

MBS BANCAJA 4 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de morosidad +3 meses

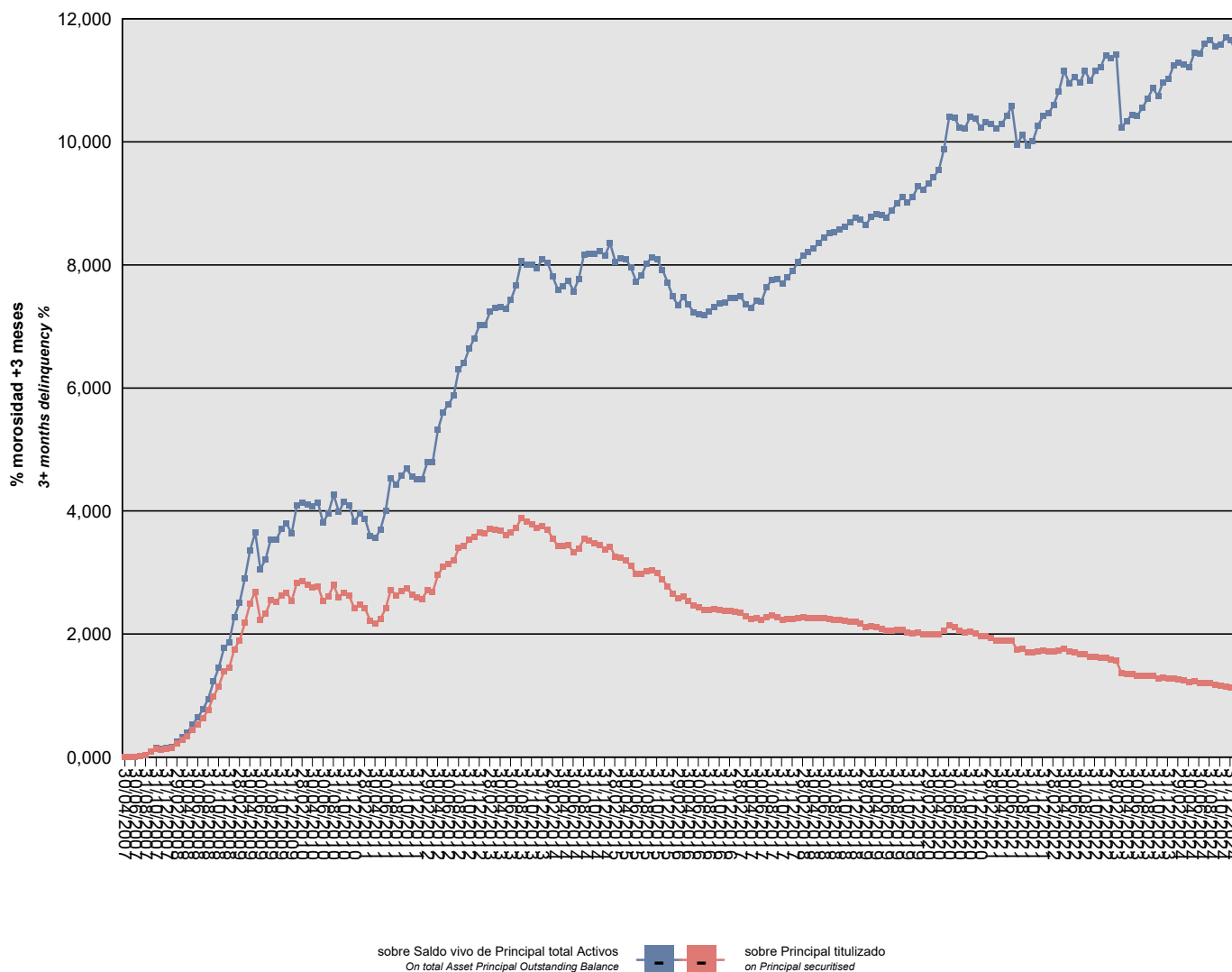
Delinquency analysis: 3+ months delinquency rate

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

Fecha / Date: 31/01/2025

Divisa / Currency: EUR

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates



MBS BANCAJA 4 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitized Assets

Análisis de morosidad: Tasa de morosidad +3 meses

Delinquency analysis: 3+ months delinquency rate

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

Fecha / Date: 31/01/2025

Divisa / Currency: EUR

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates

Fecha Date	Saldo vivo de Activos en mora (Ppal. Miles €) Delinquent Asset Outstanding Balance (€ thou. Principal)	% morosidad +3 meses 3+ months delinquency %	
		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado on Principal securitised
30/04/2007	0,000	0,00%	0,00%
31/05/2007	0,000	0,00%	0,00%
30/06/2007	0,000	0,00%	0,00%
31/07/2007	217,648	0,01%	0,01%
31/08/2007	605,656	0,03%	0,03%
30/09/2007	1.586,240	0,09%	0,09%
31/10/2007	2.501,157	0,15%	0,14%
30/11/2007	2.142,761	0,13%	0,12%
31/12/2007	2.482,836	0,15%	0,13%
31/01/2008	2.660,149	0,16%	0,14%
29/02/2008	4.003,699	0,25%	0,22%
31/03/2008	5.230,442	0,33%	0,28%
30/04/2008	6.283,390	0,40%	0,34%
31/05/2008	8.267,788	0,53%	0,45%
30/06/2008	9.882,402	0,65%	0,53%
31/07/2008	11.747,257	0,78%	0,63%
31/08/2008	14.134,559	0,94%	0,76%
30/09/2008	18.244,312	1,23%	0,99%
31/10/2008	21.327,600	1,45%	1,15%
30/11/2008	25.800,549	1,77%	1,39%
31/12/2008	26.773,685	1,86%	1,45%
31/01/2009	32.412,797	2,28%	1,75%
28/02/2009	35.016,065	2,50%	1,89%
31/03/2009	40.325,523	2,91%	2,18%
30/04/2009	46.250,460	3,36%	2,50%
31/05/2009	49.729,772	3,65%	2,69%
30/06/2009	41.227,309	3,05%	2,23%
31/07/2009	43.077,761	3,22%	2,33%
31/08/2009	47.063,845	3,54%	2,54%
30/09/2009	46.666,592	3,53%	2,52%
31/10/2009	48.574,584	3,70%	2,63%
30/11/2009	49.480,059	3,80%	2,67%
31/12/2009	46.958,077	3,64%	2,54%
31/01/2010	52.465,445	4,09%	2,84%
28/02/2010	52.783,689	4,14%	2,85%
31/03/2010	51.907,123	4,11%	2,81%
30/04/2010	51.046,396	4,07%	2,76%
31/05/2010	51.433,345	4,14%	2,78%
30/06/2010	46.979,971	3,82%	2,54%

MBS BANCAJA 4 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitized Assets

Análisis de morosidad: Tasa de morosidad +3 meses

Delinquency analysis: 3+ months delinquency rate

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

Fecha / Date: 31/01/2025

Divisa / Currency: EUR

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitized assets communicated or modified by the relevant Servicer after their effective dates

Fecha Date	Saldo vivo de Activos en mora (Ppal. Miles €) Delinquent Asset Outstanding Balance (€ thou. Principal)	% morosidad +3 meses 3+ months delinquency %	
		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado on Principal securitised
31/07/2010	48.262,059	3,95%	2,61%
31/08/2010	51.762,687	4,27%	2,80%
30/09/2010	47.900,359	3,98%	2,59%
31/10/2010	49.506,269	4,15%	2,68%
30/11/2010	48.484,201	4,10%	2,62%
31/12/2010	44.809,293	3,83%	2,42%
31/01/2011	45.933,409	3,95%	2,48%
28/02/2011	44.774,418	3,88%	2,42%
31/03/2011	41.051,965	3,59%	2,22%
30/04/2011	40.286,295	3,56%	2,18%
31/05/2011	41.552,121	3,70%	2,25%
30/06/2011	44.687,755	4,00%	2,42%
31/07/2011	50.218,726	4,53%	2,71%
31/08/2011	48.693,043	4,43%	2,63%
30/09/2011	49.886,666	4,57%	2,70%
31/10/2011	50.809,461	4,69%	2,75%
30/11/2011	48.920,684	4,56%	2,64%
31/12/2011	48.027,889	4,52%	2,60%
31/01/2012	47.628,353	4,52%	2,57%
29/02/2012	50.154,932	4,80%	2,71%
31/03/2012	49.650,321	4,80%	2,68%
30/04/2012	54.693,493	5,32%	2,96%
31/05/2012	57.216,448	5,60%	3,09%
30/06/2012	57.990,932	5,73%	3,13%
31/07/2012	59.007,026	5,87%	3,19%
31/08/2012	62.883,065	6,30%	3,40%
30/09/2012	63.507,807	6,41%	3,43%
31/10/2012	65.304,625	6,64%	3,53%
30/11/2012	66.274,173	6,80%	3,58%
31/12/2012	67.683,797	7,02%	3,66%
31/01/2013	67.160,215	7,03%	3,63%
28/02/2013	68.631,026	7,24%	3,71%
31/03/2013	68.496,234	7,30%	3,70%
30/04/2013	67.970,564	7,32%	3,67%
31/05/2013	66.841,779	7,29%	3,61%
30/06/2013	67.477,725	7,43%	3,65%
31/07/2013	68.968,529	7,67%	3,73%
31/08/2013	71.965,676	8,06%	3,89%
30/09/2013	70.788,397	8,01%	3,83%

MBS BANCAJA 4 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitized Assets

Análisis de morosidad: Tasa de morosidad +3 meses

Delinquency analysis: 3+ months delinquency rate

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

Fecha / Date: 31/01/2025

Divisa / Currency: EUR

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitized assets communicated or modified by the relevant Servicer after their effective dates

Fecha Date	Saldo vivo de Activos en mora (Ppal. Miles €) Delinquent Asset Outstanding Balance (€ thou. Principal)	% morosidad +3 meses 3+ months delinquency %	
		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado on Principal securitised
31/10/2013	69.929,539	8,00%	3,78%
30/11/2013	68.837,909	7,95%	3,72%
31/12/2013	69.429,951	8,09%	3,75%
31/01/2014	68.326,239	8,04%	3,69%
28/02/2014	65.798,128	7,81%	3,56%
31/03/2014	63.411,873	7,60%	3,43%
30/04/2014	63.442,877	7,66%	3,43%
31/05/2014	63.680,068	7,75%	3,44%
30/06/2014	61.712,272	7,57%	3,34%
31/07/2014	62.783,357	7,77%	3,39%
31/08/2014	65.550,381	8,17%	3,54%
30/09/2014	64.987,727	8,19%	3,51%
31/10/2014	64.205,187	8,18%	3,47%
30/11/2014	63.812,867	8,23%	3,45%
31/12/2014	62.495,185	8,16%	3,38%
31/01/2015	63.276,791	8,35%	3,42%
28/02/2015	60.268,610	8,06%	3,26%
31/03/2015	59.952,531	8,11%	3,24%
30/04/2015	59.177,548	8,10%	3,20%
31/05/2015	57.521,425	7,96%	3,11%
30/06/2015	55.127,769	7,73%	2,98%
31/07/2015	55.126,460	7,83%	2,98%
31/08/2015	56.008,068	8,02%	3,03%
30/09/2015	56.168,065	8,13%	3,04%
31/10/2015	55.222,677	8,09%	2,98%
30/11/2015	53.462,461	7,92%	2,89%
31/12/2015	51.398,095	7,72%	2,78%
31/01/2016	49.253,382	7,49%	2,66%
29/02/2016	47.823,346	7,34%	2,58%
31/03/2016	48.290,411	7,48%	2,61%
30/04/2016	46.984,239	7,36%	2,54%
31/05/2016	45.639,643	7,23%	2,47%
30/06/2016	44.959,712	7,20%	2,43%
31/07/2016	44.343,930	7,18%	2,40%
31/08/2016	44.381,797	7,24%	2,40%
30/09/2016	44.455,584	7,32%	2,40%
31/10/2016	44.347,589	7,37%	2,40%
30/11/2016	44.028,906	7,39%	2,38%
31/12/2016	44.026,056	7,46%	2,38%

MBS BANCAJA 4 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de morosidad +3 meses

Delinquency analysis: 3+ months delinquency rate

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

Fecha / Date: 31/01/2025

Divisa / Currency: EUR

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates

Fecha Date	Saldo vivo de Activos en mora (Ppal. Miles €) Delinquent Asset Outstanding Balance (€ thou. Principal)	% morosidad +3 meses 3+ months delinquency %	
		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado on Principal securitised
31/01/2017	43.624,545	7,46%	2,36%
28/02/2017	43.393,155	7,49%	2,35%
31/03/2017	42.231,711	7,36%	2,28%
30/04/2017	41.494,401	7,30%	2,24%
31/05/2017	41.765,322	7,41%	2,26%
30/06/2017	41.306,295	7,41%	2,23%
31/07/2017	42.181,666	7,63%	2,28%
31/08/2017	42.536,697	7,76%	2,30%
30/09/2017	42.183,629	7,77%	2,28%
31/10/2017	41.287,673	7,70%	2,23%
30/11/2017	41.427,904	7,80%	2,24%
31/12/2017	41.545,729	7,90%	2,25%
31/01/2018	41.924,373	8,05%	2,27%
28/02/2018	41.982,969	8,15%	2,27%
31/03/2018	41.821,140	8,20%	2,26%
30/04/2018	41.709,932	8,27%	2,25%
31/05/2018	41.752,897	8,35%	2,26%
30/06/2018	41.753,062	8,45%	2,26%
31/07/2018	41.644,641	8,52%	2,25%
31/08/2018	41.247,455	8,53%	2,23%
30/09/2018	41.127,242	8,58%	2,22%
31/10/2018	40.843,360	8,61%	2,21%
30/11/2018	40.783,570	8,70%	2,20%
31/12/2018	40.578,113	8,77%	2,19%
31/01/2019	40.046,964	8,74%	2,16%
28/02/2019	39.165,965	8,65%	2,12%
31/03/2019	39.317,608	8,78%	2,13%
30/04/2019	39.073,663	8,82%	2,11%
31/05/2019	38.600,595	8,82%	2,09%
30/06/2019	37.983,925	8,77%	2,05%
31/07/2019	38.004,672	8,89%	2,05%
31/08/2019	38.154,429	9,00%	2,06%
30/09/2019	38.192,977	9,11%	2,06%
31/10/2019	37.377,177	9,01%	2,02%
30/11/2019	37.311,835	9,11%	2,02%
31/12/2019	37.551,698	9,27%	2,03%
31/01/2020	36.950,184	9,23%	2,00%
29/02/2020	36.785,317	9,32%	1,99%
31/03/2020	36.852,040	9,43%	1,99%

MBS BANCAJA 4 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de morosidad +3 meses

Delinquency analysis: 3+ months delinquency rate

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

Fecha / Date: 31/01/2025

Divisa / Currency: EUR

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates

Fecha Date	Saldo vivo de Activos en mora (Ppal. Miles €) Delinquent Asset Outstanding Balance (€ thou. Principal)	% morosidad +3 meses 3+ months delinquency %	
		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado on Principal securitised
30/04/2020	36.970,387	9,55%	2,00%
31/05/2020	37.964,473	9,89%	2,05%
30/06/2020	39.593,609	10,41%	2,14%
31/07/2020	39.065,377	10,39%	2,11%
31/08/2020	38.106,345	10,23%	2,06%
30/09/2020	37.551,771	10,22%	2,03%
31/10/2020	37.848,514	10,41%	2,05%
30/11/2020	37.315,515	10,38%	2,02%
31/12/2020	36.316,731	10,23%	1,96%
31/01/2021	36.253,209	10,32%	1,96%
28/02/2021	35.771,867	10,29%	1,93%
31/03/2021	35.091,692	10,22%	1,90%
30/04/2021	34.965,346	10,29%	1,89%
31/05/2021	34.915,897	10,42%	1,89%
30/06/2021	35.033,081	10,58%	1,89%
31/07/2021	32.340,954	9,96%	1,75%
31/08/2021	32.536,777	10,11%	1,76%
30/09/2021	31.566,467	9,94%	1,71%
31/10/2021	31.452,011	10,01%	1,70%
30/11/2021	31.838,786	10,26%	1,72%
31/12/2021	31.945,980	10,42%	1,73%
31/01/2022	31.713,037	10,47%	1,71%
28/02/2022	31.778,221	10,60%	1,72%
31/03/2022	32.051,530	10,82%	1,73%
30/04/2022	32.602,829	11,16%	1,76%
31/05/2022	31.672,084	10,95%	1,71%
30/06/2022	31.589,558	11,06%	1,71%
31/07/2022	30.911,054	10,96%	1,67%
31/08/2022	31.038,685	11,16%	1,68%
30/09/2022	30.155,104	11,00%	1,63%
31/10/2022	30.189,764	11,15%	1,63%
30/11/2022	29.898,779	11,21%	1,62%
31/12/2022	29.981,950	11,41%	1,62%
31/01/2023	29.350,731	11,36%	1,59%
28/02/2023	28.979,573	11,42%	1,57%
31/03/2023	25.191,935	10,24%	1,36%
30/04/2023	25.077,252	10,34%	1,36%
31/05/2023	24.981,847	10,44%	1,35%
30/06/2023	24.518,358	10,42%	1,33%

MBS BANCAJA 4 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de morosidad +3 meses

Delinquency analysis: 3+ months delinquency rate

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

Fecha / Date: 31/01/2025

Divisa / Currency: EUR

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates

Fecha Date	Saldo vivo de Activos en mora (Ppal. Miles €) Delinquent Asset Outstanding Balance (€ thou. Principal)	% morosidad +3 meses 3+ months delinquency %	
		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado on Principal securitised
31/07/2023	24.324,361	10,56%	1,31%
31/08/2023	24.339,129	10,70%	1,32%
30/09/2023	24.352,915	10,87%	1,32%
31/10/2023	23.671,754	10,75%	1,28%
30/11/2023	23.805,293	10,97%	1,29%
31/12/2023	23.604,249	11,02%	1,28%
31/01/2024	23.718,816	11,25%	1,28%
29/02/2024	23.400,218	11,29%	1,26%
31/03/2024	23.029,360	11,26%	1,24%
30/04/2024	22.592,082	11,21%	1,22%
31/05/2024	22.670,824	11,45%	1,23%
30/06/2024	22.359,956	11,44%	1,21%
31/07/2024	22.312,377	11,60%	1,21%
31/08/2024	22.170,562	11,66%	1,20%
30/09/2024	21.641,346	11,56%	1,17%
31/10/2024	21.344,181	11,57%	1,15%
30/11/2024	21.261,227	11,70%	1,15%
31/12/2024	20.796,948	11,65%	1,12%
31/01/2025	19.943,886	11,41%	1,08%