

## Bancaja 4 Fondo de Titulización Hipotecaria

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

#### Distribución por Intervalos de Relación Principal actual / Valor de Tasación (%CLTV) / Distribution by current Loan-to-Value Ratio (% CLTV) Intervals

Activos / Assets: Préstamos hipotecarios vivienda (PHs) / Residential mortgage loans

Fecha / Date: 31/12/2004

Divisa / Currency: EUR

Intervalos de %CLTV %CLTV Intervals		Saldo Vivo de Principal Outstanding Principal Balance				Principal Vencido Impagado Overdue Principal				Principal Pendiente Vencimiento Outstanding Principal				%CLTV Media Ponderada Weighted Average % CLTV		
		Num.	%	Importe / Amount	%	Num.	%	Importe / Amount	%	Num.	%	Importe / Amount	%	SVP / OPB	PPV / OP	
0,01	5,00	58	0,48	259.085,26	0,04	3	0,47	1.921,34	1,13	58	0,48	257.163,92	0,04	3,787	3,757	
5,01	10,00	140	1,15	1.726.556,31	0,26	2	0,31	178,85	0,11	140	1,15	1.726.377,46	0,26	8,036	8,035	
10,01	15,00	235	1,93	3.861.855,79	0,58	8	1,24	738,10	0,43	235	1,93	3.861.117,69	0,58	13,053	13,051	
15,01	20,00	374	3,07	8.085.376,00	1,22	12	1,87	6.896,64	4,05	374	3,07	8.078.479,36	1,22	17,681	17,664	
20,01	25,00	489	4,01	12.814.880,28	1,93	11	1,71	1.206,13	0,71	489	4,01	12.813.674,15	1,93	22,548	22,546	
25,01	30,00	554	4,55	19.179.868,88	2,89	16	2,49	2.455,17	1,44	554	4,55	19.177.413,71	2,89	27,591	27,587	
30,01	35,00	685	5,62	26.749.905,86	4,03	27	4,20	7.782,43	4,57	685	5,62	26.742.123,43	4,03	32,482	32,472	
35,01	40,00	709	5,82	31.958.463,45	4,82	23	3,58	8.061,13	4,73	709	5,82	31.950.402,32	4,82	37,419	37,410	
40,01	45,00	822	6,75	42.397.843,39	6,39	40	6,22	9.529,95	5,60	822	6,75	42.388.313,44	6,39	42,617	42,607	
45,01	50,00	896	7,35	48.954.021,63	7,38	36	5,60	13.763,10	8,08	896	7,35	48.940.258,53	7,38	47,622	47,608	
50,01	55,00	965	7,92	58.059.884,30	8,75	51	7,93	14.866,00	8,73	965	7,92	58.045.018,30	8,75	52,623	52,610	
55,01	60,00	1.173	9,63	70.386.536,38	10,61	62	9,64	17.147,21	10,07	1.173	9,63	70.369.389,17	10,61	57,496	57,482	
60,01	65,00	1.294	10,62	80.883.247,59	12,19	81	12,60	18.507,57	10,87	1.294	10,62	80.864.740,02	12,19	62,574	62,560	
65,01	70,00	1.463	12,01	93.563.345,87	14,10	109	16,95	24.099,04	14,15	1.463	12,01	93.539.246,83	14,10	67,573	67,556	
70,01	75,00	1.935	15,88	134.638.278,06	20,29	134	20,84	37.081,71	21,78	1.935	15,88	134.601.196,35	20,29	72,579	72,559	
75,01	80,00	392	3,22	29.974.520,39	4,52	28	4,35	6.054,86	3,56	392	3,22	29.968.465,53	4,52	75,621	75,606	
<b>Total :</b>		<b>12.184</b>	<b>100,00</b>	<b>663.493.669,44</b>	<b>100,00</b>	<b>643</b>	<b>100,00</b>	<b>170.289,23</b>	<b>100,00</b>	<b>12.184</b>	<b>100,00</b>	<b>663.323.380,21</b>	<b>100,00</b>			
<b>Media Ponderada / Weighted Average :</b>														<b>56,902</b>	<b>56,887</b>	
<b>Media Simple / Average :</b>				<b>54.456,14</b>					<b>264,84</b>					<b>54.442,17</b>	<b>51,830</b>	<b>51,814</b>
<b>Mínimo / Minimum :</b>				<b>0,10</b>					<b>0,03</b>					<b>0,10</b>	<b>0,000</b>	<b>0,000</b>
<b>Máximo / Maximum :</b>				<b>281.757,54</b>					<b>5.608,40</b>					<b>281.757,54</b>	<b>77,999</b>	<b>76,484</b>

Medias ponderadas por el saldo vivo de principal (SVP) y por el principal pendiente de vencimiento (PPV).  
Averages weighted by the outstanding principal balance (OPB) and by the outstanding principal (OP).