

MBS BANCAJA 4 Fondo de Titulización de Activos

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 (CTHs) / Mortgage loans

Fecha / Date: 28/02/2013

Divisa / Currency: EUR

| Intervalos anuales Annual Intervals | Saldo Vivo de Principal Outstanding Principal Balance | | | | Principal Vencido Impagado Overdue Principal | | | | Principal Pendiente Vencimiento Outstanding Principal | | | | Tipo Interés Interest Rate | Vida residual Residual Life |
|--|--|-------|------------------|-------|---|-------|------------------|-------|--|-------|------------------|-------|-------------------------------|----------------------------------|
| | Num. | % | Importe / Amount | % | Num. | % | Importe / Amount | % | Num. | % | Importe / Amount | % | Media POND. W. Average | M. POND. Meses W. Avg. Months |
| 2013 | 83 | 0,71 | 281.938,98 | 0,03 | 1 | 0,06 | 1.324,47 | 0,02 | 83 | 0,71 | 280.614,51 | 0,03 | 1,853% | 7,097 |
| 2014 | 181 | 1,54 | 1.774.841,13 | 0,19 | 12 | 0,68 | 24.447,68 | 0,45 | 181 | 1,54 | 1.750.393,45 | 0,19 | 2,001% | 16,810 |
| 2015 | 344 | 2,93 | 5.685.602,79 | 0,60 | 33 | 1,88 | 53.311,02 | 0,98 | 344 | 2,93 | 5.632.291,77 | 0,60 | 1,945% | 28,937 |
| 2016 | 325 | 2,77 | 7.090.940,16 | 0,75 | 30 | 1,71 | 147.587,79 | 2,71 | 325 | 2,77 | 6.943.352,37 | 0,74 | 1,926% | 38,686 |
| 2017 | 199 | 1,70 | 5.577.162,05 | 0,59 | 15 | 0,85 | 42.928,67 | 0,79 | 199 | 1,70 | 5.534.233,38 | 0,59 | 2,080% | 52,821 |
| 2018 | 209 | 1,78 | 7.493.231,89 | 0,79 | 18 | 1,03 | 129.164,17 | 2,37 | 209 | 1,78 | 7.364.067,72 | 0,78 | 1,868% | 64,424 |
| 2019 | 393 | 3,35 | 14.339.474,85 | 1,51 | 35 | 1,99 | 141.915,01 | 2,61 | 393 | 3,35 | 14.197.559,84 | 1,50 | 1,951% | 76,952 |
| 2020 | 849 | 7,24 | 38.627.783,22 | 4,07 | 110 | 6,27 | 446.793,76 | 8,21 | 849 | 7,24 | 38.180.989,46 | 4,05 | 1,997% | 88,696 |
| 2021 | 695 | 5,92 | 36.411.528,61 | 3,84 | 98 | 5,58 | 507.750,97 | 9,33 | 694 | 5,92 | 35.903.777,64 | 3,81 | 1,996% | 98,473 |
| 2022 | 137 | 1,17 | 7.902.537,50 | 0,83 | 17 | 0,97 | 20.291,73 | 0,37 | 137 | 1,17 | 7.882.245,77 | 0,84 | 1,978% | 112,128 |
| 2023 | 147 | 1,25 | 10.772.398,43 | 1,14 | 19 | 1,08 | 94.882,04 | 1,74 | 147 | 1,25 | 10.677.516,39 | 1,13 | 1,881% | 124,403 |
| 2024 | 193 | 1,64 | 14.046.550,61 | 1,48 | 32 | 1,82 | 139.690,42 | 2,57 | 193 | 1,65 | 13.906.860,19 | 1,47 | 1,979% | 136,105 |
| 2025 | 910 | 7,76 | 68.300.937,34 | 7,20 | 131 | 7,46 | 317.034,54 | 5,82 | 909 | 7,75 | 67.983.902,80 | 7,21 | 1,922% | 150,108 |
| 2026 | 1.284 | 10,94 | 99.959.562,16 | 10,53 | 228 | 12,99 | 1.101.341,22 | 20,23 | 1.282 | 10,94 | 98.858.220,94 | 10,48 | 1,981% | 158,315 |
| 2027 | 89 | 0,76 | 7.921.793,75 | 0,83 | 15 | 0,85 | 55.334,09 | 1,02 | 88 | 0,75 | 7.866.459,66 | 0,83 | 1,948% | 172,739 |
| 2028 | 147 | 1,25 | 13.494.135,36 | 1,42 | 22 | 1,25 | 75.977,32 | 1,40 | 147 | 1,25 | 13.418.158,04 | 1,42 | 1,930% | 184,554 |
| 2029 | 143 | 1,22 | 13.818.828,93 | 1,46 | 20 | 1,14 | 42.496,62 | 0,78 | 143 | 1,22 | 13.776.332,31 | 1,46 | 1,883% | 196,355 |
| 2030 | 799 | 6,81 | 76.630.180,45 | 8,07 | 141 | 8,03 | 245.400,83 | 4,51 | 799 | 6,82 | 76.384.779,62 | 8,10 | 1,924% | 210,316 |
| 2031 | 1.193 | 10,17 | 109.325.912,36 | 11,52 | 205 | 11,68 | 541.179,84 | 9,94 | 1.189 | 10,14 | 108.784.732,52 | 11,53 | 1,963% | 218,307 |
| 2032 | 126 | 1,07 | 14.994.882,30 | 1,58 | 17 | 0,97 | 32.301,97 | 0,59 | 126 | 1,07 | 14.962.580,33 | 1,59 | 1,810% | 232,084 |
| 2033 | 188 | 1,60 | 22.965.617,05 | 2,42 | 32 | 1,82 | 89.953,55 | 1,65 | 188 | 1,60 | 22.875.663,50 | 2,42 | 1,795% | 244,161 |
| 2034 | 205 | 1,75 | 26.745.950,54 | 2,82 | 37 | 2,11 | 68.865,36 | 1,26 | 205 | 1,75 | 26.677.085,18 | 2,83 | 1,825% | 255,983 |
| 2035 | 919 | 7,83 | 110.501.745,03 | 11,64 | 146 | 8,32 | 406.959,23 | 7,48 | 918 | 7,83 | 110.094.785,80 | 11,67 | 1,832% | 270,262 |
| 2036 | 1.467 | 12,50 | 167.396.535,73 | 17,64 | 251 | 14,30 | 581.704,85 | 10,69 | 1.466 | 12,51 | 166.814.830,88 | 17,68 | 1,927% | 278,146 |
| 2037 | 4 | 0,03 | 872.573,80 | 0,09 | 2 | 0,11 | 27.312,13 | 0,50 | 4 | 0,03 | 845.261,67 | 0,09 | 1,982% | 292,519 |
| 2038 | 12 | 0,10 | 1.529.143,99 | 0,16 | 2 | 0,11 | 794,26 | 0,01 | 12 | 0,10 | 1.528.349,73 | 0,16 | 1,841% | 305,981 |
| 2039 | 13 | 0,11 | 1.946.189,79 | 0,21 | 3 | 0,17 | 1.672,73 | 0,03 | 13 | 0,11 | 1.944.517,06 | 0,21 | 2,002% | 315,974 |
| 2040 | 105 | 0,89 | 13.923.973,04 | 1,47 | 16 | 0,91 | 16.344,43 | 0,30 | 105 | 0,90 | 13.907.628,61 | 1,47 | 1,868% | 331,167 |
| 2041 | 269 | 2,29 | 33.370.318,99 | 3,52 | 49 | 2,79 | 59.350,42 | 1,09 | 268 | 2,29 | 33.310.968,57 | 3,53 | 2,020% | 338,800 |
| 2042 | 8 | 0,07 | 992.061,75 | 0,10 | 0 | 0,00 | 0,00 | 0,00 | 8 | 0,07 | 992.061,75 | 0,11 | 1,989% | 352,913 |

Medias ponderadas por el principal pendiente de vencimiento / Averages weighted by the outstanding principal.

Tipo Interés: Tipo de interés nominal anual / Interest Rate: Annual nominal interest rate.

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Distribución por Intervalos de Fecha de Vencimiento Final / *Distribution by Final Maturity Date Intervals*

Activos / *Assets*: Préstamos hipotecarios (CTHs) / *Mortgage loans*

Fecha / *Date*: 28/02/2013

Divisa / *Currency*: EUR

| Intervalos anuales <i>Annual Intervals</i> | Saldo Vivo de Principal <i>Outstanding Principal Balance</i> | | | | Principal Vencido Impagado <i>Overdue Principal</i> | | | | Principal Pendiente Vencimiento <i>Outstanding Principal</i> | | | | Tipo Interés <i>Interest Rate</i> | Vida residual <i>Residual Life</i> |
|---|---|---------------|-------------------------|---------------|--|---------------|-------------------------|---------------|---|---------------|-------------------------|---------------|--------------------------------------|---|
| | Num. | % | Importe / <i>Amount</i> | % | Num. | % | Importe / <i>Amount</i> | % | Num. | % | Importe / <i>Amount</i> | % | Media Pond. <i>W. Average</i> | M. Pond. Meses <i>W. Avg. Months</i> |
| 2043 | 6 | 0,05 | 831.244,67 | 0,09 | 3 | 0,17 | 3.164,54 | 0,06 | 6 | 0,05 | 828.080,13 | 0,09 | 1,982% | 365,043 |
| 2044 | 6 | 0,05 | 977.113,09 | 0,10 | 1 | 0,06 | 6.774,86 | 0,12 | 6 | 0,05 | 970.338,23 | 0,10 | 1,855% | 375,046 |
| 2045 | 8 | 0,07 | 1.546.554,15 | 0,16 | 2 | 0,11 | 3.615,95 | 0,07 | 8 | 0,07 | 1.542.938,20 | 0,16 | 2,223% | 387,494 |
| 2046 | 77 | 0,66 | 10.763.002,45 | 1,13 | 12 | 0,68 | 16.316,28 | 0,30 | 77 | 0,66 | 10.746.686,17 | 1,14 | 1,929% | 401,363 |
| 2049 | 1 | 0,01 | 193.815,31 | 0,02 | 0 | 0,00 | 0,00 | 0,00 | 1 | 0,01 | 193.815,31 | 0,02 | 1,650% | 435,355 |
| Total : | 11.734 | 100,00 | 949.006.062,25 | 100,00 | 1.755 | 100,00 | 5.443.982,75 | 100,00 | 11.722 | 100,00 | 943.562.079,50 | 100,00 | | |
| Media Ponderada / <i>Weighted Average</i> : | | | | | | | | | | | | | 1,927% | 212,844 |
| Media Simple / <i>Average</i> : | | | 80.876,60 | | | | 3.101,98 | | | | 80.494,97 | | 1,973% | 177,691 |
| Mínimo / <i>Minimum</i> : | | | 0,31 | | | | 0,29 | | | | 8,49 | | 0,988% | 05/03/2013 |
| Máximo / <i>Maximum</i> : | | | 832.799,36 | | | | 127.061,29 | | | | 832.799,36 | | 3,837% | 08/06/2049 |