,01                                   | 5,00  | 362                                                      | 5,95   | 1.160.646,84     | 0,53   | 15                                              | 4,24   | 5.120,87         | 1,70   | 360                                                      | 5,92   | 1.155.525,97     | 0,53   | 3,405                                            | 3,402    |
| 5,01                                   | 10,00 | 349                                                      | 5,74   | 3.025.177,70     | 1,38   | 8                                               | 2,26   | 11.558,55        | 3,85   | 349                                                      | 5,74   | 3.013.619,15     | 1,38   | 7,817                                            | 7,790    |
| 10,01                                  | 15,00 | 405                                                      | 6,66   | 6.406.244,14     | 2,93   | 7                                               | 1,98   | 1.959,55         | 0,65   | 405                                                      | 6,66   | 6.404.284,59     | 2,93   | 12,770                                           | 12,766   |
| 15,01                                  | 20,00 | 526                                                      | 8,64   | 10.095.999,81    | 4,61   | 20                                              | 5,65   | 61.729,10        | 20,54  | 526                                                      | 8,65   | 10.034.270,71    | 4,59   | 17,824                                           | 17,640   |
| 20,01                                  | 25,00 | 556                                                      | 9,14   | 13.612.204,95    | 6,22   | 29                                              | 8,19   | 48.089,97        | 16,00  | 556                                                      | 9,14   | 13.564.114,98    | 6,21   | 22,683                                           | 22,577   |
| 25,01                                  | 30,00 | 524                                                      | 8,61   | 16.079.058,76    | 7,35   | 34                                              | 9,60   | 21.208,84        | 7,06   | 524                                                      | 8,61   | 16.057.849,92    | 7,35   | 27,742                                           | 27,703   |
| 30,01                                  | 35,00 | 504                                                      | 8,28   | 19.108.543,32    | 8,73   | 26                                              | 7,34   | 10.700,84        | 3,56   | 504                                                      | 8,29   | 19.097.842,48    | 8,74   | 32,561                                           | 32,543   |
| 35,01                                  | 40,00 | 443                                                      | 7,28   | 19.125.168,48    | 8,74   | 29                                              | 8,19   | 32.282,49        | 10,74  | 443                                                      | 7,28   | 19.092.885,99    | 8,74   | 37,623                                           | 37,557   |
| 40,01                                  | 45,00 | 480                                                      | 7,89   | 22.441.195,93    | 10,26  | 32                                              | 9,04   | 11.698,90        | 3,89   | 480                                                      | 7,89   | 22.429.497,03    | 10,27  | 42,786                                           | 42,763   |
| 45,01                                  | 50,00 | 609                                                      | 10,01  | 29.264.801,69    | 13,38  | 35                                              | 9,89   | 12.594,28        | 4,19   | 609                                                      | 10,01  | 29.252.207,41    | 13,39  | 47,719                                           | 47,698   |
| 50,01                                  | 55,00 | 468                                                      | 7,69   | 25.727.289,99    | 11,76  | 43                                              | 12,15  | 22.712,55        | 7,56   | 468                                                      | 7,69   | 25.704.577,44    | 11,77  | 52,357                                           | 52,309   |
| 55,01                                  | 60,00 | 470                                                      | 7,72   | 27.991.449,29    | 12,79  | 39                                              | 11,02  | 34.858,29        | 11,60  | 470                                                      | 7,73   | 27.956.591,00    | 12,80  | 57,654                                           | 57,577   |
| 60,01                                  | 65,00 | 369                                                      | 6,06   | 23.751.759,41    | 10,86  | 34                                              | 9,60   | 25.894,38        | 8,62   | 369                                                      | 6,07   | 23.725.865,03    | 10,86  | 62,736                                           | 62,664   |
| 65,01                                  | 70,00 | 20                                                       | 0,33   | 993.567,70       | 0,45   | 3                                               | 0,85   | 146,24           | 0,05   | 20                                                       | 0,33   | 993.421,46       | 0,45   | 65,288                                           | 65,278   |
| Total :                                |       | 6.085                                                    | 100,00 | 218.783.108,01   | 100,00 | 354                                             | 100,00 | 300.554,85       | 100,00 | 6.083                                                    | 100,00 | 218.482.553,16   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |       |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 42,317                                           | 42,274   |
| Media Simple / Average :               |       |                                                          |        | 35.954,50        |        |                                                 |        | 849,03           |        |                                                          |        | 35.916,91        |        | 33,459                                           | 33,417   |
| Mínimo / Minimum :                     |       |                                                          |        | 1,31             |        |                                                 |        | 0,35             |        |                                                          |        | 1,31             |        | 0,001                                            | 0,001    |
| Máximo / Maximum :                     |       |                                                          |        | 235.436,66       |        |                                                 |        | 28.654,10        |        |                                                          |        | 235.436,66       |        | 69,349                                           | 65,706   |