

## 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: 30/11/2012

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  | 263                                                      | 4,89   | 1.032.438,14     | 0,58   | 17                                              | 4,42   | 48.963,36        | 10,07  | 258                                                      | 4,80   | 983.474,78       | 0,55   | 3,860                                            | 3,513    |
| 5,01                                   | 10,00 | 467                                                      | 8,68   | 4.163.778,66     | 2,33   | 18                                              | 4,68   | 50.922,83        | 10,47  | 467                                                      | 8,69   | 4.112.855,83     | 2,31   | 8,249                                            | 7,918    |
| 10,01                                  | 15,00 | 559                                                      | 10,39  | 7.347.679,68     | 4,11   | 28                                              | 7,27   | 91.653,01        | 18,85  | 559                                                      | 10,40  | 7.256.026,67     | 4,07   | 12,912                                           | 12,580   |
| 15,01                                  | 20,00 | 486                                                      | 9,03   | 9.692.050,53     | 5,42   | 34                                              | 8,83   | 17.162,94        | 3,53   | 486                                                      | 9,04   | 9.674.887,59     | 5,43   | 17,670                                           | 17,636   |
| 20,01                                  | 25,00 | 465                                                      | 8,64   | 12.019.230,07    | 6,73   | 22                                              | 5,71   | 27.206,80        | 5,60   | 465                                                      | 8,65   | 11.992.023,27    | 6,73   | 22,732                                           | 22,669   |
| 25,01                                  | 30,00 | 426                                                      | 7,92   | 13.735.176,95    | 7,69   | 25                                              | 6,49   | 15.531,37        | 3,19   | 426                                                      | 7,92   | 13.719.645,58    | 7,70   | 27,483                                           | 27,449   |
| 30,01                                  | 35,00 | 422                                                      | 7,84   | 15.845.042,41    | 8,87   | 24                                              | 6,23   | 23.038,55        | 4,74   | 422                                                      | 7,85   | 15.822.003,86    | 8,88   | 32,688                                           | 32,636   |
| 35,01                                  | 40,00 | 501                                                      | 9,31   | 20.632.063,33    | 11,55  | 37                                              | 9,61   | 51.157,48        | 10,52  | 501                                                      | 9,32   | 20.580.905,85    | 11,55  | 37,693                                           | 37,590   |
| 40,01                                  | 45,00 | 550                                                      | 10,22  | 24.759.147,44    | 13,86  | 48                                              | 12,47  | 35.699,39        | 7,34   | 550                                                      | 10,23  | 24.723.448,05    | 13,87  | 42,594                                           | 42,530   |
| 45,01                                  | 50,00 | 367                                                      | 6,82   | 18.918.431,76    | 10,59  | 32                                              | 8,31   | 13.857,28        | 2,85   | 367                                                      | 6,83   | 18.904.574,48    | 10,61  | 47,540                                           | 47,505   |
| 50,01                                  | 55,00 | 422                                                      | 7,84   | 23.592.957,49    | 13,20  | 47                                              | 12,21  | 43.455,56        | 8,94   | 422                                                      | 7,85   | 23.549.501,93    | 13,21  | 52,562                                           | 52,458   |
| 55,01                                  | 60,00 | 338                                                      | 6,28   | 20.177.393,49    | 11,29  | 39                                              | 10,13  | 46.409,48        | 9,55   | 338                                                      | 6,29   | 20.130.984,01    | 11,30  | 57,817                                           | 57,677   |
| 60,01                                  | 65,00 | 115                                                      | 2,14   | 6.777.495,58     | 3,79   | 14                                              | 3,64   | 21.150,31        | 4,35   | 115                                                      | 2,14   | 6.756.345,27     | 3,79   | 60,915                                           | 60,714   |
| Total :                                |       | 5.381                                                    | 100,00 | 178.692.885,53   | 100,00 | 385                                             | 100,00 | 486.208,36       | 100,00 | 5.376                                                    | 100,00 | 178.206.677,17   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |       |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 39,310                                           | 39,239   |
| Media Simple / Average :               |       |                                                          |        | 33.208,12        |        |                                                 |        | 1.262,88         |        |                                                          |        | 33.148,56        |        | 30,545                                           | 30,468   |
| Mínimo / Minimum :                     |       |                                                          |        | 5,19             |        |                                                 |        | 0,02             |        |                                                          |        | 5,19             |        | 0,003                                            | 0,000    |
| Máximo / Maximum :                     |       |                                                          |        | 220.937,50       |        |                                                 |        | 60.080,88        |        |                                                          |        | 220.937,50       |        | 69,349                                           | 62,169   |