

## 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: 30/04/2013

Divisa / Currency: EUR

| Intervalos anuales<br>Annual Intervals | Saldo Vivo de Principal<br>Outstanding Principal Balance |       |                  |       | Principal Vencido Impagado<br>Overdue Principal |       |                  |       | Principal Pendiente Vencimiento<br>Outstanding Principal |       |                  |       | Tipo Interés<br>Interest Rate | Vida residual<br>Residual Life   |
|----------------------------------------|----------------------------------------------------------|-------|------------------|-------|-------------------------------------------------|-------|------------------|-------|----------------------------------------------------------|-------|------------------|-------|-------------------------------|----------------------------------|
|                                        | Num.                                                     | %     | Importe / Amount | %     | Num.                                            | %     | Importe / Amount | %     | Num.                                                     | %     | Importe / Amount | %     | Media Pond.<br>W. Average     | M. Pond. Meses<br>W. Avg. Months |
| 2013                                   | 76                                                       | 0,65  | 210.522,87       | 0,02  | 4                                               | 0,24  | 2.284,38         | 0,04  | 76                                                       | 0,66  | 208.238,49       | 0,02  | 1,788%                        | 5,574                            |
| 2014                                   | 179                                                      | 1,54  | 1.553.564,39     | 0,17  | 11                                              | 0,66  | 27.900,47        | 0,49  | 179                                                      | 1,54  | 1.525.663,92     | 0,17  | 1,852%                        | 14,821                           |
| 2015                                   | 337                                                      | 2,90  | 5.213.917,41     | 0,56  | 31                                              | 1,85  | 69.270,06        | 1,21  | 337                                                      | 2,90  | 5.144.647,35     | 0,56  | 1,820%                        | 26,883                           |
| 2016                                   | 319                                                      | 2,75  | 6.607.258,84     | 0,71  | 36                                              | 2,15  | 151.367,24       | 2,64  | 319                                                      | 2,75  | 6.455.891,60     | 0,70  | 1,735%                        | 36,677                           |
| 2017                                   | 192                                                      | 1,65  | 5.242.680,56     | 0,56  | 13                                              | 0,78  | 42.842,03        | 0,75  | 192                                                      | 1,65  | 5.199.838,53     | 0,56  | 1,829%                        | 50,769                           |
| 2018                                   | 208                                                      | 1,79  | 7.295.489,23     | 0,78  | 18                                              | 1,08  | 132.259,15       | 2,31  | 208                                                      | 1,79  | 7.163.230,08     | 0,78  | 1,749%                        | 62,381                           |
| 2019                                   | 392                                                      | 3,37  | 13.974.301,50    | 1,50  | 36                                              | 2,15  | 155.922,32       | 2,72  | 391                                                      | 3,37  | 13.818.379,18    | 1,50  | 1,793%                        | 74,899                           |
| 2020                                   | 836                                                      | 7,20  | 37.412.199,97    | 4,02  | 110                                             | 6,58  | 487.231,81       | 8,50  | 836                                                      | 7,21  | 36.924.968,16    | 4,00  | 1,843%                        | 86,615                           |
| 2021                                   | 684                                                      | 5,89  | 35.107.481,60    | 3,78  | 92                                              | 5,50  | 487.112,58       | 8,49  | 683                                                      | 5,89  | 34.620.369,02    | 3,75  | 1,765%                        | 96,362                           |
| 2022                                   | 134                                                      | 1,15  | 7.571.801,57     | 0,81  | 18                                              | 1,08  | 20.692,31        | 0,36  | 134                                                      | 1,15  | 7.551.109,26     | 0,82  | 1,774%                        | 110,038                          |
| 2023                                   | 143                                                      | 1,23  | 10.270.001,91    | 1,10  | 20                                              | 1,20  | 96.484,00        | 1,68  | 143                                                      | 1,23  | 10.173.517,91    | 1,10  | 1,713%                        | 122,247                          |
| 2024                                   | 190                                                      | 1,64  | 13.471.716,35    | 1,45  | 29                                              | 1,73  | 143.629,87       | 2,50  | 190                                                      | 1,64  | 13.328.086,48    | 1,44  | 1,805%                        | 133,940                          |
| 2025                                   | 906                                                      | 7,80  | 67.116.287,64    | 7,22  | 120                                             | 7,17  | 332.871,28       | 5,80  | 905                                                      | 7,80  | 66.783.416,36    | 7,23  | 1,789%                        | 148,044                          |
| 2026                                   | 1.275                                                    | 10,98 | 98.142.047,43    | 10,55 | 215                                             | 12,85 | 1.171.193,49     | 20,42 | 1.273                                                    | 10,97 | 96.970.853,94    | 10,49 | 1,759%                        | 156,269                          |
| 2027                                   | 90                                                       | 0,77  | 7.696.159,70     | 0,83  | 13                                              | 0,78  | 58.080,90        | 1,01  | 89                                                       | 0,77  | 7.638.078,80     | 0,83  | 1,791%                        | 170,786                          |
| 2028                                   | 143                                                      | 1,23  | 13.154.988,65    | 1,41  | 24                                              | 1,43  | 84.890,84        | 1,48  | 143                                                      | 1,23  | 13.070.097,81    | 1,41  | 1,738%                        | 182,507                          |
| 2029                                   | 141                                                      | 1,21  | 13.531.633,11    | 1,46  | 21                                              | 1,26  | 47.669,08        | 0,83  | 141                                                      | 1,22  | 13.483.964,03    | 1,46  | 1,634%                        | 194,388                          |
| 2030                                   | 791                                                      | 6,81  | 74.686.574,26    | 8,03  | 115                                             | 6,87  | 259.550,10       | 4,53  | 791                                                      | 6,82  | 74.427.024,16    | 8,05  | 1,787%                        | 208,267                          |
| 2031                                   | 1.182                                                    | 10,18 | 107.492.441,59   | 11,56 | 199                                             | 11,89 | 569.842,81       | 9,94  | 1.178                                                    | 10,15 | 106.922.598,78   | 11,57 | 1,752%                        | 216,242                          |
| 2032                                   | 125                                                      | 1,08  | 14.620.163,92    | 1,57  | 13                                              | 0,78  | 32.506,51        | 0,57  | 125                                                      | 1,08  | 14.587.657,41    | 1,58  | 1,676%                        | 229,942                          |
| 2033                                   | 189                                                      | 1,63  | 22.639.252,11    | 2,43  | 34                                              | 2,03  | 86.596,04        | 1,51  | 189                                                      | 1,63  | 22.552.656,07    | 2,44  | 1,646%                        | 242,085                          |
| 2034                                   | 203                                                      | 1,75  | 26.326.742,18    | 2,83  | 33                                              | 1,97  | 76.180,60        | 1,33  | 203                                                      | 1,75  | 26.250.561,58    | 2,84  | 1,665%                        | 253,943                          |
| 2035                                   | 912                                                      | 7,85  | 109.156.087,71   | 11,74 | 140                                             | 8,37  | 460.925,86       | 8,04  | 911                                                      | 7,85  | 108.695.161,85   | 11,76 | 1,701%                        | 268,202                          |
| 2036                                   | 1.457                                                    | 12,54 | 164.342.354,58   | 17,67 | 244                                             | 14,58 | 594.556,00       | 10,37 | 1.456                                                    | 12,55 | 163.747.798,58   | 17,72 | 1,697%                        | 276,084                          |
| 2037                                   | 4                                                        | 0,03  | 869.955,79       | 0,09  | 2                                               | 0,12  | 29.189,58        | 0,51  | 4                                                        | 0,03  | 840.766,21       | 0,09  | 1,909%                        | 290,455                          |
| 2038                                   | 12                                                       | 0,10  | 1.520.953,19     | 0,16  | 1                                               | 0,06  | 436,97           | 0,01  | 12                                                       | 0,10  | 1.520.516,22     | 0,16  | 1,705%                        | 303,917                          |
| 2039                                   | 13                                                       | 0,11  | 1.780.511,71     | 0,19  | 1                                               | 0,06  | 439,60           | 0,01  | 13                                                       | 0,11  | 1.780.072,11     | 0,19  | 1,757%                        | 314,054                          |
| 2040                                   | 107                                                      | 0,92  | 14.375.928,94    | 1,55  | 15                                              | 0,90  | 16.438,52        | 0,29  | 107                                                      | 0,92  | 14.359.490,42    | 1,55  | 1,709%                        | 328,935                          |
| 2041                                   | 265                                                      | 2,28  | 32.790.474,70    | 3,53  | 48                                              | 2,87  | 67.144,59        | 1,17  | 264                                                      | 2,28  | 32.723.330,11    | 3,54  | 1,773%                        | 336,718                          |
| 2042                                   | 8                                                        | 0,07  | 987.745,99       | 0,11  | 0                                               | 0,00  | 0,00             | 0,00  | 8                                                        | 0,07  | 987.745,99       | 0,11  | 1,972%                        | 350,849                          |

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 / Amount | %      | Num.                                            | %      | Importe / Amount | %          | Num.                                                     | %      | Importe / Amount | %          | Media Pond.<br>W. Average     | M. Pond. Meses<br>W. Avg. Months |
| 2043                                   | 6                                                        | 0,05   | 828.350,80       | 0,09   | 2                                               | 0,12   | 3.580,96         | 0,06       | 6                                                        | 0,05   | 824.769,84       | 0,09       | 1,982%                        | 362,979                          |
| 2044                                   | 5                                                        | 0,04   | 789.833,47       | 0,08   | 0                                               | 0,00   | 0,00             | 0,00       | 5                                                        | 0,04   | 789.833,47       | 0,09       | 1,842%                        | 372,262                          |
| 2045                                   | 10                                                       | 0,09   | 1.827.435,09     | 0,20   | 3                                               | 0,18   | 6.333,77         | 0,11       | 10                                                       | 0,09   | 1.821.101,32     | 0,20       | 1,723%                        | 385,151                          |
| 2046                                   | 81                                                       | 0,70   | 11.037.924,83    | 1,19   | 12                                              | 0,72   | 18.902,34        | 0,33       | 81                                                       | 0,70   | 11.019.022,49    | 1,19       | 1,738%                        | 399,133                          |
| 2049                                   | 1                                                        | 0,01   | 193.165,23       | 0,02   | 0                                               | 0,00   | 0,00             | 0,00       | 1                                                        | 0,01   | 193.165,23       | 0,02       | 1,650%                        | 433,290                          |
| Total :                                | 11.616                                                   | 100,00 | 929.837.948,82   | 100,00 | 1.673                                           | 100,00 | 5.734.326,06     | 100,00     | 11.603                                                   | 100,00 | 924.103.622,76   | 100,00     |                               |                                  |
| Media Ponderada / Weighted Average :   |                                                          |        |                  |        |                                                 |        |                  |            |                                                          |        |                  |            |                               |                                  |
| Media Simple / Average :               |                                                          |        | 80.048,03        |        |                                                 |        |                  | 3.427,57   |                                                          |        |                  | 79.643,51  | 1,741%                        | 211,538                          |
| Mínimo / Minimum :                     |                                                          |        | 0,31             |        |                                                 |        |                  | 0,31       |                                                          |        |                  | 8,49       | 1,787%                        | 176,119                          |
| Máximo / Maximum :                     |                                                          |        | 827.756,45       |        |                                                 |        |                  | 137.219,90 |                                                          |        |                  | 827.756,45 | 0,975%                        | 03/05/2013                       |
|                                        |                                                          |        |                  |        |                                                 |        |                  |            |                                                          |        |                  |            |                               | 08/06/2049                       |