

## 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: 31/10/2013

Divisa / Currency: EUR

|                                         | 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 |          |
|-----------------------------------------|----------------------------------------------------------|--------|------------------|--------|-------------------------------------------------|--------|------------------|--------|----------------------------------------------------------|--------|------------------|--------|--------------------------------------------------|----------|
| Comunidades<br>Regions                  | Num.                                                     | %      | Importe / Amount | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount | %      | SVP / OPB                                        | PPV / OP |
| Andalucía / Andalucía                   | 737                                                      | 6,56   | 71.392.945,40    | 8,16   | 113                                             | 7,65   | 925.316,46       | 10,27  | 730                                                      | 6,54   | 70.467.628,94    | 8,14   | 48,991                                           | 48,622   |
| Aragón / Aragon                         | 91                                                       | 0,81   | 7.037.611,05     | 0,80   | 15                                              | 1,02   | 32.874,82        | 0,37   | 91                                                       | 0,82   | 7.004.736,23     | 0,81   | 53,563                                           | 53,358   |
| Asturias / Asturias                     | 63                                                       | 0,56   | 4.016.857,73     | 0,46   | 17                                              | 1,15   | 55.013,23        | 0,61   | 62                                                       | 0,56   | 3.961.844,50     | 0,46   | 51,990                                           | 51,274   |
| Canarias / Canary Islands               | 537                                                      | 4,78   | 41.728.190,05    | 4,77   | 69                                              | 4,67   | 335.631,71       | 3,73   | 535                                                      | 4,79   | 41.392.558,34    | 4,78   | 48,565                                           | 48,269   |
| Cantabria / Cantabria                   | 20                                                       | 0,18   | 1.491.651,20     | 0,17   | 3                                               | 0,20   | 4.152,28         | 0,05   | 20                                                       | 0,18   | 1.487.498,92     | 0,17   | 44,472                                           | 44,351   |
| Castilla y León / Castilla-Leon         | 293                                                      | 2,61   | 27.838.751,72    | 3,18   | 54                                              | 3,66   | 508.428,98       | 5,65   | 290                                                      | 2,60   | 27.330.322,74    | 3,16   | 50,458                                           | 49,946   |
| Castilla-La Mancha / Castilla-La Mancha | 258                                                      | 2,30   | 19.454.556,76    | 2,22   | 32                                              | 2,17   | 73.982,78        | 0,82   | 258                                                      | 2,31   | 19.380.573,98    | 2,24   | 46,799                                           | 46,563   |
| Cataluña / Catalonia                    | 860                                                      | 7,65   | 92.812.975,87    | 10,61  | 149                                             | 10,09  | 1.113.483,15     | 12,36  | 849                                                      | 7,61   | 91.699.492,72    | 10,59  | 48,526                                           | 48,350   |
| Ceuta / Ceuta                           | 2                                                        | 0,02   | 153.244,83       | 0,02   | 0                                               | 0,00   | 0,00             | 0,00   | 2                                                        | 0,02   | 153.244,83       | 0,02   | 52,226                                           | 52,226   |
| Comunidad Valenciana / Valencia         | 5.998                                                    | 53,38  | 393.333.746,33   | 44,96  | 772                                             | 52,27  | 4.100.334,17     | 45,53  | 5.966                                                    | 53,44  | 389.233.412,16   | 44,95  | 47,641                                           | 47,327   |
| Extremadura / Extremadura               | 39                                                       | 0,35   | 3.868.837,10     | 0,44   | 5                                               | 0,34   | 76.683,53        | 0,85   | 39                                                       | 0,35   | 3.792.153,57     | 0,44   | 44,517                                           | 44,135   |
| Galicia / Galicia                       | 221                                                      | 1,97   | 12.382.694,51    | 1,42   | 26                                              | 1,76   | 40.737,23        | 0,45   | 221                                                      | 1,98   | 12.341.957,28    | 1,43   | 45,094                                           | 44,921   |
| Islas Baleares / Balearic Islands       | 427                                                      | 3,80   | 52.866.261,56    | 6,04   | 36                                              | 2,44   | 144.948,33       | 1,61   | 426                                                      | 3,82   | 52.721.313,23    | 6,09   | 46,569                                           | 46,452   |
| La Rioja / La Rioja                     | 41                                                       | 0,36   | 2.521.401,21     | 0,29   | 5                                               | 0,34   | 28.178,29        | 0,31   | 40                                                       | 0,36   | 2.493.222,92     | 0,29   | 49,198                                           | 49,317   |
| Madrid / Madrid                         | 677                                                      | 6,03   | 69.987.928,39    | 8,00   | 65                                              | 4,40   | 482.137,22       | 5,35   | 676                                                      | 6,06   | 69.505.791,17    | 8,03   | 47,032                                           | 46,813   |
| Murcia / Murcia                         | 279                                                      | 2,48   | 19.449.123,23    | 2,22   | 32                                              | 2,17   | 116.166,85       | 1,29   | 276                                                      | 2,47   | 19.332.956,38    | 2,23   | 47,905                                           | 47,747   |
| Navarra / Navarra                       | 508                                                      | 4,52   | 38.700.463,47    | 4,42   | 70                                              | 4,74   | 862.161,21       | 9,57   | 498                                                      | 4,46   | 37.838.302,26    | 4,37   | 49,722                                           | 49,298   |
| País Vasco / Basque Country             | 185                                                      | 1,65   | 15.900.130,33    | 1,82   | 14                                              | 0,95   | 105.395,40       | 1,17   | 184                                                      | 1,65   | 15.794.734,93    | 1,82   | 43,152                                           | 42,902   |
| Total :                                 | 11.236                                                   | 100,00 | 874.937.370,74   | 100,00 | 1.477                                           | 100,00 | 9.005.625,64     | 100,00 | 11.163                                                   | 100,00 | 865.931.745,10   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :    |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        |                                                  |          |
| Media Simple / Average :                |                                                          |        | 77.869,11        |        |                                                 |        | 6.097,24         |        |                                                          |        | 77.571,60        |        | 47,881                                           | 47,591   |
| Mínimo / Minimum :                      |                                                          |        | 0,31             |        |                                                 |        | 0,03             |        |                                                          |        | 5,08             |        | 39,154                                           | 38,797   |
| Máximo / Maximum :                      |                                                          |        | 812.379,05       |        |                                                 |        | 296.499,90       |        |                                                          |        | 812.379,05       |        | 0,000                                            | 0,000    |
|                                         |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 92,465                                           | 90,745   |