

## 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: 31/08/2016

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  | 460                                                      | 12,41  | 1.386.333,45     | 1,37   | 30                                              | 12,20  | 226.915,61       | 27,16  | 447                                                      | 12,10  | 1.159.417,84     | 1,16   | 6,686                                            | 3,055    |
| 5,01                                   | 10,00 | 249                                                      | 6,72   | 2.456.581,10     | 2,43   | 9                                               | 3,66   | 21.545,75        | 2,58   | 249                                                      | 6,74   | 2.435.035,35     | 2,43   | 7,989                                            | 7,883    |
| 10,01                                  | 15,00 | 387                                                      | 10,44  | 5.919.808,52     | 5,86   | 16                                              | 6,50   | 52.627,18        | 6,30   | 387                                                      | 10,48  | 5.867.181,34     | 5,86   | 13,046                                           | 12,823   |
| 15,01                                  | 20,00 | 466                                                      | 12,57  | 9.435.488,23     | 9,34   | 28                                              | 11,38  | 111.789,86       | 13,38  | 466                                                      | 12,62  | 9.323.698,37     | 9,31   | 18,097                                           | 17,734   |
| 20,01                                  | 25,00 | 485                                                      | 13,08  | 12.054.023,33    | 11,94  | 27                                              | 10,98  | 82.649,71        | 9,89   | 485                                                      | 13,13  | 11.971.373,62    | 11,96  | 23,007                                           | 22,746   |
| 25,01                                  | 30,00 | 370                                                      | 9,98   | 11.943.196,03    | 11,83  | 19                                              | 7,72   | 18.871,41        | 2,26   | 370                                                      | 10,02  | 11.924.324,62    | 11,91  | 27,269                                           | 27,223   |
| 30,01                                  | 35,00 | 289                                                      | 7,80   | 11.081.859,12    | 10,98  | 23                                              | 9,35   | 34.693,38        | 4,15   | 289                                                      | 7,82   | 11.047.165,74    | 11,03  | 32,852                                           | 32,735   |
| 35,01                                  | 40,00 | 365                                                      | 9,85   | 15.337.981,79    | 15,19  | 29                                              | 11,79  | 78.968,97        | 9,45   | 365                                                      | 9,88   | 15.259.012,82    | 15,24  | 37,895                                           | 37,601   |
| 40,01                                  | 45,00 | 258                                                      | 6,96   | 12.430.329,38    | 12,31  | 34                                              | 13,82  | 107.681,03       | 12,89  | 258                                                      | 6,98   | 12.322.648,35    | 12,31  | 42,528                                           | 42,076   |
| 45,01                                  | 50,00 | 319                                                      | 8,61   | 16.197.036,69    | 16,04  | 26                                              | 10,57  | 71.625,75        | 8,57   | 319                                                      | 8,64   | 16.125.410,94    | 16,10  | 48,068                                           | 47,807   |
| 50,01                                  | 55,00 | 59                                                       | 1,59   | 2.727.216,51     | 2,70   | 5                                               | 2,03   | 28.171,18        | 3,37   | 59                                                       | 1,60   | 2.699.045,33     | 2,70   | 51,317                                           | 50,631   |
| Total :                                |       | 3.707                                                    | 100,00 | 100.969.854,15   | 100,00 | 246                                             | 100,00 | 835.539,83       | 100,00 | 3.694                                                    | 100,00 | 100.134.314,32   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |       |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 32,409                                           | 32,173   |
| Media Simple / Average :               |       |                                                          |        | 27.237,62        |        |                                                 |        | 3.396,50         |        |                                                          |        | 27.107,29        |        | 24,291                                           | 24,087   |
| Mínimo / Minimum :                     |       |                                                          |        | 19,68            |        |                                                 |        | 0,19             |        |                                                          |        | 29,99            |        | 0,027                                            | 0,000    |
| Máximo / Maximum :                     |       |                                                          |        | 179.912,82       |        |                                                 |        | 92.741,00        |        |                                                          |        | 179.912,82       |        | 69,349                                           | 51,908   |