

# BANCAJA 4 Fondo de Titulización Hipotecaria

## 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 vivienda (PHS) / Residential mortgage loans

Fecha / Date: 31/05/2013

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 |
| 2011                                   | 1                                                        | 0,02          | 1.507,93              | 0,00          | 1                                               | 0,28          | 1.507,93          | 0,29          | 0                                                        | 0,00          | 0,00                  | 0,00          | 0,000%                        | 0,000                            |
| 2012                                   | 1                                                        | 0,02          | 590,76                | 0,00          | 1                                               | 0,28          | 590,76            | 0,11          | 0                                                        | 0,00          | 0,00                  | 0,00          | 0,000%                        | 0,000                            |
| 2013                                   | 84                                                       | 1,61          | 221.073,28            | 0,13          | 8                                               | 2,25          | 49.718,76         | 9,63          | 84                                                       | 1,61          | 171.354,52            | 0,10          | 1,753%                        | 5,450                            |
| 2014                                   | 363                                                      | 6,95          | 1.830.427,54          | 1,10          | 24                                              | 6,74          | 99.208,28         | 19,23         | 363                                                      | 6,96          | 1.731.219,26          | 1,05          | 1,995%                        | 14,007                           |
| 2015                                   | 380                                                      | 7,28          | 3.278.733,62          | 1,97          | 22                                              | 6,18          | 16.475,36         | 3,19          | 380                                                      | 7,28          | 3.262.258,26          | 1,97          | 1,956%                        | 25,759                           |
| 2016                                   | 403                                                      | 7,72          | 5.463.982,72          | 3,29          | 13                                              | 3,65          | 8.374,55          | 1,62          | 403                                                      | 7,72          | 5.455.608,17          | 3,29          | 1,787%                        | 37,938                           |
| 2017                                   | 284                                                      | 5,44          | 4.534.407,08          | 2,73          | 17                                              | 4,78          | 7.634,24          | 1,48          | 284                                                      | 5,44          | 4.526.772,84          | 2,73          | 1,783%                        | 46,730                           |
| 2018                                   | 79                                                       | 1,51          | 1.772.413,30          | 1,07          | 4                                               | 1,12          | 11.855,23         | 2,30          | 79                                                       | 1,51          | 1.760.558,07          | 1,06          | 1,770%                        | 61,625                           |
| 2019                                   | 273                                                      | 5,23          | 6.091.473,44          | 3,67          | 16                                              | 4,49          | 10.594,04         | 2,05          | 273                                                      | 5,23          | 6.080.879,40          | 3,67          | 2,237%                        | 73,494                           |
| 2020                                   | 334                                                      | 6,39          | 8.618.396,66          | 5,19          | 25                                              | 7,02          | 41.668,01         | 8,07          | 334                                                      | 6,40          | 8.576.728,65          | 5,18          | 2,139%                        | 85,786                           |
| 2021                                   | 591                                                      | 11,32         | 17.859.982,95         | 10,75         | 34                                              | 9,55          | 30.313,41         | 5,87          | 591                                                      | 11,33         | 17.829.669,54         | 10,77         | 1,831%                        | 98,212                           |
| 2022                                   | 374                                                      | 7,16          | 12.478.265,38         | 7,51          | 20                                              | 5,62          | 40.233,73         | 7,80          | 373                                                      | 7,15          | 12.438.031,65         | 7,51          | 1,668%                        | 105,638                          |
| 2023                                   | 33                                                       | 0,63          | 1.171.663,89          | 0,71          | 1                                               | 0,28          | 508,35            | 0,10          | 33                                                       | 0,63          | 1.171.155,54          | 0,71          | 1,863%                        | 121,688                          |
| 2024                                   | 169                                                      | 3,24          | 5.706.883,08          | 3,44          | 15                                              | 4,21          | 15.592,58         | 3,02          | 169                                                      | 3,24          | 5.691.290,50          | 3,44          | 2,205%                        | 133,174                          |
| 2025                                   | 177                                                      | 3,39          | 7.477.311,07          | 4,50          | 18                                              | 5,06          | 33.358,38         | 6,46          | 176                                                      | 3,37          | 7.443.952,69          | 4,50          | 2,202%                        | 145,440                          |
| 2026                                   | 371                                                      | 7,10          | 17.685.719,66         | 10,65         | 27                                              | 7,58          | 21.926,92         | 4,25          | 371                                                      | 7,11          | 17.663.792,74         | 10,67         | 1,669%                        | 158,277                          |
| 2027                                   | 265                                                      | 5,07          | 12.940.103,56         | 7,79          | 16                                              | 4,49          | 18.770,94         | 3,64          | 265                                                      | 5,08          | 12.921.332,62         | 7,80          | 1,668%                        | 165,619                          |
| 2028                                   | 20                                                       | 0,38          | 1.066.113,21          | 0,64          | 2                                               | 0,56          | 642,69            | 0,12          | 20                                                       | 0,38          | 1.065.470,52          | 0,64          | 1,547%                        | 181,703                          |
| 2029                                   | 67                                                       | 1,28          | 2.837.061,15          | 1,71          | 4                                               | 1,12          | 673,13            | 0,13          | 67                                                       | 1,28          | 2.836.388,02          | 1,71          | 2,302%                        | 192,683                          |
| 2030                                   | 86                                                       | 1,65          | 3.792.756,76          | 2,28          | 4                                               | 1,12          | 1.960,88          | 0,38          | 86                                                       | 1,65          | 3.790.795,88          | 2,29          | 2,172%                        | 206,276                          |
| 2031                                   | 512                                                      | 9,80          | 29.299.364,41         | 17,64         | 50                                              | 14,04         | 51.440,81         | 9,97          | 512                                                      | 9,81          | 29.247.923,60         | 17,66         | 1,639%                        | 217,875                          |
| 2032                                   | 356                                                      | 6,82          | 21.962.803,84         | 13,22         | 34                                              | 9,55          | 52.987,42         | 10,27         | 355                                                      | 6,80          | 21.909.816,42         | 13,23         | 1,616%                        | 225,384                          |
| <b>Total :</b>                         | <b>5.223</b>                                             | <b>100,00</b> | <b>166.091.035,29</b> | <b>100,00</b> | <b>356</b>                                      | <b>100,00</b> | <b>516.036,40</b> | <b>100,00</b> | <b>5.218</b>                                             | <b>100,00</b> | <b>165.574.998,89</b> | <b>100,00</b> |                               |                                  |
| Media Ponderada / Weighted Average :   |                                                          |               |                       |               |                                                 |               |                   |               |                                                          |               |                       |               | <b>1,802%</b>                 | <b>148,787</b>                   |
| Media Simple / Average :               |                                                          |               | <b>31.799,93</b>      |               |                                                 |               | <b>1.449,54</b>   |               |                                                          |               | <b>31.731,51</b>      |               | <b>1,921%</b>                 | <b>110,158</b>                   |
| Mínimo / Minimum :                     |                                                          |               | <b>78,29</b>          |               |                                                 |               | <b>0,24</b>       |               |                                                          |               | <b>78,29</b>          |               | <b>0,995%</b>                 | <b>02/06/2013</b>                |
| Máximo / Maximum :                     |                                                          |               | <b>215.731,62</b>     |               |                                                 |               | <b>70.338,78</b>  |               |                                                          |               | <b>215.731,62</b>     |               | <b>4,509%</b>                 | <b>05/06/2032</b>                |