

## 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: 28/02/2014

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  | 501                                                      | 10,13  | 1.690.652,47     | 1,13   | 32                                              | 8,96   | 241.754,53       | 36,37  | 491                                                      | 9,94   | 1.448.897,94     | 0,97   | 6,556                                            | 3,302    |
| 5,01                                   | 10,00 | 509                                                      | 10,29  | 4.104.274,83     | 2,75   | 29                                              | 8,12   | 14.461,27        | 2,18   | 509                                                      | 10,31  | 4.089.813,56     | 2,75   | 7,712                                            | 7,673    |
| 10,01                                  | 15,00 | 442                                                      | 8,93   | 6.380.062,07     | 4,27   | 26                                              | 7,28   | 24.107,19        | 3,63   | 442                                                      | 8,95   | 6.355.954,88     | 4,27   | 12,660                                           | 12,601   |
| 15,01                                  | 20,00 | 435                                                      | 8,79   | 8.657.530,73     | 5,79   | 21                                              | 5,88   | 33.941,41        | 5,11   | 435                                                      | 8,81   | 8.623.589,32     | 5,80   | 17,585                                           | 17,479   |
| 20,01                                  | 25,00 | 367                                                      | 7,42   | 10.469.574,88    | 7,01   | 19                                              | 5,32   | 25.797,61        | 3,88   | 367                                                      | 7,43   | 10.443.777,27    | 7,02   | 22,613                                           | 22,550   |
| 25,01                                  | 30,00 | 437                                                      | 8,83   | 13.479.455,12    | 9,02   | 22                                              | 6,16   | 51.550,01        | 7,75   | 437                                                      | 8,85   | 13.427.905,11    | 9,02   | 27,746                                           | 27,620   |
| 30,01                                  | 35,00 | 495                                                      | 10,00  | 18.334.252,16    | 12,27  | 31                                              | 8,68   | 26.819,14        | 4,03   | 495                                                      | 10,02  | 18.307.433,02    | 12,30  | 32,674                                           | 32,614   |
| 35,01                                  | 40,00 | 508                                                      | 10,27  | 20.282.066,25    | 13,57  | 43                                              | 12,04  | 81.265,63        | 12,22  | 508                                                      | 10,29  | 20.200.800,62    | 13,58  | 37,561                                           | 37,394   |
| 40,01                                  | 45,00 | 330                                                      | 6,67   | 15.751.379,99    | 10,54  | 29                                              | 8,12   | 9.694,56         | 1,46   | 330                                                      | 6,68   | 15.741.685,43    | 10,58  | 42,722                                           | 42,696   |
| 45,01                                  | 50,00 | 392                                                      | 7,92   | 20.609.929,61    | 13,79  | 49                                              | 13,73  | 63.184,11        | 9,50   | 392                                                      | 7,94   | 20.546.745,50    | 13,81  | 47,688                                           | 47,518   |
| 50,01                                  | 55,00 | 286                                                      | 5,78   | 15.970.418,02    | 10,69  | 32                                              | 8,96   | 42.944,05        | 6,46   | 286                                                      | 5,79   | 15.927.473,97    | 10,70  | 52,579                                           | 52,423   |
| 55,01                                  | 60,00 | 246                                                      | 4,97   | 13.728.505,37    | 9,19   | 24                                              | 6,72   | 49.269,98        | 7,41   | 246                                                      | 4,98   | 13.679.235,39    | 9,19   | 56,732                                           | 56,503   |
| Total :                                |       | 4.948                                                    | 100,00 | 149.458.101,50   | 100,00 | 357                                             | 100,00 | 664.789,49       | 100,00 | 4.938                                                    | 100,00 | 148.793.312,01   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |       |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 36,945                                           | 36,844   |
| Media Simple / Average :               |       |                                                          |        | 30.205,76        |        |                                                 |        | 1.862,16         |        |                                                          |        | 30.132,30        |        | 27,438                                           | 27,323   |
| Mínimo / Minimum :                     |       |                                                          |        | 55,52            |        |                                                 |        | 0,70             |        |                                                          |        | 55,52            |        | 0,027                                            | 0,000    |
| Máximo / Maximum :                     |       |                                                          |        | 207.709,89       |        |                                                 |        | 85.822,19        |        |                                                          |        | 207.709,89       |        | 69,349                                           | 58,908   |