

## BANCAJA 4 Fondo de Titulización Hipotecaria

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

#### Situación de impagados: Clasificación por Primera Cuota Vencida y no Pagada / Current delinquency: Classification by First Overdue Instalment

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

Fecha / Date: 31/10/2014

Divisa / Currency: EUR

| Antigüedad<br>Aging                                      | Deuda Vencida<br>Overdue Debt |                   |                       |                |                   |               | Deuda Pendiente de Vencer<br>Outstanding Debt |               |                | Deuda total<br>Total Debt |               |                           | Garantía<br>Security | % Deuda/Tasación<br>% Loan to Value |                    |
|----------------------------------------------------------|-------------------------------|-------------------|-----------------------|----------------|-------------------|---------------|-----------------------------------------------|---------------|----------------|---------------------------|---------------|---------------------------|----------------------|-------------------------------------|--------------------|
|                                                          | Num.                          | Principal         | Intereses<br>Interest | Otros<br>Other | Total             | %             | Principal                                     | %             | Otros<br>Other | Principal                 | %             | Deuda total<br>Total Debt | V. Tasación<br>Value | s/Principal<br>o/Principal          | s/Total<br>o/Total |
| <b>Impagados / Delinquencies</b>                         |                               |                   |                       |                |                   |               |                                               |               |                |                           |               |                           |                      |                                     |                    |
| De > 0 a ≤ 1 Mes<br>Up to 1 month                        | 165                           | 34.183,96         | 6.431,09              | 0,00           | 40.615,05         | 4,98          | 5.471.240,82                                  | 51,28         | 0,00           | 5.505.424,78              | 48,60         | 5.511.855,87              | 17.353.771,80        | 31,7247                             | 31,7617            |
| De > 1 a ≤ 2 Meses<br>from > 1 to ≤ 2 months             | 35                            | 17.870,45         | 3.691,39              | 0,00           | 21.561,84         | 2,64          | 1.446.836,19                                  | 13,56         | 0,00           | 1.464.706,64              | 12,93         | 1.468.398,03              | 4.027.993,27         | 36,3632                             | 36,4548            |
| De > 2 a ≤ 3 Meses<br>from > 2 to ≤ 3 months             | 26                            | 24.290,77         | 4.951,37              | 0,00           | 29.242,14         | 3,59          | 1.258.581,24                                  | 11,80         | 0,00           | 1.282.872,01              | 11,33         | 1.287.823,38              | 3.978.566,28         | 32,2446                             | 32,3690            |
| De > 3 a ≤ 6 Meses<br>from > 3 to ≤ 6 months             | 17                            | 16.255,97         | 2.452,39              | 0,00           | 18.708,36         | 2,29          | 419.403,15                                    | 3,93          | 0,00           | 435.659,12                | 3,85          | 438.111,51                | 1.838.173,62         | 23,7007                             | 23,8341            |
| De > 6 a < 12 Meses<br>from > 6 to < 12 months           | 12                            | 24.536,78         | 6.429,11              | 0,00           | 30.965,89         | 3,80          | 378.451,01                                    | 3,55          | 0,00           | 402.987,79                | 3,56          | 409.416,90                | 1.120.766,56         | 35,9564                             | 36,5301            |
| De ≥ 12 a < 18 Meses<br>from ≥ 12 to < 18 months         | 9                             | 30.371,20         | 9.186,99              | 0,00           | 39.558,19         | 4,85          | 358.142,94                                    | 3,36          | 0,00           | 388.514,14                | 3,43          | 397.701,13                | 803.322,50           | 48,3634                             | 49,5070            |
| De ≥ 18 a < 24 Meses<br>from ≥ 18 to < 24 months         | 7                             | 49.330,77         | 9.179,38              | 0,00           | 58.510,15         | 7,18          | 293.651,95                                    | 2,75          | 0,00           | 342.982,72                | 3,03          | 352.162,10                | 956.180,06           | 35,8701                             | 36,8301            |
| De ≥ 2 Años<br>from ≥ 2 years                            | 33                            | 460.229,33        | 115.888,73            | 0,00           | 576.118,06        | 70,67         | 1.043.656,50                                  | 9,78          | 0,00           | 1.503.885,83              | 13,28         | 1.619.774,56              | 4.239.845,51         | 35,4703                             | 38,2036            |
| <b>Subtotal :</b>                                        | <b>304</b>                    | <b>657.069,23</b> | <b>158.210,45</b>     | <b>0,00</b>    | <b>815.279,68</b> | <b>100,00</b> | <b>10.669.963,80</b>                          | <b>100,00</b> | <b>0,00</b>    | <b>11.327.033,03</b>      | <b>100,00</b> | <b>11.485.243,48</b>      | <b>34.318.619,60</b> | <b>33,0055</b>                      | <b>33,4665</b>     |
| <b>Dudosos (subjettivos) / Doubt debts (subjectives)</b> |                               |                   |                       |                |                   |               |                                               |               |                |                           |               |                           |                      |                                     |                    |
| De > 0 a ≤ 1 Mes<br>Up to 1 month                        | 1                             | 17.268,77         | 0,00                  | 0,00           | 17.268,77         | 28,30         | 0,00                                          | 0,00          | 0,00           | 17.268,77                 | 29,54         | 17.268,77                 | 106.379,14           | 16,2332                             | 16,2332            |
| De ≥ 12 a < 18 Meses<br>from ≥ 12 to < 18 months         | 1                             | 30.517,76         | 659,58                | 0,00           | 31.177,34         | 51,08         | 0,00                                          | 0,00          | 0,00           | 30.517,76                 | 52,20         | 31.177,34                 | 156.305,22           | 19,5245                             | 19,9464            |
| De ≥ 18 a < 24 Meses<br>from ≥ 18 to < 24 months         | 1                             | 6.961,71          | 295,38                | 0,00           | 7.257,09          | 11,89         | 0,00                                          | 0,00          | 0,00           | 6.961,71                  | 11,91         | 7.257,09                  | 85.379,54            | 8,1538                              | 8,4998             |
| De ≥ 2 Años<br>from ≥ 2 years                            | 2                             | 3.711,39          | 1.615,93              | 0,00           | 5.327,32          | 8,73          | 0,00                                          | 0,00          | 0,00           | 3.711,39                  | 6,35          | 5.327,32                  | 159.051,73           | 2,3334                              | 3,3494             |
| <b>Subtotal :</b>                                        | <b>5</b>                      | <b>58.459,63</b>  | <b>2.570,89</b>       | <b>0,00</b>    | <b>61.030,52</b>  | <b>100,00</b> | <b>0,00</b>                                   | <b>0,00</b>   | <b>0,00</b>    | <b>58.459,63</b>          | <b>100,00</b> | <b>61.030,52</b>          | <b>507.115,63</b>    | <b>11,5279</b>                      | <b>12,0348</b>     |
| <b>Total :</b>                                           | <b>309</b>                    | <b>715.528,86</b> | <b>160.781,34</b>     | <b>0,00</b>    | <b>876.310,20</b> |               | <b>10.669.963,80</b>                          |               | <b>0,00</b>    | <b>11.385.492,66</b>      |               | <b>11.546.274,00</b>      | <b>34.825.735,23</b> | <b>32,6928</b>                      | <b>33,1544</b>     |