

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*: 31/10/2012

Divisa / *Currency*: EUR

| Intervalos de %CLTV %CLTV Intervals | Saldo Vivo de Principal <i>Outstanding Principal Balance</i> | | | | Principal Vencido Impagado <i>Overdue Principal</i> | | | | Principal Pendiente Vencimiento <i>Outstanding Principal</i> | | | | %CLTV Media Ponderada <i>Weighted Average % CLTV</i> | |
|---|---|---------------|-----------------------|---------------|--|---------------|-------------------|---------------|---|---------------|-----------------------|---------------|---|---------------|
| | Num. | % | Importe / Amount | % | Num. | % | Importe / Amount | % | Num. | % | Importe / Amount | % | SVP / OPB | PPV / OP |
| 0,01 5,00 | 262 | 4,84 | 1.016.183,48 | 0,56 | 16 | 4,01 | 48.238,78 | 10,26 | 258 | 4,77 | 967.944,70 | 0,54 | 3,897 | 3,537 |
| 5,01 10,00 | 452 | 8,36 | 4.158.156,61 | 2,30 | 25 | 6,27 | 50.788,69 | 10,80 | 452 | 8,36 | 4.107.367,92 | 2,28 | 8,310 | 7,978 |
| 10,01 15,00 | 567 | 10,48 | 7.385.697,25 | 4,09 | 31 | 7,77 | 87.639,65 | 18,64 | 567 | 10,49 | 7.298.057,60 | 4,05 | 12,976 | 12,653 |
| 15,01 20,00 | 474 | 8,76 | 9.411.597,66 | 5,21 | 27 | 6,77 | 13.526,05 | 2,88 | 474 | 8,77 | 9.398.071,61 | 5,21 | 17,656 | 17,627 |
| 20,01 25,00 | 474 | 8,76 | 12.194.088,61 | 6,75 | 32 | 8,02 | 30.801,47 | 6,55 | 474 | 8,77 | 12.163.287,14 | 6,75 | 22,703 | 22,635 |
| 25,01 30,00 | 443 | 8,19 | 14.320.131,61 | 7,92 | 30 | 7,52 | 16.763,06 | 3,57 | 443 | 8,20 | 14.303.368,55 | 7,94 | 27,543 | 27,507 |
| 30,01 35,00 | 419 | 7,75 | 15.817.951,69 | 8,75 | 22 | 5,51 | 25.818,31 | 5,49 | 419 | 7,75 | 15.792.133,38 | 8,76 | 32,742 | 32,683 |
| 35,01 40,00 | 493 | 9,11 | 20.585.675,34 | 11,39 | 38 | 9,52 | 45.425,54 | 9,66 | 493 | 9,12 | 20.540.249,80 | 11,40 | 37,742 | 37,649 |
| 40,01 45,00 | 558 | 10,32 | 24.718.227,00 | 13,68 | 56 | 14,04 | 32.253,80 | 6,86 | 558 | 10,32 | 24.685.973,20 | 13,70 | 42,647 | 42,589 |
| 45,01 50,00 | 375 | 6,93 | 19.433.439,19 | 10,75 | 26 | 6,52 | 13.237,39 | 2,82 | 375 | 6,94 | 19.420.201,80 | 10,77 | 47,497 | 47,464 |
| 50,01 55,00 | 419 | 7,75 | 23.538.188,56 | 13,02 | 40 | 10,03 | 40.991,88 | 8,72 | 419 | 7,75 | 23.497.196,68 | 13,04 | 52,604 | 52,505 |
| 55,01 60,00 | 339 | 6,27 | 20.153.107,73 | 11,15 | 38 | 9,52 | 41.290,10 | 8,78 | 339 | 6,27 | 20.111.817,63 | 11,16 | 57,740 | 57,615 |
| 60,01 65,00 | 134 | 2,48 | 7.983.789,94 | 4,42 | 18 | 4,51 | 23.351,10 | 4,97 | 134 | 2,48 | 7.960.438,84 | 4,42 | 60,991 | 60,802 |
| Total : | 5.409 | 100,00 | 180.716.234,67 | 100,00 | 399 | 100,00 | 470.125,82 | 100,00 | 5.405 | 100,00 | 180.246.108,85 | 100,00 | | |
| Media Ponderada / Weighted Average : | | | | | | | | | | | | | 39,469 | 39,402 |
| Media Simple / Average : | | | 33.410,29 | | | | 1.178,26 | | | | 33.348,03 | | 30,750 | 30,675 |
| Mínimo / Minimum : | | | 5,29 | | | | 0,16 | | | | 5,29 | | 0,003 | 0,000 |
| Máximo / Maximum : | | | 221.739,42 | | | | 58.376,21 | | | | 221.739,42 | | 69,349 | 62,379 |