

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: 30/04/2016

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 | 1 | 0,01 | 561,35 | 0,00 | 1 | 0,10 | 561,35 | 0,00 | 0 | 0,00 | 0,00 | 0,00 | 0,000% | 0,000 |
| 2014 | 3 | 0,03 | 6.491,92 | 0,00 | 3 | 0,29 | 6.491,92 | 0,05 | 0 | 0,00 | 0,00 | 0,00 | 0,000% | 0,000 |
| 2015 | 5 | 0,05 | 38.688,88 | 0,01 | 5 | 0,48 | 38.688,88 | 0,30 | 0 | 0,00 | 0,00 | 0,00 | 0,000% | 0,000 |
| 2016 | 151 | 1,61 | 577.052,30 | 0,09 | 21 | 2,01 | 311.906,74 | 2,40 | 144 | 1,56 | 265.145,56 | 0,04 | 1,052% | 4,701 |
| 2017 | 168 | 1,79 | 1.342.912,48 | 0,21 | 11 | 1,05 | 56.838,24 | 0,44 | 168 | 1,82 | 1.286.074,24 | 0,21 | 1,092% | 15,357 |
| 2018 | 171 | 1,82 | 2.679.522,22 | 0,42 | 11 | 1,05 | 172.349,96 | 1,32 | 171 | 1,85 | 2.507.172,26 | 0,40 | 1,059% | 26,636 |
| 2019 | 329 | 3,51 | 6.629.225,47 | 1,04 | 23 | 2,20 | 406.859,80 | 3,13 | 327 | 3,54 | 6.222.365,67 | 0,99 | 1,068% | 39,267 |
| 2020 | 708 | 7,55 | 18.899.654,56 | 2,96 | 65 | 6,23 | 699.987,93 | 5,38 | 702 | 7,60 | 18.199.666,63 | 2,91 | 1,072% | 50,773 |
| 2021 | 569 | 6,07 | 17.579.636,34 | 2,75 | 50 | 4,79 | 481.175,35 | 3,70 | 564 | 6,11 | 17.098.460,99 | 2,73 | 1,043% | 60,506 |
| 2022 | 116 | 1,24 | 4.605.934,24 | 0,72 | 9 | 0,86 | 7.146,33 | 0,05 | 116 | 1,26 | 4.598.787,91 | 0,73 | 1,053% | 73,885 |
| 2023 | 125 | 1,33 | 5.490.751,33 | 0,86 | 11 | 1,05 | 240.977,49 | 1,85 | 122 | 1,32 | 5.249.773,84 | 0,84 | 1,016% | 86,228 |
| 2024 | 158 | 1,68 | 8.236.677,49 | 1,29 | 21 | 2,01 | 245.305,69 | 1,89 | 155 | 1,68 | 7.991.371,80 | 1,28 | 1,034% | 98,025 |
| 2025 | 763 | 8,13 | 41.997.579,15 | 6,57 | 79 | 7,57 | 799.071,60 | 6,14 | 753 | 8,15 | 41.198.507,55 | 6,58 | 1,036% | 111,988 |
| 2026 | 1.061 | 11,31 | 62.828.549,63 | 9,83 | 122 | 11,69 | 2.106.875,09 | 16,19 | 1.049 | 11,36 | 60.721.674,54 | 9,70 | 1,011% | 120,271 |
| 2027 | 86 | 0,92 | 6.138.514,68 | 0,96 | 9 | 0,86 | 69.250,87 | 0,53 | 86 | 0,93 | 6.069.263,81 | 0,97 | 1,064% | 134,560 |
| 2028 | 119 | 1,27 | 8.377.952,96 | 1,31 | 13 | 1,25 | 98.734,95 | 0,76 | 118 | 1,28 | 8.279.218,01 | 1,32 | 1,025% | 145,984 |
| 2029 | 129 | 1,38 | 9.865.649,74 | 1,54 | 14 | 1,34 | 186.563,05 | 1,43 | 127 | 1,38 | 9.679.086,69 | 1,55 | 0,963% | 158,347 |
| 2030 | 665 | 7,09 | 51.642.327,04 | 8,08 | 79 | 7,57 | 833.121,76 | 6,40 | 655 | 7,09 | 50.809.205,28 | 8,11 | 1,063% | 172,154 |
| 2031 | 1.012 | 10,79 | 76.908.522,81 | 12,03 | 117 | 11,21 | 1.365.749,34 | 10,50 | 994 | 10,76 | 75.542.773,47 | 12,06 | 1,018% | 180,300 |
| 2032 | 111 | 1,18 | 10.680.904,98 | 1,67 | 14 | 1,34 | 146.226,75 | 1,12 | 110 | 1,19 | 10.534.678,23 | 1,68 | 0,958% | 193,979 |
| 2033 | 172 | 1,83 | 17.408.316,19 | 2,72 | 21 | 2,01 | 371.760,20 | 2,86 | 167 | 1,81 | 17.036.555,99 | 2,72 | 0,942% | 205,980 |
| 2034 | 188 | 2,00 | 21.513.539,34 | 3,37 | 28 | 2,68 | 339.243,46 | 2,61 | 186 | 2,01 | 21.174.295,88 | 3,38 | 1,011% | 217,789 |
| 2035 | 768 | 8,19 | 79.113.429,26 | 12,38 | 82 | 7,85 | 1.235.154,08 | 9,49 | 752 | 8,14 | 77.878.275,18 | 12,44 | 0,971% | 232,188 |
| 2036 | 1.242 | 13,24 | 121.593.945,82 | 19,02 | 159 | 15,23 | 1.938.366,64 | 14,90 | 1.220 | 13,21 | 119.655.579,18 | 19,11 | 0,972% | 240,063 |
| 2037 | 5 | 0,05 | 808.392,98 | 0,13 | 1 | 0,10 | 45.538,78 | 0,35 | 5 | 0,05 | 762.854,20 | 0,12 | 0,965% | 255,005 |
| 2038 | 16 | 0,17 | 1.695.306,18 | 0,27 | 2 | 0,19 | 9.086,18 | 0,07 | 16 | 0,17 | 1.686.220,00 | 0,27 | 1,062% | 267,789 |
| 2039 | 15 | 0,16 | 1.551.026,81 | 0,24 | 4 | 0,38 | 11.572,97 | 0,09 | 14 | 0,15 | 1.539.453,84 | 0,25 | 1,061% | 277,366 |
| 2040 | 97 | 1,03 | 11.511.116,58 | 1,80 | 12 | 1,15 | 87.331,36 | 0,67 | 97 | 1,05 | 11.423.785,22 | 1,82 | 0,990% | 292,403 |
| 2041 | 247 | 2,63 | 28.131.269,11 | 4,40 | 32 | 3,07 | 429.730,21 | 3,30 | 240 | 2,60 | 27.701.538,90 | 4,42 | 1,003% | 300,731 |
| 2042 | 10 | 0,11 | 1.073.498,81 | 0,17 | 1 | 0,10 | 1.629,31 | 0,01 | 10 | 0,11 | 1.071.869,50 | 0,17 | 1,221% | 314,144 |

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*: 30/04/2016

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 | 7 | 0,07 | 609.930,45 | 0,10 | 0 | 0,00 | 0,00 | 0,00 | 7 | 0,08 | 609.930,45 | 0,10 | 0,987% | 325,042 |
| 2044 | 17 | 0,18 | 1.994.554,31 | 0,31 | 1 | 0,10 | 6.356,90 | 0,05 | 17 | 0,18 | 1.988.197,41 | 0,32 | 0,982% | 335,853 |
| 2045 | 19 | 0,20 | 2.497.805,04 | 0,39 | 2 | 0,19 | 37.327,44 | 0,29 | 18 | 0,19 | 2.460.477,60 | 0,39 | 1,088% | 350,254 |
| 2046 | 127 | 1,35 | 15.248.351,50 | 2,39 | 21 | 2,01 | 223.965,30 | 1,72 | 125 | 1,35 | 15.024.386,20 | 2,40 | 1,071% | 362,645 |
| Total : | 9.380 | 100,00 | 639.277.591,95 | 100,00 | 1.044 | 100,00 | 13.010.945,92 | 100,00 | 9.235 | 100,00 | 626.266.646,03 | 100,00 | | |
| Media Ponderada / <i>Weighted Average</i> : | | | | | | | | | | | | | 1,008% | 189,915 |
| Media Simple / <i>Average</i> : | | | 68.153,26 | | | | 12.462,59 | | | | 67.814,47 | | 1,048% | 155,376 |
| Mínimo / <i>Minimum</i> : | | | 0,31 | | | | 0,05 | | | | 36,99 | | 0,442% | 02/05/2016 |
| Máximo / <i>Maximum</i> : | | | 772.258,43 | | | | 296.499,90 | | | | 729.086,85 | | 3,420% | 10/11/2046 |

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.*