

## BANCAJA 4 Fondo de Titulización Hipotecaria

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

### Distribución Geográfica por Comunidades / Geographical Distribution by Regions

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

Fecha / Date: 31/12/2011

Divisa / Currency: EUR

|                                         | 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 |          |
|-----------------------------------------|----------------------------------------------------------|--------|------------------|--------|-------------------------------------------------|--------|------------------|--------|----------------------------------------------------------|--------|------------------|--------|--------------------------------------------------|----------|
| Comunidades<br>Regions                  | Num.                                                     | %      | Importe / Amount | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount | %      | SVP / OPB                                        | PPV / OP |
| Andalucía / Andalucía                   | 116                                                      | 2,01   | 4.629.422,51     | 2,31   | 15                                              | 4,89   | 4.067,02         | 1,40   | 116                                                      | 2,01   | 4.625.355,49     | 2,31   | 45,591                                           | 45,548   |
| Aragón / Aragon                         | 39                                                       | 0,68   | 1.327.005,02     | 0,66   | 2                                               | 0,65   | 381,75           | 0,13   | 39                                                       | 0,68   | 1.326.623,27     | 0,66   | 41,247                                           | 41,228   |
| Canarias / Canary Islands               | 225                                                      | 3,90   | 11.495.141,40    | 5,72   | 19                                              | 6,19   | 29.362,09        | 10,10  | 225                                                      | 3,90   | 11.465.779,31    | 5,72   | 42,446                                           | 42,314   |
| Castilla y León / Castilla-Leon         | 6                                                        | 0,10   | 383.927,84       | 0,19   | 1                                               | 0,33   | 885,98           | 0,30   | 6                                                        | 0,10   | 383.041,86       | 0,19   | 43,747                                           | 43,614   |
| Castilla-La Mancha / Castilla-La Mancha | 310                                                      | 5,37   | 10.064.585,40    | 5,01   | 15                                              | 4,89   | 8.337,42         | 2,87   | 310                                                      | 5,37   | 10.056.247,98    | 5,01   | 43,064                                           | 43,039   |
| Cataluña / Catalonia                    | 358                                                      | 6,20   | 20.640.174,82    | 10,28  | 21                                              | 6,84   | 11.623,57        | 4,00   | 358                                                      | 6,21   | 20.628.551,25    | 10,29  | 43,977                                           | 43,958   |
| Comunidad Valenciana / Valencia         | 4.067                                                    | 70,47  | 115.108.816,47   | 57,31  | 179                                             | 58,31  | 199.895,50       | 68,74  | 4.065                                                    | 70,48  | 114.908.920,97   | 57,30  | 38,810                                           | 38,767   |
| Extremadura / Extremadura               | 1                                                        | 0,02   | 81.231,19        | 0,04   | 0                                               | 0,00   | 0,00             | 0,00   | 1                                                        | 0,02   | 81.231,19        | 0,04   | 34,190                                           | 34,190   |
| Galicia / Galicia                       | 2                                                        | 0,03   | 69.841,77        | 0,03   | 0                                               | 0,00   | 0,00             | 0,00   | 2                                                        | 0,03   | 69.841,77        | 0,03   | 29,266                                           | 29,266   |
| Islas Baleares / Balearic Islands       | 208                                                      | 3,60   | 12.858.538,42    | 6,40   | 28                                              | 9,12   | 18.607,84        | 6,40   | 208                                                      | 3,61   | 12.839.930,58    | 6,40   | 45,933                                           | 45,849   |
| Madrid / Madrid                         | 424                                                      | 7,35   | 23.247.562,00    | 11,58  | 24                                              | 7,82   | 16.294,38        | 5,60   | 423                                                      | 7,33   | 23.231.267,62    | 11,58  | 43,802                                           | 43,790   |
| Murcia / Murcia                         | 5                                                        | 0,09   | 189.101,02       | 0,09   | 1                                               | 0,33   | 904,24           | 0,31   | 5                                                        | 0,09   | 188.196,78       | 0,09   | 27,741                                           | 27,630   |
| País Vasco / Basque Country             | 10                                                       | 0,17   | 743.436,32       | 0,37   | 2                                               | 0,65   | 437,62           | 0,15   | 10                                                       | 0,17   | 742.998,70       | 0,37   | 41,778                                           | 41,780   |
| Total :                                 | 5.771                                                    | 100,00 | 200.838.784,18   | 100,00 | 307                                             | 100,00 | 290.797,41       | 100,00 | 5.768                                                    | 100,00 | 200.547.986,77   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :    |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 40,973                                           | 40,931   |
| Media Simple / Average :                |                                                          |        | 34.801,38        |        |                                                 |        | 947,22           |        |                                                          |        | 34.769,07        |        | 32,215                                           | 32,171   |
| Mínimo / Minimum :                      |                                                          |        | 6,29             |        |                                                 |        | 0,03             |        |                                                          |        | 6,29             |        | 0,004                                            | 0,000    |
| Máximo / Maximum :                      |                                                          |        | 229.714,02       |        |                                                 |        | 41.668,96        |        |                                                          |        | 229.448,96       |        | 69,349                                           | 64.245   |