

## MBS BANCAJA 4 Fondo de Titulización de Activos

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

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

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

Fecha / Date: 31/12/2009

Divisa / Currency: EUR

| Comunidades<br>Regions                      | 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 |               |
|---------------------------------------------|----------------------------------------------------------|---------------|-------------------------|---------------|-------------------------------------------------|---------------|---------------------|---------------|----------------------------------------------------------|---------------|-------------------------|---------------|--------------------------------------------------|---------------|
|                                             | Num.                                                     | %             | Importe / Amount        | %             | Num.                                            | %             | Importe / Amount    | %             | Num.                                                     | %             | Importe / Amount        | %             | SVP / OPB                                        | PPV / OP      |
| Andalucía / Andalusia                       | 872                                                      | 6,46          | 102.930.852,59          | 7,97          | 105                                             | 7,77          | 213.168,18          | 10,71         | 872                                                      | 6,46          | 102.717.684,41          | 7,96          | 56,044                                           | 55,921        |
| Aragón / Aragon                             | 106                                                      | 0,79          | 9.405.696,72            | 0,73          | 16                                              | 1,18          | 7.147,18            | 0,36          | 106                                                      | 0,79          | 9.398.549,54            | 0,73          | 61,419                                           | 61,374        |
| Asturias / Asturias                         | 70                                                       | 0,52          | 5.406.628,42            | 0,42          | 12                                              | 0,89          | 8.582,80            | 0,43          | 70                                                       | 0,52          | 5.398.045,62            | 0,42          | 58,869                                           | 58,785        |
| Canarias / Canary Islands                   | 635                                                      | 4,71          | 60.823.230,26           | 4,71          | 50                                              | 3,70          | 42.611,00           | 2,14          | 635                                                      | 4,71          | 60.780.619,26           | 4,71          | 57,350                                           | 57,303        |
| Cantabria / Cantabria                       | 24                                                       | 0,18          | 2.087.030,02            | 0,16          | 4                                               | 0,30          | 3.518,47            | 0,18          | 24                                                       | 0,18          | 2.083.511,55            | 0,16          | 50,415                                           | 50,320        |
| Castilla y León / Castilla-Leon             | 368                                                      | 2,73          | 43.882.867,14           | 3,40          | 49                                              | 3,63          | 87.977,01           | 4,42          | 368                                                      | 2,73          | 43.794.890,13           | 3,40          | 59,842                                           | 59,717        |
| Castilla-La Mancha / Castilla-La Mancha     | 305                                                      | 2,26          | 29.380.212,56           | 2,27          | 48                                              | 3,55          | 57.932,35           | 2,91          | 305                                                      | 2,26          | 29.322.280,21           | 2,27          | 55,966                                           | 55,842        |
| Cataluña / Catalonia                        | 979                                                      | 7,26          | 127.843.582,01          | 9,90          | 119                                             | 8,81          | 261.034,95          | 13,12         | 979                                                      | 7,26          | 127.582.547,06          | 9,89          | 56,207                                           | 56,094        |
| Ceuta / Ceuta                               | 2                                                        | 0,01          | 204.987,90              | 0,02          | 0                                               | 0,00          | 0,00                | 0,00          | 2                                                        | 0,01          | 204.987,90              | 0,02          | 69,948                                           | 69,948        |
| Comunidad Valenciana / Valencia             | 7.267                                                    | 53,87         | 593.016.737,99          | 45,91         | 634                                             | 46,93         | 725.204,19          | 36,44         | 7.266                                                    | 53,86         | 592.291.533,80          | 45,93         | 55,457                                           | 55,373        |
| Extremadura / Extremadura                   | 44                                                       | 0,33          | 5.176.336,04            | 0,40          | 6                                               | 0,44          | 25.674,82           | 1,29          | 44                                                       | 0,33          | 5.150.661,22            | 0,40          | 54,194                                           | 54,125        |
| Galicia / Galicia                           | 266                                                      | 1,97          | 18.186.184,20           | 1,41          | 30                                              | 2,22          | 24.907,37           | 1,25          | 266                                                      | 1,97          | 18.161.276,83           | 1,41          | 53,751                                           | 53,663        |
| Islas Baleares / Balearic Islands           | 506                                                      | 3,75          | 76.159.977,65           | 5,90          | 37                                              | 2,74          | 66.258,53           | 3,33          | 506                                                      | 3,75          | 76.093.719,12           | 5,90          | 54,056                                           | 54,005        |
| La Rioja / La Rioja                         | 51                                                       | 0,38          | 4.180.928,30            | 0,32          | 6                                               | 0,44          | 4.444,17            | 0,22          | 51                                                       | 0,38          | 4.176.484,13            | 0,32          | 58,347                                           | 58,270        |
| Madrid / Madrid                             | 801                                                      | 5,94          | 98.330.071,26           | 7,61          | 73                                              | 5,40          | 114.755,51          | 5,77          | 801                                                      | 5,94          | 98.215.315,75           | 7,62          | 53,521                                           | 53,459        |
| Murcia / Murcia                             | 329                                                      | 2,44          | 29.833.119,33           | 2,31          | 26                                              | 1,92          | 39.877,92           | 2,00          | 329                                                      | 2,44          | 29.793.241,41           | 2,31          | 56,617                                           | 56,527        |
| Navarra / Navarra                           | 647                                                      | 4,80          | 62.624.239,72           | 4,85          | 109                                             | 8,07          | 282.785,61          | 14,21         | 647                                                      | 4,80          | 62.341.454,11           | 4,83          | 59,476                                           | 59,145        |
| País Vasco / Basque Country                 | 219                                                      | 1,62          | 22.160.122,02           | 1,72          | 27                                              | 2,00          | 24.063,29           | 1,21          | 219                                                      | 1,62          | 22.136.058,73           | 1,72          | 51,254                                           | 51,186        |
| <b>Total :</b>                              | <b>13.491</b>                                            | <b>100,00</b> | <b>1.291.632.804,13</b> | <b>100,00</b> | <b>1.351</b>                                    | <b>100,00</b> | <b>1.989.943,35</b> | <b>100,00</b> | <b>13.490</b>                                            | <b>100,00</b> | <b>1.289.642.860,78</b> | <b>100,00</b> |                                                  |               |
| <b>Media Ponderada / Weighted Average :</b> |                                                          |               |                         |               |                                                 |               |                     |               |                                                          |               |                         |               | <b>55,779</b>                                    | <b>55,680</b> |
| <b>Media Simple / Average :</b>             |                                                          |               |                         |               |                                                 |               |                     |               |                                                          |               |                         |               | <b>48,454</b>                                    | <b>48,385</b> |
| <b>Mínimo / Minimum :</b>                   |                                                          |               |                         |               |                                                 |               |                     |               |                                                          |               |                         |               | <b>0,000</b>                                     | <b>0,000</b>  |
| <b>Máximo / Maximum :</b>                   |                                                          |               |                         |               |                                                 |               |                     |               |                                                          |               |                         |               | <b>98,372</b>                                    | <b>97,453</b> |