

## 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: 31/12/2013

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 |
| 2013                                   | 3                                                        | 0,03  | 4.641,75         | 0,00  | 3                                               | 0,21  | 4.641,75         | 0,05  | 0                                                        | 0,00  | 0,00             | 0,00  | 0,000%                        | 0,000                            |
| 2014                                   | 168                                                      | 1,51  | 672.998,66       | 0,08  | 11                                              | 0,78  | 28.898,32        | 0,30  | 168                                                      | 1,52  | 644.100,34       | 0,08  | 1,457%                        | 7,690                            |
| 2015                                   | 316                                                      | 2,84  | 3.515.634,04     | 0,41  | 19                                              | 1,34  | 75.611,56        | 0,79  | 316                                                      | 2,86  | 3.440.022,48     | 0,40  | 1,485%                        | 19,114                           |
| 2016                                   | 305                                                      | 2,74  | 5.113.197,90     | 0,60  | 28                                              | 1,98  | 190.954,38       | 1,99  | 303                                                      | 2,74  | 4.922.243,52     | 0,58  | 1,464%                        | 28,698                           |
| 2017                                   | 192                                                      | 1,72  | 4.420.944,63     | 0,51  | 12                                              | 0,85  | 53.182,70        | 0,56  | 192                                                      | 1,74  | 4.367.761,93     | 0,51  | 1,501%                        | 42,775                           |
| 2018                                   | 197                                                      | 1,77  | 5.961.035,39     | 0,69  | 16                                              | 1,13  | 103.123,75       | 1,08  | 196                                                      | 1,77  | 5.857.911,64     | 0,69  | 1,477%                        | 54,453                           |
| 2019                                   | 376                                                      | 3,38  | 12.147.410,95    | 1,41  | 30                                              | 2,12  | 232.095,88       | 2,42  | 375                                                      | 3,39  | 11.915.315,07    | 1,40  | 1,491%                        | 66,908                           |
| 2020                                   | 800                                                      | 7,18  | 32.166.667,56    | 3,74  | 96                                              | 6,79  | 646.132,29       | 6,75  | 794                                                      | 7,18  | 31.520.535,27    | 3,71  | 1,489%                        | 78,647                           |
| 2021                                   | 651                                                      | 5,85  | 30.587.611,61    | 3,56  | 60                                              | 4,25  | 617.627,13       | 6,45  | 649                                                      | 5,87  | 29.969.984,48    | 3,53  | 1,482%                        | 88,385                           |
| 2022                                   | 131                                                      | 1,18  | 7.056.649,31     | 0,82  | 11                                              | 0,78  | 16.732,76        | 0,17  | 130                                                      | 1,18  | 7.039.916,55     | 0,83  | 1,462%                        | 101,867                          |
| 2023                                   | 146                                                      | 1,31  | 9.373.757,75     | 1,09  | 17                                              | 1,20  | 163.654,93       | 1,71  | 145                                                      | 1,31  | 9.210.102,82     | 1,08  | 1,460%                        | 114,080                          |
| 2024                                   | 177                                                      | 1,59  | 12.123.500,68    | 1,41  | 24                                              | 1,70  | 200.759,30       | 2,10  | 177                                                      | 1,60  | 11.922.741,38    | 1,40  | 1,469%                        | 126,015                          |
| 2025                                   | 877                                                      | 7,88  | 61.601.588,54    | 7,17  | 117                                             | 8,28  | 566.983,88       | 5,92  | 869                                                      | 7,86  | 61.034.604,66    | 7,18  | 1,453%                        | 139,982                          |
| 2026                                   | 1.209                                                    | 10,86 | 89.208.930,29    | 10,38 | 175                                             | 12,38 | 1.561.963,49     | 16,32 | 1.203                                                    | 10,88 | 87.646.966,80    | 10,31 | 1,453%                        | 148,224                          |
| 2027                                   | 86                                                       | 0,77  | 7.166.138,28     | 0,83  | 9                                               | 0,64  | 54.052,91        | 0,56  | 86                                                       | 0,78  | 7.112.085,37     | 0,84  | 1,496%                        | 162,716                          |
| 2028                                   | 139                                                      | 1,25  | 11.613.864,26    | 1,35  | 18                                              | 1,27  | 117.718,57       | 1,23  | 138                                                      | 1,25  | 11.496.145,69    | 1,35  | 1,451%                        | 174,240                          |
| 2029                                   | 138                                                      | 1,24  | 12.562.127,51    | 1,46  | 17                                              | 1,20  | 81.549,90        | 0,85  | 137                                                      | 1,24  | 12.480.577,61    | 1,47  | 1,405%                        | 186,395                          |
| 2030                                   | 753                                                      | 6,76  | 68.127.240,64    | 7,93  | 100                                             | 7,08  | 453.103,93       | 4,73  | 750                                                      | 6,79  | 67.674.136,71    | 7,96  | 1,482%                        | 200,211                          |
| 2031                                   | 1.152                                                    | 10,34 | 100.830.212,26   | 11,73 | 160                                             | 11,32 | 1.186.143,61     | 12,39 | 1.138                                                    | 10,30 | 99.644.068,65    | 11,73 | 1,459%                        | 208,211                          |
| 2032                                   | 119                                                      | 1,07  | 13.414.830,31    | 1,56  | 16                                              | 1,13  | 57.757,90        | 0,60  | 119                                                      | 1,08  | 13.357.072,41    | 1,57  | 1,388%                        | 221,997                          |
| 2033                                   | 187                                                      | 1,68  | 21.505.197,84    | 2,50  | 30                                              | 2,12  | 218.481,30       | 2,28  | 185                                                      | 1,67  | 21.286.716,54    | 2,50  | 1,371%                        | 234,113                          |
| 2034                                   | 198                                                      | 1,78  | 25.213.261,46    | 2,93  | 27                                              | 1,91  | 212.022,54       | 2,21  | 196                                                      | 1,77  | 25.001.238,92    | 2,94  | 1,378%                        | 245,970                          |
| 2035                                   | 879                                                      | 7,89  | 102.468.830,94   | 11,92 | 130                                             | 9,20  | 727.864,74       | 7,60  | 874                                                      | 7,91  | 101.740.966,20   | 11,97 | 1,389%                        | 260,144                          |
| 2036                                   | 1.407                                                    | 12,63 | 154.559.676,31   | 17,99 | 210                                             | 14,86 | 1.520.130,98     | 15,88 | 1.390                                                    | 12,58 | 153.039.545,33   | 18,01 | 1,418%                        | 268,065                          |
| 2037                                   | 4                                                        | 0,04  | 858.954,46       | 0,10  | 2                                               | 0,14  | 37.224,13        | 0,39  | 4                                                        | 0,04  | 821.730,33       | 0,10  | 1,345%                        | 282,423                          |
| 2038                                   | 13                                                       | 0,12  | 1.548.823,86     | 0,18  | 1                                               | 0,07  | 636,43           | 0,01  | 13                                                       | 0,12  | 1.548.187,43     | 0,18  | 1,550%                        | 295,701                          |
| 2039                                   | 12                                                       | 0,11  | 1.670.390,47     | 0,19  | 3                                               | 0,21  | 6.927,85         | 0,07  | 11                                                       | 0,10  | 1.663.462,62     | 0,20  | 1,537%                        | 305,984                          |
| 2040                                   | 105                                                      | 0,94  | 13.664.451,26    | 1,59  | 17                                              | 1,20  | 35.055,04        | 0,37  | 105                                                      | 0,95  | 13.629.396,22    | 1,60  | 1,418%                        | 320,824                          |
| 2041                                   | 259                                                      | 2,33  | 31.488.262,00    | 3,66  | 38                                              | 2,69  | 252.303,67       | 2,64  | 253                                                      | 2,29  | 31.235.958,33    | 3,68  | 1,450%                        | 328,695                          |
| 2042                                   | 9                                                        | 0,08  | 1.083.484,77     | 0,13  | 0                                               | 0,00  | 0,00             | 0,00  | 9                                                        | 0,08  | 1.083.484,77     | 0,13  | 1,558%                        | 342,329                          |

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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| Intervalos anuales<br><i>Annual Intervals</i> | Saldo Vivo de Principal<br><i>Outstanding Principal Balance</i> |               |                         |               | Principal Vencido Impagado<br><i>Overdue Principal</i> |               |                         |               | Principal Pendiente Vencimiento<br><i>Outstanding Principal</i> |               |                         |               | Tipo Interés<br><i>Interest Rate</i> | Vida residual<br><i>Residual Life</i>   |
|-----------------------------------------------|-----------------------------------------------------------------|---------------|-------------------------|---------------|--------------------------------------------------------|---------------|-------------------------|---------------|-----------------------------------------------------------------|---------------|-------------------------|---------------|--------------------------------------|-----------------------------------------|
|                                               | Num.                                                            | %             | Importe / <i>Amount</i> | %             | Num.                                                   | %             | Importe / <i>Amount</i> | %             | Num.                                                            | %             | Importe / <i>Amount</i> | %             | Media Pond.<br><i>W. Average</i>     | M. Pond. Meses<br><i>W. Avg. Months</i> |
| 2043                                          | 9                                                               | 0,08          | 1.071.424,59            | 0,12          | 2                                                      | 0,14          | 1.967,43                | 0,02          | 9                                                               | 0,08          | 1.069.457,16            | 0,13          | 1,503%                               | 351,162                                 |
| 2044                                          | 5                                                               | 0,04          | 776.710,96              | 0,09          | 1                                                      | 0,07          | 258,08                  | 0,00          | 5                                                               | 0,05          | 776.452,88              | 0,09          | 1,211%                               | 364,230                                 |
| 2045                                          | 18                                                              | 0,16          | 3.044.219,32            | 0,35          | 4                                                      | 0,28          | 15.166,29               | 0,16          | 18                                                              | 0,16          | 3.029.053,03            | 0,36          | 1,503%                               | 378,997                                 |
| 2046                                          | 94                                                              | 0,84          | 12.379.524,47           | 1,44          | 9                                                      | 0,64          | 132.742,95              | 1,39          | 93                                                              | 0,84          | 12.246.781,52           | 1,44          | 1,471%                               | 391,072                                 |
| 2047                                          | 1                                                               | 0,01          | 127.769,11              | 0,01          | 0                                                      | 0,00          | 0,00                    | 0,00          | 1                                                               | 0,01          | 127.769,11              | 0,02          | 1,842%                               | 406,161                                 |
| 2050                                          | 1                                                               | 0,01          | 223.614,67              | 0,03          | 0                                                      | 0,00          | 0,00                    | 0,00          | 1                                                               | 0,01          | 223.614,67              | 0,03          | 2,006%                               | 438,323                                 |
| <b>Total :</b>                                | <b>11.136</b>                                                   | <b>100,00</b> | <b>859.353.578,81</b>   | <b>100,00</b> | <b>1.413</b>                                           | <b>100,00</b> | <b>9.573.470,37</b>     | <b>100,00</b> | <b>11.052</b>                                                   | <b>100,00</b> | <b>849.780.108,44</b>   | <b>100,00</b> |                                      |                                         |
| Media Ponderada / <i>Weighted Average</i> :   |                                                                 |               |                         |               |                                                        |               |                         |               |                                                                 |               |                         |               | <b>1,440%</b>                        | <b>206,849</b>                          |
| Media Simple / <i>Average</i> :               |                                                                 |               | <b>77.168,96</b>        |               |                                                        |               | <b>6.775,28</b>         |               |                                                                 |               | <b>76.889,26</b>        |               | <b>1,480%</b>                        | <b>171,315</b>                          |
| Mínimo / <i>Minimum</i> :                     |                                                                 |               | <b>0,31</b>             |               |                                                        |               | <b>0,31</b>             |               |                                                                 |               | <b>84,63</b>            |               | <b>0,945%</b>                        | <b>02/01/2014</b>                       |
| Máximo / <i>Maximum</i> :                     |                                                                 |               | <b>807.912,53</b>       |               |                                                        |               | <b>296.499,90</b>       |               |                                                                 |               | <b>806.956,95</b>       |               | <b>3,549%</b>                        | <b>10/07/2050</b>                       |