

## MBS BANCAJA 4 Fondo de Titulización de Activos

Cartera de Activos Titulizados / *Portfolio of Securitised Assets*

Distribución por Intervalos de Fecha de Vencimiento Final / *Distribution by Final Maturity Date Intervals*

Activos / *Assets*: Préstamos hipotecarios (CTHs) / *Mortgage loans*

Fecha / *Date*: 31/12/2008

Divisa / *Currency*: EUR

| Intervalos anuales<br><i>Annual Intervals</i> | Saldo Vivo de Principal<br><i>Outstanding Principal Balance</i> |       |                         |       | Principal Vencido Impagado<br><i>Overdue Principal</i> |       |                         |       | Principal Pendiente Vencimiento<br><i>Outstanding Principal</i> |       |                         |       | Tipo Interés<br><i>Interest Rate</i> | Vida residual<br><i>Residual Life</i>   |
|-----------------------------------------------|-----------------------------------------------------------------|-------|-------------------------|-------|--------------------------------------------------------|-------|-------------------------|-------|-----------------------------------------------------------------|-------|-------------------------|-------|--------------------------------------|-----------------------------------------|
|                                               | Num.                                                            | %     | Importe / <i>Amount</i> | %     | Num.                                                   | %     | Importe / <i>Amount</i> | %     | Num.                                                            | %     | Importe / <i>Amount</i> | %     | Media Pond.<br><i>W. Average</i>     | M. Pond. Meses<br><i>W. Avg. Months</i> |
| 2009                                          | 37                                                              | 0,26  | 145.480,45              | 0,01  | 0                                                      | 0,00  | 0,00                    | 0,00  | 37                                                              | 0,26  | 145.480,45              | 0,01  | 5,858%                               | 7,644                                   |
| 2010                                          | 41                                                              | 0,28  | 584.141,50              | 0,04  | 1                                                      | 0,07  | 1.183,99                | 0,13  | 41                                                              | 0,28  | 582.957,51              | 0,04  | 5,926%                               | 18,884                                  |
| 2011                                          | 89                                                              | 0,62  | 1.634.252,73            | 0,11  | 2                                                      | 0,14  | 80,60                   | 0,01  | 89                                                              | 0,62  | 1.634.172,13            | 0,11  | 5,870%                               | 30,493                                  |
| 2012                                          | 96                                                              | 0,67  | 2.840.905,21            | 0,20  | 2                                                      | 0,14  | 1.729,67                | 0,19  | 96                                                              | 0,67  | 2.839.175,54            | 0,20  | 5,788%                               | 42,252                                  |
| 2013                                          | 105                                                             | 0,73  | 3.289.739,36            | 0,23  | 3                                                      | 0,21  | 3.037,43                | 0,33  | 105                                                             | 0,73  | 3.286.701,93            | 0,23  | 5,982%                               | 54,471                                  |
| 2014                                          | 233                                                             | 1,62  | 8.220.792,03            | 0,57  | 13                                                     | 0,91  | 3.689,46                | 0,40  | 233                                                             | 1,62  | 8.217.102,57            | 0,57  | 5,916%                               | 66,332                                  |
| 2015                                          | 466                                                             | 3,24  | 21.266.948,12           | 1,48  | 23                                                     | 1,61  | 51.473,31               | 5,63  | 466                                                             | 3,24  | 21.215.474,81           | 1,48  | 5,979%                               | 78,519                                  |
| 2016                                          | 431                                                             | 2,99  | 21.196.102,42           | 1,47  | 27                                                     | 1,88  | 24.324,76               | 2,66  | 431                                                             | 2,99  | 21.171.777,66           | 1,47  | 5,866%                               | 88,572                                  |
| 2017                                          | 237                                                             | 1,65  | 12.874.747,95           | 0,89  | 11                                                     | 0,77  | 5.985,06                | 0,65  | 237                                                             | 1,65  | 12.868.762,89           | 0,89  | 5,950%                               | 102,552                                 |
| 2018                                          | 258                                                             | 1,79  | 17.334.303,67           | 1,20  | 20                                                     | 1,40  | 15.233,08               | 1,67  | 258                                                             | 1,79  | 17.319.070,59           | 1,20  | 5,993%                               | 114,345                                 |
| 2019                                          | 491                                                             | 3,41  | 29.554.444,96           | 2,05  | 31                                                     | 2,16  | 18.000,05               | 1,97  | 491                                                             | 3,41  | 29.536.444,91           | 2,05  | 6,021%                               | 126,713                                 |
| 2020                                          | 1.070                                                           | 7,43  | 76.851.306,89           | 5,34  | 90                                                     | 6,28  | 93.626,25               | 10,25 | 1.070                                                           | 7,43  | 76.757.680,64           | 5,34  | 6,002%                               | 138,518                                 |
| 2021                                          | 885                                                             | 6,15  | 68.792.358,44           | 4,78  | 67                                                     | 4,68  | 76.675,36               | 8,39  | 885                                                             | 6,15  | 68.715.683,08           | 4,78  | 5,882%                               | 148,323                                 |
| 2022                                          | 154                                                             | 1,07  | 12.641.186,51           | 0,88  | 9                                                      | 0,63  | 9.169,17                | 1,00  | 154                                                             | 1,07  | 12.632.017,34           | 0,88  | 5,947%                               | 162,085                                 |
| 2023                                          | 163                                                             | 1,13  | 16.537.336,65           | 1,15  | 16                                                     | 1,12  | 14.710,39               | 1,61  | 163                                                             | 1,13  | 16.522.626,26           | 1,15  | 6,007%                               | 174,024                                 |
| 2024                                          | 213                                                             | 1,48  | 20.675.756,36           | 1,44  | 28                                                     | 1,95  | 13.486,97               | 1,48  | 213                                                             | 1,48  | 20.662.269,39           | 1,44  | 5,984%                               | 186,002                                 |
| 2025                                          | 1.103                                                           | 7,66  | 107.093.503,64          | 7,44  | 103                                                    | 7,19  | 55.039,06               | 6,02  | 1.103                                                           | 7,66  | 107.038.464,58          | 7,44  | 6,040%                               | 200,083                                 |
| 2026                                          | 1.581                                                           | 10,99 | 157.953.041,04          | 10,98 | 143                                                    | 9,98  | 131.731,60              | 14,41 | 1.581                                                           | 10,99 | 157.821.309,44          | 10,97 | 5,872%                               | 208,271                                 |
| 2027                                          | 100                                                             | 0,69  | 11.558.194,88           | 0,80  | 10                                                     | 0,70  | 8.941,12                | 0,98  | 100                                                             | 0,69  | 11.549.253,76           | 0,80  | 5,988%                               | 222,362                                 |
| 2028                                          | 147                                                             | 1,02  | 17.121.118,94           | 1,19  | 16                                                     | 1,12  | 9.172,80                | 1,00  | 147                                                             | 1,02  | 17.111.946,14           | 1,19  | 5,938%                               | 234,316                                 |
| 2029                                          | 156                                                             | 1,08  | 19.444.785,59           | 1,35  | 14                                                     | 0,98  | 11.590,90               | 1,27  | 156                                                             | 1,08  | 19.433.194,69           | 1,35  | 5,893%                               | 246,152                                 |
| 2030                                          | 934                                                             | 6,49  | 107.117.017,04          | 7,44  | 115                                                    | 8,03  | 55.233,47               | 6,04  | 934                                                             | 6,49  | 107.061.783,57          | 7,44  | 6,090%                               | 260,264                                 |
| 2031                                          | 1.440                                                           | 10,01 | 159.390.507,91          | 11,08 | 187                                                    | 13,05 | 96.529,04               | 10,56 | 1.440                                                           | 10,01 | 159.293.978,87          | 11,08 | 5,904%                               | 268,193                                 |
| 2032                                          | 152                                                             | 1,06  | 20.218.672,88           | 1,40  | 12                                                     | 0,84  | 4.884,83                | 0,53  | 152                                                             | 1,06  | 20.213.788,05           | 1,41  | 5,951%                               | 282,109                                 |
| 2033                                          | 214                                                             | 1,49  | 29.589.602,08           | 2,06  | 22                                                     | 1,54  | 6.306,70                | 0,69  | 214                                                             | 1,49  | 29.583.295,38           | 2,06  | 5,904%                               | 294,025                                 |
| 2034                                          | 225                                                             | 1,56  | 33.922.468,85           | 2,36  | 28                                                     | 1,95  | 10.388,45               | 1,14  | 225                                                             | 1,56  | 33.912.080,40           | 2,36  | 5,906%                               | 306,119                                 |
| 2035                                          | 1.085                                                           | 7,54  | 152.576.101,36          | 10,60 | 130                                                    | 9,07  | 61.308,27               | 6,71  | 1.085                                                           | 7,54  | 152.514.793,09          | 10,60 | 6,014%                               | 320,196                                 |
| 2036                                          | 1.761                                                           | 12,24 | 231.915.118,96          | 16,11 | 219                                                    | 15,28 | 105.881,04              | 11,59 | 1.761                                                           | 12,24 | 231.809.237,92          | 16,12 | 5,839%                               | 328,066                                 |
| 2037                                          | 4                                                               | 0,03  | 775.506,94              | 0,05  | 2                                                      | 0,14  | 735,13                  | 0,08  | 4                                                               | 0,03  | 774.771,81              | 0,05  | 6,156%                               | 342,742                                 |
| 2038                                          | 9                                                               | 0,06  | 1.523.235,63            | 0,11  | 2                                                      | 0,14  | 1.018,79                | 0,11  | 9                                                               | 0,06  | 1.522.216,84            | 0,11  | 5,938%                               | 356,148                                 |

Medias ponderadas por el principal pendiente de vencimiento / *Averages weighted by the outstanding principal.*

Tipo Interés: Tipo de interés nominal anual / *Interest Rate: Annual nominal interest rate.*

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|-----------------------------------------------|-----------------------------------------------------------------|---------------|-------------------------|---------------|--------------------------------------------------------|---------------|-------------------------|---------------|-----------------------------------------------------------------|---------------|-------------------------|---------------|--------------------------------------|-----------------------------------------|
|                                               | Num.                                                            | %             | Importe / <i>Amount</i> | %             | Num.                                                   | %             | Importe / <i>Amount</i> | %             | Num.                                                            | %             | Importe / <i>Amount</i> | %             | Media Pond.<br><i>W. Average</i>     | M. Pond. Meses<br><i>W. Avg. Months</i> |
| 2039                                          | 6                                                               | 0,04          | 958.422,18              | 0,07          | 2                                                      | 0,14          | 512,10                  | 0,06          | 6                                                               | 0,04          | 957.910,08              | 0,07          | 5,870%                               | 367,237                                 |
| 2040                                          | 115                                                             | 0,80          | 17.687.149,88           | 1,23          | 19                                                     | 1,33          | 5.941,98                | 0,65          | 115                                                             | 0,80          | 17.681.207,90           | 1,23          | 5,975%                               | 380,918                                 |
| 2041                                          | 302                                                             | 2,10          | 42.172.927,80           | 2,93          | 44                                                     | 3,07          | 10.309,18               | 1,13          | 302                                                             | 2,10          | 42.162.618,62           | 2,93          | 5,841%                               | 388,696                                 |
| 2042                                          | 4                                                               | 0,03          | 598.778,16              | 0,04          | 1                                                      | 0,07          | 76,34                   | 0,01          | 4                                                               | 0,03          | 598.701,82              | 0,04          | 6,001%                               | 401,635                                 |
| 2043                                          | 5                                                               | 0,03          | 709.813,10              | 0,05          | 0                                                      | 0,00          | 0,00                    | 0,00          | 5                                                               | 0,03          | 709.813,10              | 0,05          | 5,844%                               | 416,141                                 |
| 2044                                          | 4                                                               | 0,03          | 880.453,32              | 0,06          | 1                                                      | 0,07          | 1.108,40                | 0,12          | 4                                                               | 0,03          | 879.344,92              | 0,06          | 6,048%                               | 424,933                                 |
| 2045                                          | 2                                                               | 0,01          | 445.281,31              | 0,03          | 1                                                      | 0,07          | 419,80                  | 0,05          | 2                                                               | 0,01          | 444.861,51              | 0,03          | 5,494%                               | 440,952                                 |
| 2046                                          | 74                                                              | 0,51          | 11.056.225,51           | 0,77          | 19                                                     | 1,33          | 4.337,24                | 0,47          | 74                                                              | 0,51          | 11.051.888,27           | 0,77          | 6,025%                               | 452,152                                 |
| <b>Total :</b>                                | <b>14.392</b>                                                   | <b>100,00</b> | <b>1.439.147.730,25</b> | <b>100,00</b> | <b>1.433</b>                                           | <b>100,00</b> | <b>913.871,79</b>       | <b>100,00</b> | <b>14.392</b>                                                   | <b>100,00</b> | <b>1.438.233.858,46</b> | <b>100,00</b> |                                      |                                         |
| Media Ponderada / <i>Weighted Average</i> :   |                                                                 |               |                         |               |                                                        |               |                         |               |                                                                 |               |                         |               | 5,939%                               | 248,475                                 |
| Media Simple / <i>Average</i> :               |                                                                 |               | 99.996,37               |               |                                                        |               | 637,73                  |               |                                                                 |               | 99.932,87               |               | 5,962%                               | 220,503                                 |
| Mínimo / <i>Minimum</i> :                     |                                                                 |               | 3,69                    |               |                                                        |               | 0,01                    |               |                                                                 |               | 3,69                    |               | 4,599%                               | 01/01/2009                              |
| Máximo / <i>Maximum</i> :                     |                                                                 |               | 936.978,36              |               |                                                        |               | 36.034,40               |               |                                                                 |               | 936.978,36              |               | 8,323%                               | 10/11/2046                              |