

## 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: 30/04/2016

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  | 480                                                      | 12,40  | 1.587.120,94     | 1,48   | 32                                              | 13,33  | 237.568,12       | 28,55  | 467                                                      | 12,10  | 1.349.552,82     | 1,27   | 6,406                                            | 3,152    |
| 5,01                                   | 10,00 | 293                                                      | 7,57   | 2.631.488,48     | 2,46   | 10                                              | 4,17   | 24.419,90        | 2,93   | 293                                                      | 7,59   | 2.607.068,58     | 2,45   | 7,774                                            | 7,654    |
| 10,01                                  | 15,00 | 342                                                      | 8,83   | 5.332.794,23     | 4,98   | 17                                              | 7,08   | 45.097,79        | 5,42   | 342                                                      | 8,86   | 5.287.696,44     | 4,97   | 13,001                                           | 12,786   |
| 15,01                                  | 20,00 | 469                                                      | 12,11  | 9.347.236,58     | 8,72   | 26                                              | 10,83  | 97.671,76        | 11,74  | 469                                                      | 12,15  | 9.249.564,82     | 8,70   | 18,046                                           | 17,718   |
| 20,01                                  | 25,00 | 448                                                      | 11,57  | 11.423.784,10    | 10,66  | 25                                              | 10,42  | 46.561,30        | 5,59   | 448                                                      | 11,61  | 11.377.222,80    | 10,70  | 22,717                                           | 22,590   |
| 25,01                                  | 30,00 | 483                                                      | 12,47  | 14.886.353,68    | 13,89  | 26                                              | 10,83  | 66.762,96        | 8,02   | 483                                                      | 12,52  | 14.819.590,72    | 13,94  | 27,531                                           | 27,368   |
| 30,01                                  | 35,00 | 264                                                      | 6,82   | 10.251.965,10    | 9,57   | 18                                              | 7,50   | 40.204,91        | 4,83   | 264                                                      | 6,84   | 10.211.760,19    | 9,61   | 32,797                                           | 32,648   |
| 35,01                                  | 40,00 | 349                                                      | 9,01   | 14.855.623,36    | 13,87  | 25                                              | 10,42  | 28.416,62        | 3,41   | 349                                                      | 9,04   | 14.827.206,74    | 13,95  | 37,565                                           | 37,480   |
| 40,01                                  | 45,00 | 323                                                      | 8,34   | 15.342.433,39    | 14,32  | 31                                              | 12,92  | 146.922,85       | 17,65  | 323                                                      | 8,37   | 15.195.510,54    | 14,29  | 42,625                                           | 42,098   |
| 45,01                                  | 50,00 | 281                                                      | 7,26   | 14.556.083,67    | 13,59  | 19                                              | 7,92   | 58.748,97        | 7,06   | 281                                                      | 7,28   | 14.497.334,70    | 13,64  | 48,088                                           | 47,850   |
| 50,01                                  | 55,00 | 140                                                      | 3,62   | 6.929.393,26     | 6,47   | 11                                              | 4,58   | 39.837,60        | 4,79   | 140                                                      | 3,63   | 6.889.555,66     | 6,48   | 51,310                                           | 50,942   |
| Total :                                |       | 3.872                                                    | 100,00 | 107.144.276,79   | 100,00 | 240                                             | 100,00 | 832.212,78       | 100,00 | 3.859                                                    | 100,00 | 106.312.064,01   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |       |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 33,056                                           | 32,845   |
| Media Simple / Average :               |       |                                                          |        | 27.671,56        |        |                                                 |        | 3.467,55         |        |                                                          |        | 27.549,12        |        | 24,726                                           | 24,531   |
| Mínimo / Minimum :                     |       |                                                          |        | 38,54            |        |                                                 |        | 1,12             |        |                                                          |        | 38,54            |        | 0,032                                            | 0,000    |
| Máximo / Maximum :                     |       |                                                          |        | 183.744,55       |        |                                                 |        | 92.741,00        |        |                                                          |        | 183.744,55       |        | 69,349                                           | 52,886   |