

MBS BANCAJA 4 Fondo de Titulización de Activos



Brief report

Date: 11/30/2014  
Currency: EUR

Date of constitution  
04/27/2007

VAT Reg. no.  
V85082675

Management Company  
Europa de Titulización, S.G.F.T

Originator

Bankia

Servicer

Bankia

Lead Managers

Bankia  
Deutsche Bank  
BNP Paribas  
Société Générale

Bond Underwriters and Placement Agents

Bankia  
Deutsche Bank  
BNP Paribas  
Société Générale  
BBVA  
Banco Pastor

Bond Paying Agent

Barclays Bank PLC

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Barclays Bank PLC

Amortisation Account

Bankia

Start-up Loan

Bankia

Swap

BNP Paribas

Assets Custodian

Bankia

Fund Auditors

Deloitte (ejercicios 2009 a actual)  
Ernst & Young (hasta ejercicio 2008)

Issued securities: Mortgage-Backed Bonds

| Bonds Issue               |                        |                                                               |                                |                                                            |                                                               |                                               |                                                                                                  |                           |              |
|---------------------------|------------------------|---------------------------------------------------------------|--------------------------------|------------------------------------------------------------|---------------------------------------------------------------|-----------------------------------------------|--------------------------------------------------------------------------------------------------|---------------------------|--------------|
| Series<br>ISIN Code       | Issue date<br>Nº bonds | Principal outstanding<br>(Bond Unit / Series Total / %Factor) |                                | Interest type<br>Reference rate and margin<br>Payment Date | Interest Rate<br>Next coupon                                  | Redemption                                    |                                                                                                  | Rating<br>Fitch / Moody's |              |
|                           |                        | Current                                                       | Original                       |                                                            |                                                               | Final maturity (legal)                        | Next                                                                                             | Current                   | Original     |
| Series A1<br>ES0361797006 | 05/04/2007<br>3,000    | 0.00<br>0.00<br>0.00%                                         | 100,000.00<br>300,000,000.00   | Floating<br>3-M Euribor+0.050%<br>23.Jan/Apr/Jul/Oct       |                                                               | 07/23/2050<br>Quarterly<br>23.Jan/Apr/Jul/Oct | Amortized                                                                                        | AAA<br>Aaa                |              |
| Series A2<br>ES0361797014 | 05/04/2007<br>11,821   | 42,399.20<br>501,200,943.20<br>42.40%                         | 100,000.00<br>1,182,100,000.00 | Floating<br>3-M Euribor+0.150%<br>23.Jan/Apr/Jul/Oct       | 0.2320%<br>01/23/2015<br>25.138015 Gross<br>19.859032 Net     | 07/23/2050<br>Quarterly<br>23.Jan/Apr/Jul/Oct | To Be Determined<br>"Pass-Through"<br>Secutorial /<br>Pro rata under<br>certain<br>circumstances | A+sf<br>Baa2sf            | AAA<br>Aaa   |
| Series A3<br>ES0361797022 | 05/04/2007<br>3,000    | 57,974.56<br>173,923,680.00<br>57.97%                         | 100,000.00<br>300,000,000.00   | Floating<br>3-M Euribor+0.170%<br>23.Jan/Apr/Jul/Oct       | 0.2520%<br>01/23/2015<br>37.335617 Gross<br>29.495137 Net     | 07/23/2050<br>Quarterly<br>23.Jan/Apr/Jul/Oct | To Be Determined<br>"Pass-Through"<br>Secutorial /<br>Pro rata under<br>certain<br>circumstances | A+sf<br>Baa2sf            | AAA<br>Aaa   |
| Series B<br>ES0361797030  | 05/04/2007<br>305      | 100,000.00<br>30,500,000.00<br>100.00%                        | 100,000.00<br>30,500,000.00    | Floating<br>3-M Euribor+0.220%<br>23.Jan/Apr/Jul/Oct       | 0.3020%<br>01/23/2015<br>77.177778 Gross<br>60.970445 Net     | 07/23/2050<br>Quarterly<br>23.Jan/Apr/Jul/Oct | To Be Determined<br>"Pass-Through"<br>Secutorial /<br>Pro rata under<br>certain<br>circumstances | BBB+sf<br>B3sf            | AA<br>Aa3    |
| Series C<br>ES0361797048  | 05/04/2007<br>189      | 100,000.00<br>18,900,000.00<br>100.00%                        | 100,000.00<br>18,900,000.00    | Floating<br>3-M Euribor+0.330%<br>23.Jan/Apr/Jul/Oct       | 0.4120%<br>01/23/2015<br>105.288889 Gross<br>83.178222 Net    | 07/23/2050<br>Quarterly<br>23.Jan/Apr/Jul/Oct | To Be Determined<br>"Pass-Through"<br>Secutorial /<br>Pro rata under<br>certain<br>circumstances | BBB-sf<br>Caa3sf          | A+<br>A3     |
| Series D<br>ES0361797055  | 05/04/2007<br>185      | 100,000.00<br>18,500,000.00<br>100.00%                        | 100,000.00<br>18,500,000.00    | Floating<br>3-M Euribor+0.580%<br>23.Jan/Apr/Jul/Oct       | 0.6620%<br>01/23/2015<br>169.177778 Gross<br>133.650445 Net   | 07/23/2050<br>Quarterly<br>23.Jan/Apr/Jul/Oct | To Be Determined<br>"Pass-Through"<br>Secutorial /<br>Pro rata under<br>certain<br>circumstances | Bsf<br>Casf               | BBB+<br>Baa3 |
| Series E<br>ES0361797063  | 05/04/2007<br>231      | 100,000.00<br>23,100,000.00<br>100.00%                        | 100,000.00<br>23,100,000.00    | Floating<br>3-M Euribor+4.000%<br>23.Jan/Apr/Jul/Oct       | 4.0820%<br>01/23/2015<br>1,043.177778 Gross<br>824.110445 Net | 07/23/2050<br>Quarterly<br>23.Jan/Apr/Jul/Oct | To Be Determined<br>Due to Cash<br>Reserve reduction                                             | CC<br>Csf                 | CCC<br>Caa3  |
| Total                     |                        | 766,124,623.20                                                | 1.873.100.000,00               |                                                            |                                                               |                                               |                                                                                                  |                           |              |

| Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) |                               |                |       |                         |            |            |            |            |            |            |            |            |       |  |  |  |  |  |  |
|---------------------------------------------------------------------------------------------------------------------|-------------------------------|----------------|-------|-------------------------|------------|------------|------------|------------|------------|------------|------------|------------|-------|--|--|--|--|--|--|
|                                                                                                                     |                               |                |       | % Monthly CPR (SMM)     |            | 0,25       | 0,34       | 0,42       | 0,51       | 0,60       | 0,69       | 0,78       | 0,87  |  |  |  |  |  |  |
|                                                                                                                     |                               |                |       | % Annual equivalent CPR |            | 3,00       | 4,00       | 5,00       | 6,00       | 7,00       | 8,00       | 9,00       | 10,00 |  |  |  |  |  |  |
| Series A2                                                                                                           | With optional redemption *    | Average life   | Years | Date                    | 7.34       | 6.90       | 6.44       | 6.06       | 5.72       | 5.39       | 5.09       | 4.86       |       |  |  |  |  |  |  |
|                                                                                                                     |                               | Final Maturity | Years | Date                    | 02/20/2022 | 09/13/2021 | 03/30/2021 | 11/13/2020 | 07/09/2020 | 03/13/2020 | 11/24/2019 | 09/01/2019 |       |  |  |  |  |  |  |
|                                                                                                                     |                               |                |       |                         | 11.26      | 10.76      | 10.01      | 9.51       | 9.01       | 8.50       | 8.01       | 7.75       |       |  |  |  |  |  |  |
|                                                                                                                     | Without optional redemption * | Average life   | Years | Date                    | 7.81       | 7.33       | 6.89       | 6.50       | 6.13       | 5.80       | 5.50       | 5.23       |       |  |  |  |  |  |  |
|                                                                                                                     |                               | Final Maturity | Years | Date                    | 08/13/2022 | 02/19/2022 | 09/12/2021 | 04/19/2021 | 12/08/2020 | 08/09/2020 | 04/22/2020 | 01/12/2020 |       |  |  |  |  |  |  |
|                                                                                                                     |                               |                |       |                         | 16.01      | 15.51      | 14.76      | 14.26      | 13.51      | 13.01      | 12.26      | 11.76      |       |  |  |  |  |  |  |
| Series A3                                                                                                           | With optional redemption *    | Average life   | Years | Date                    | 1.82       | 1.69       | 1.57       | 1.47       | 1.38       | 1.30       | 1.24       | 1.18       |       |  |  |  |  |  |  |
|                                                                                                                     |                               | Final Maturity | Years | Date                    | 08/18/2016 | 06/29/2016 | 05/17/2016 | 04/11/2016 | 03/10/2016 | 02/11/2016 | 01/17/2016 | 12/26/2015 |       |  |  |  |  |  |  |
|                                                                                                                     |                               |                |       |                         | 3.75       | 3.25       | 3.00       | 2.75       | 2.50       | 2.50       | 2.25       | 2.25       |       |  |  |  |  |  |  |
|                                                                                                                     | Without optional redemption * | Average life   | Years | Date                    | 1.82       | 1.69       | 1.57       | 1.47       | 1.38       | 1.30       | 1.24       | 1.18       |       |  |  |  |  |  |  |
|                                                                                                                     |                               | Final Maturity | Years | Date                    | 08/18/2016 | 06/29/2016 | 05/17/2016 | 04/11/2016 | 03/10/2016 | 02/11/2016 | 01/17/2016 | 12/26/2015 |       |  |  |  |  |  |  |
|                                                                                                                     |                               |                |       |                         | 3.75       | 3.25       | 3.00       | 2.75       | 2.50       | 2.50       | 2.25       | 2.25       |       |  |  |  |  |  |  |
| Series B                                                                                                            | With optional redemption *    | Average life   | Years | Date                    | 11.26      | 10.76      | 10.01      | 9.51       | 9.01       | 8.50       | 8.01       | 7.75       |       |  |  |  |  |  |  |
|                                                                                                                     |                               | Final Maturity | Years | Date                    | 01/23/2026 | 07/23/2025 | 10/23/2024 | 04/23/2024 | 10/23/2023 | 04/23/2023 | 10/23/2022 | 07/23/2022 |       |  |  |  |  |  |  |
|                                                                                                                     |                               |                |       |                         | 11.26      | 10.76      | 10.01      | 9.51       | 9.01       | 8.50       | 8.01       | 7.75       |       |  |  |  |  |  |  |
|                                                                                                                     | Without optional redemption * | Average life   | Years | Date                    | 16.49      | 15.84      | 15.22      | 14.61      | 14.01      | 13.42      | 12.84      | 12.29      |       |  |  |  |  |  |  |
|                                                                                                                     |                               | Final Maturity | Years | Date                    | 12/19/2031 | 04/14/2031 | 08/21/2030 | 01/09/2030 | 05/31/2029 | 10/24/2028 | 03/19/2028 | 08/21/2027 |       |  |  |  |  |  |  |
|                                                                                                                     |                               |                |       |                         | 18.51      | 17.76      | 17.01      | 16.51      | 15.76      | 15.26      | 14.76      | 14.01      |       |  |  |  |  |  |  |
| Series C                                                                                                            | With optional redemption *    | Average life   | Years | Date                    | 11.26      | 10.76      | 10.01      | 9.51       | 9.01       | 8.50       | 8.01       | 7.75       |       |  |  |  |  |  |  |
|                                                                                                                     |                               | Final Maturity | Years | Date                    | 01/23/2026 | 07/23/2025 | 10/23/2024 | 04/23/2024 | 10/23/2023 | 04/23/2023 | 10/23/2022 | 07/23/2022 |       |  |  |  |  |  |  |
|                                                                                                                     |                               |                |       |                         | 11.26      | 10.76      | 10.01      | 9.51       | 9.01       | 8.50       | 8.01       | 7.75       |       |  |  |  |  |  |  |
|                                                                                                                     | Without optional redemption * | Average life   | Years | Date                    | 19.39      | 18.80      | 18.17      | 17.53      | 16.90      | 16.29      | 15.72      | 15.17      |       |  |  |  |  |  |  |
|                                                                                                                     |                               | Final Maturity | Years | Date                    | 03/11/2034 | 08/07/2033 | 12/20/2032 | 04/29/2032 | 09/11/2031 | 02/02/2031 | 07/09/2030 | 12/19/2029 |       |  |  |  |  |  |  |
|                                                                                                                     |                               |                |       |                         | 20.51      | 20.01      | 19.51      | 18.76      | 18.27      | 17.51      | 17.01      | 16.51      |       |  |  |  |  |  |  |
| Series D                                                                                                            | With optional redemption *    | Average life   | Years | Date                    | 11.26      | 10.76      | 10.01      | 9.51       | 9.01       | 8.50       | 8.01       | 7.75       |       |  |  |  |  |  |  |
|                                                                                                                     |                               | Final Maturity | Years | Date                    | 01/23/2026 | 07/23/2025 | 10/23/2024 | 04/23/2024 | 10/23/2023 | 04/23/2023 | 10/23/2022 | 07/23/2022 |       |  |  |  |  |  |  |
|                                                                                                                     |                               |                |       |                         | 11.26      | 10.76      | 10.01      | 9.51       | 9.01       | 8.50       | 8.01       | 7.75       |       |  |  |  |  |  |  |
|                                                                                                                     | Without optional redemption * | Average life   | Years | Date                    | 23.03      | 22.43      | 21.86      | 21.30      | 20.74      | 20.19      | 19.63      | 19.07      |       |  |  |  |  |  |  |
|                                                                                                                     |                               | Final Maturity | Years | Date                    | 10/29/2037 | 03/23/2037 | 08/25/2036 | 02/02/2036 | 07/15/2035 | 12/24/2034 | 06/03/2034 | 11/12/2033 |       |  |  |  |  |  |  |
|                                                                                                                     |                               |                |       |                         | 35.52      | 35.52      | 35.52      | 35.52      | 35.52      | 35.52      | 35.52      | 35.52      |       |  |  |  |  |  |  |
| Series E                                                                                                            | With optional redemption *    | Average life   | Years | Date                    | 11.26      | 10.76      | 10.01      | 9.51       | 9.01       | 8.50       | 8.01       | 7.75       |       |  |  |  |  |  |  |
|                                                                                                                     |                               | Final Maturity | Years | Date                    | 01/23/2026 | 07/23/2025 | 10/23/2024 | 04/23/2024 | 10/23/2023 | 04/23/2023 | 10/23/2022 | 07/23/2022 |       |  |  |  |  |  |  |
|                                                                                                                     |                               |                |       |                         | 11.26      | 10.76      | 10.01      | 9.51       | 9.01       | 8.50       | 8.01       | 7.75       |       |  |  |  |  |  |  |
|                                                                                                                     | Without optional redemption * | Average life   | Years | Date                    | 35.52      | 35.52      | 35.52      | 35.52      | 35.52      | 35.52      | 35.52      | 35.52      |       |  |  |  |  |  |  |
|                                                                                                                     |                               | Final Maturity | Years | Date                    | 04/23/2050 | 04/23/2050 | 04/23/2050 | 04/23/2050 | 04/23/2050 | 04/23/2050 | 04/23/2050 | 04/23/2050 |       |  |  |  |  |  |  |
|                                                                                                                     |                               |                |       |                         | 35.52      | 35.52      | 35.52      | 35.52      | 35.52      | 35.52      | 35.52      | 35.52      |       |  |  |  |  |  |  |

\* Optional clean up call when the amount of the outstanding balance of the securitised assets is less than 10 per 100 of the initial outstanding balance.  
Hypothesis of delinquency and default assumptions of the securitised assets: 0%

Additional information

Europa de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 📠 +34 91 411 84 68 🌐 www.edt-sg.com ✉ info@edt-sg.com  
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

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## Credit enhancement and financial operations

| Credit enhancement (CE) |        |                |        |        |                  |       |  |
|-------------------------|--------|----------------|--------|--------|------------------|-------|--|
|                         |        | Current        |        |        | At issue date    |       |  |
|                         |        |                | % CE   |        |                  | % CE  |  |
| Class A                 | 88.12% | 675,124,623.20 | 10.04% | 95.14% | 1,782,100,000.00 | 4.92% |  |
| Series A1               | 0.00%  | 0.00           |        | 16.02% | 300,000,000.00   |       |  |
| Series A2               | 65.42% | 501,200,943.20 |        | 63.11% | 1,182,100,000.00 |       |  |
| Series A3               | 22.70% | 173,923,680.00 |        | 16.02% | 300,000,000.00   |       |  |
| Series B                | 3.98%  | 30,500,000.00  | 5.93%  | 1.63%  | 30,500,000.00    | 3.27% |  |
| Series C                | 2.47%  | 18,900,000.00  | 3.39%  | 1.01%  | 18,900,000.00    | 2.25% |  |
| Series D                | 2.41%  | 18,500,000.00  | 0.90%  | 0.99%  | 18,500,000.00    | 1.25% |  |
| Series E                | 3.02%  | 23,100,000.00  |        | 1.23%  | 23,100,000.00    |       |  |
| Issue of Bonds          |        | 766,124,623.20 |        |        | 1,873,100,000.00 |       |  |
| Reserve Fund            | 0.90%  | 6,697,779.08   |        | 1.25%  | 23,100,000.00    |       |  |

| Other financial operations (current)   |               |          |          |
|----------------------------------------|---------------|----------|----------|
| Assets                                 | Balance       | Interest |          |
| Treasury Account                       | 27,435,763.42 | 0.082%   |          |
| Amortisation Account                   | 0.00          |          |          |
| Servicer ppal collect not yet credited | 803,898.10    |          |          |
| Servicer ints collect not yet credited | 69,983.53     |          |          |
| Liabilities                            | Available     | Balance  | Interest |
| Start-up Loan L/T                      |               | 0.00     |          |
| Start-up Loan S/T                      |               | 0.00     |          |

## Collateral: Mortgage loans

| General                                    |  |                |                      |  |
|--------------------------------------------|--|----------------|----------------------|--|
|                                            |  | Current        | At constitution date |  |
| Count                                      |  | 10,601         | 17,104               |  |
| Principal                                  |  |                |                      |  |
| Principal outstanding                      |  | 763,909,998.74 | 1,850,138,299.98     |  |
| Average loan                               |  | 72,060.18      | 108,169.92           |  |
| Minimum                                    |  | 0.00           | 16.40                |  |
| Maximum                                    |  | 776,922.90     | 963,535.82           |  |
| Interest rate                              |  |                |                      |  |
| Weighted average (wac)                     |  | 1.42%          | 4.59%                |  |
| Minimum                                    |  | 0.86%          | 2.58%                |  |
| Maximum                                    |  | 3.54%          | 6.92%                |  |
| Final maturity                             |  |                |                      |  |
| Weighted average (WARM) (months)           |  | 201            | 265                  |  |
| Minimum                                    |  | 12/01/2014     | 05/04/2007           |  |
| Maximum                                    |  | 07/10/2050     | 11/10/2046           |  |
| Index (principal outstanding distribution) |  |                |                      |  |
| 1-year EURIBOR/MIBOR (Mortgage Market)     |  | 100.00%        | 99.99%               |  |

| LTV Distribution         |         |       |                      |       |
|--------------------------|---------|-------|----------------------|-------|
|                          | Current |       | At constitution date |       |
|                          | % Pool  | % LTV | % Pool               | % LTV |
| 0.01 - 10%               | 1.51    | 6.84  | 0.16                 | 7.81  |
| 10.01 - 20%              | 5.47    | 15.58 | 1.75                 | 16.46 |
| 20.01 - 30%              | 10.60   | 25.39 | 4.40                 | 25.59 |
| 30.01 - 40%              | 16.83   | 35.27 | 7.37                 | 35.54 |
| 40.01 - 50%              | 23.50   | 45.25 | 11.80                | 45.43 |
| 50.01 - 60%              | 25.73   | 54.84 | 16.92                | 55.29 |
| 60.01 - 70%              | 11.73   | 63.77 | 29.24                | 65.76 |
| 70.01 - 80%              | 3.54    | 74.90 | 21.56                | 75.43 |
| 80.01 - 90%              | 1.09    | 82.50 | 3.43                 | 84.79 |
| 90.01 - 100%             |         |       | 3.36                 | 95.41 |
| Weighted average (WALTV) | 45.35   |       |                      | 60.38 |
| Minimum                  | 0.00    |       |                      | 0.01  |
| Maximum                  | 88.50   |       |                      | 99.81 |

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM)    | 0.56%         | 0.55%         | 0.40%         | 0.34%          | 0.53%      |
| Annual Percentage Rate (CPR) | 6.57%         | 6.35%         | 4.75%         | 4.06%          | 6.19%      |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucía               | 7.99%   | 7.89%                |
| Aragón                  | 0.84%   | 0.78%                |
| Asturias                | 0.48%   | 0.38%                |
| Balearic Islands        | 6.07%   | 5.80%                |
| Basque Country          | 1.86%   | 1.57%                |
| Canary Islands          | 4.73%   | 4.77%                |
| Cantabria               | 0.17%   | 0.16%                |
| Castilla-La Mancha      | 2.28%   | 2.16%                |
| Castilla-León           | 3.13%   | 3.30%                |
| Catalonia               | 10.74%  | 10.01%               |
| Ceuta                   | 0.02%   | 0.01%                |
| Extremadura             | 0.46%   | 0.35%                |
| Galicia                 | 1.39%   | 1.44%                |
| La Rioja                | 0.30%   | 0.37%                |
| Madrid                  | 8.17%   | 7.90%                |
| Murcia                  | 2.23%   | 2.29%                |
| Navarra                 | 4.36%   | 4.38%                |
| Valencia                | 44.79%  | 46.42%               |

| Current delinquency              |        |               |              |       |               |                  |                |                |                                |
|----------------------------------|--------|---------------|--------------|-------|---------------|------------------|----------------|----------------|--------------------------------|
| Aging                            | Assets | Overdue debt  |              |       |               | Outstanding debt |                | Total debt     |                                |
|                                  |        | Principal     | Interest     | Other | Total         | %                |                | %              | % Total debt / Appraisal Value |
| <b>Delinquencies</b>             |        |               |              |       |               |                  |                |                |                                |
| Up to 1 month                    | 456    | 159,090.11    | 35,945.31    | 0.00  | 195,035.42    | 1.80             | 36,911,193.65  | 37,106,229.07  | 30.54                          |
| from > 1 to ≤ 2 months           | 161    | 121,240.50    | 28,163.14    | 0.00  | 149,403.64    | 1.38             | 13,411,051.42  | 13,560,455.06  | 11.16                          |
| from > 2 to ≤ 3 months           | 74     | 92,846.92     | 23,619.87    | 0.00  | 116,466.79    | 1.07             | 6,676,020.58   | 6,792,487.37   | 5.59                           |
| from > 3 to ≤ 6 months           | 82     | 159,103.38    | 43,278.78    | 0.00  | 202,382.16    | 1.86             | 7,131,384.87   | 7,333,767.03   | 6.04                           |
| from > 6 to < 12 months          | 69     | 281,035.18    | 68,591.54    | 0.00  | 349,626.72    | 3.22             | 5,827,413.61   | 6,177,040.33   | 5.08                           |
| from ≥ 12 to < 18 months         | 67     | 490,439.05    | 122,255.03   | 0.00  | 612,694.08    | 5.64             | 5,884,904.13   | 6,497,598.21   | 5.35                           |
| from ≥ 18 to < 24 months         | 71     | 693,288.25    | 204,659.85   | 0.00  | 897,948.10    | 8.27             | 6,581,892.99   | 7,479,841.09   | 6.16                           |
| from ≥ 2 years                   | 288    | 5,669,016.72  | 2,667,354.10 | 0.00  | 8,336,370.82  | 76.76            | 28,207,902.54  | 36,544,273.36  | 30.08                          |
| Subtotal                         | 1,268  | 7,666,060.11  | 3,193,867.62 | 0.00  | 10,859,927.73 | 100.00           | 110,631,763.79 | 121,491,691.52 | 100.00                         |
| <b>Doubt debts (subjectives)</b> |        |               |              |       |               |                  |                |                |                                |
| Up to 1 month                    | 15     | 453,691.20    | 427.64       | 0.00  | 454,118.84    | 9.02             | 0.00           | 454,118.84     | 9.02                           |
| from > 1 to ≤ 2 months           | 10     | 631,772.11    | 1,995.00     | 0.00  | 633,767.11    | 12.59            | 0.00           | 633,767.11     | 12.59                          |
| from > 2 to ≤ 6 months           | 20     | 587,326.69    | 4,710.76     | 0.00  | 592,037.45    | 11.76            | 0.00           | 592,037.45     | 11.76                          |
| from > 6 to < 12 months          | 25     | 825,119.88    | 11,447.16    | 0.00  | 836,567.04    | 16.62            | 0.00           | 836,567.04     | 16.62                          |
| from ≥ 12 to < 18 months         | 9      | 282,108.28    | 5,599.25     | 0.00  | 287,707.53    | 5.71             | 0.00           | 287,707.53     | 5.71                           |
| from ≥ 18 to < 24 months         | 11     | 496,121.07    | 15,400.20    | 0.00  | 511,521.27    | 10.16            | 0.00           | 511,521.27     | 10.16                          |
| from ≥ 2 years                   | 45     | 1,619,332.38  | 99,665.69    | 0.00  | 1,718,998.07  | 34.14            | 0.00           | 1,718,998.07   | 34.14                          |
| Subtotal                         | 135    | 4,895,471.61  | 139,245.70   | 0.00  | 5,034,717.31  | 100.00           | 0.00           | 5,034,717.31   | 100.00                         |
| Total                            | 1,403  | 12,561,531.72 | 3,333,113.32 | 0.00  | 15,894,645.04 |                  | 110,631,763.79 | 126,526,408.83 | 41.58                          |

## Additional information