

## 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 (PTCs)

Fecha / Date: 31/12/2018

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 / Andalucía                       | 531                                                      | 6,66          | 38.136.899,63         | 8,22          | 47                                              | 6,46          | 1.423.500,81         | 9,45          | 522                                                      | 6,65          | 36.713.398,82         | 8,18          | 39,770                                           | 38,688        |
| Aragón / Aragón                             | 68                                                       | 0,85          | 4.450.829,89          | 0,96          | 10                                              | 1,38          | 100.650,09           | 0,67          | 67                                                       | 0,85          | 4.350.179,80          | 0,97          | 43,391                                           | 42,604        |
| Asturias / Asturias                         | 45                                                       | 0,56          | 2.186.845,14          | 0,47          | 4                                               | 0,55          | 81.966,73            | 0,54          | 45                                                       | 0,57          | 2.104.878,41          | 0,47          | 42,777                                           | 41,103        |
| Canarias / Canary Islands                   | 388                                                      | 4,87          | 21.809.835,81         | 4,70          | 31                                              | 4,26          | 823.073,66           | 5,47          | 382                                                      | 4,87          | 20.986.762,15         | 4,68          | 37,931                                           | 36,773        |
| Cantabria / Cantabria                       | 17                                                       | 0,21          | 992.691,64            | 0,21          | 2                                               | 0,28          | 28.361,73            | 0,19          | 16                                                       | 0,20          | 964.329,91            | 0,21          | 35,498                                           | 34,083        |
| Castilla y León / Castilla-Leon             | 211                                                      | 2,65          | 13.255.037,90         | 2,86          | 20                                              | 2,75          | 394.966,39           | 2,62          | 206                                                      | 2,62          | 12.860.071,51         | 2,87          | 38,625                                           | 38,454        |
| Castilla-La Mancha / Castilla-La Mancha     | 187                                                      | 2,35          | 10.383.923,74         | 2,24          | 19                                              | 2,61          | 168.987,37           | 1,12          | 187                                                      | 2,38          | 10.214.936,37         | 2,28          | 36,876                                           | 35,934        |
| Cataluña / Catalonia                        | 645                                                      | 8,09          | 53.171.272,36         | 11,47         | 74                                              | 10,18         | 2.027.114,30         | 13,46         | 631                                                      | 8,04          | 51.144.158,06         | 11,40         | 38,432                                           | 37,646        |
| Ceuta / Ceuta                               | 2                                                        | 0,03          | 80.333,18             | 0,02          | 1                                               | 0,14          | 12.635,43            | 0,08          | 2                                                        | 0,03          | 67.697,75             | 0,02          | 39,900                                           | 30,119        |
| Comunidad Valenciana / Valencia             | 4.160                                                    | 52,18         | 204.817.150,09        | 44,17         | 397                                             | 54,61         | 7.324.912,32         | 48,64         | 4.093                                                    | 52,14         | 197.492.237,77        | 44,02         | 38,059                                           | 37,165        |
| Extremadura / Extremadura                   | 33                                                       | 0,41          | 2.165.041,30          | 0,47          | 3                                               | 0,41          | 23.261,04            | 0,15          | 32                                                       | 0,41          | 2.141.780,26          | 0,48          | 34,140                                           | 33,856        |
| Galicia / Galicia                           | 156                                                      | 1,96          | 5.834.099,62          | 1,26          | 6                                               | 0,83          | 110.300,11           | 0,73          | 155                                                      | 1,97          | 5.723.799,51          | 1,28          | 33,383                                           | 32,999        |
| Islas Baleares / Balearic Islands           | 295                                                      | 3,70          | 27.272.862,42         | 5,88          | 16                                              | 2,20          | 575.876,57           | 3,82          | 292                                                      | 3,72          | 26.696.985,85         | 5,95          | 36,579                                           | 36,532        |
| La Rioja / La Rioja                         | 31                                                       | 0,39          | 1.451.432,30          | 0,31          | 3                                               | 0,41          | 9.559,89             | 0,06          | 30                                                       | 0,38          | 1.441.872,41          | 0,32          | 41,534                                           | 41,329        |
| Madrid / Madrid                             | 506                                                      | 6,35          | 39.432.118,68         | 8,50          | 34                                              | 4,68          | 584.638,56           | 3,88          | 504                                                      | 6,42          | 38.847.480,12         | 8,66          | 37,358                                           | 36,908        |
| Murcia / Murcia                             | 208                                                      | 2,61          | 10.499.534,28         | 2,26          | 13                                              | 1,79          | 182.405,32           | 1,21          | 206                                                      | 2,62          | 10.317.128,96         | 2,30          | 36,634                                           | 36,420        |
| Navarra / Navarra                           | 338                                                      | 4,24          | 18.451.031,53         | 3,98          | 38                                              | 5,23          | 1.047.754,30         | 6,96          | 328                                                      | 4,18          | 17.403.277,23         | 3,88          | 39,367                                           | 38,021        |
| País Vasco / Basque Country                 | 152                                                      | 1,91          | 9.285.658,68          | 2,00          | 9                                               | 1,24          | 138.216,63           | 0,92          | 152                                                      | 1,94          | 9.147.442,05          | 2,04          | 33,438                                           | 32,810        |
| <b>Total :</b>                              | <b>7.973</b>                                             | <b>100,00</b> | <b>463.676.598,19</b> | <b>100,00</b> | <b>727</b>                                      | <b>100,00</b> | <b>15.058.181,25</b> | <b>100,00</b> | <b>7.850</b>                                             | <b>100,00</b> | <b>448.618.416,94</b> | <b>100,00</b> |                                                  |               |
| <b>Media Ponderada / Weighted Average :</b> |                                                          |               |                       |               |                                                 |               |                      |               |                                                          |               |                       |               | <b>38,009</b>                                    | <b>37,210</b> |
| <b>Media Simple / Average :</b>             |                                                          |               | <b>58.155,85</b>      |               |                                                 |               | <b>20.712,77</b>     |               |                                                          |               | <b>57.148,84</b>      |               | <b>28,891</b>                                    | <b>28,006</b> |
| <b>Mínimo / Minimum :</b>                   |                                                          |               | <b>11,05</b>          |               |                                                 |               | <b>4,64</b>          |               |                                                          |               | <b>11,05</b>          |               | <b>0,010</b>                                     | <b>0,000</b>  |
| <b>Máximo / Maximum :</b>                   |                                                          |               | <b>772.258,43</b>     |               |                                                 |               | <b>387.104,96</b>    |               |                                                          |               | <b>633.749,89</b>     |               | <b>91,287</b>                                    | <b>78,998</b> |