

# MBS BANCAJA 4 Fondo de Titulización de Activos

## Cartera de Activos Titulizados / Portfolio of Securitised Assets

**Análisis de morosidad:** Tasa de morosidad +3 meses

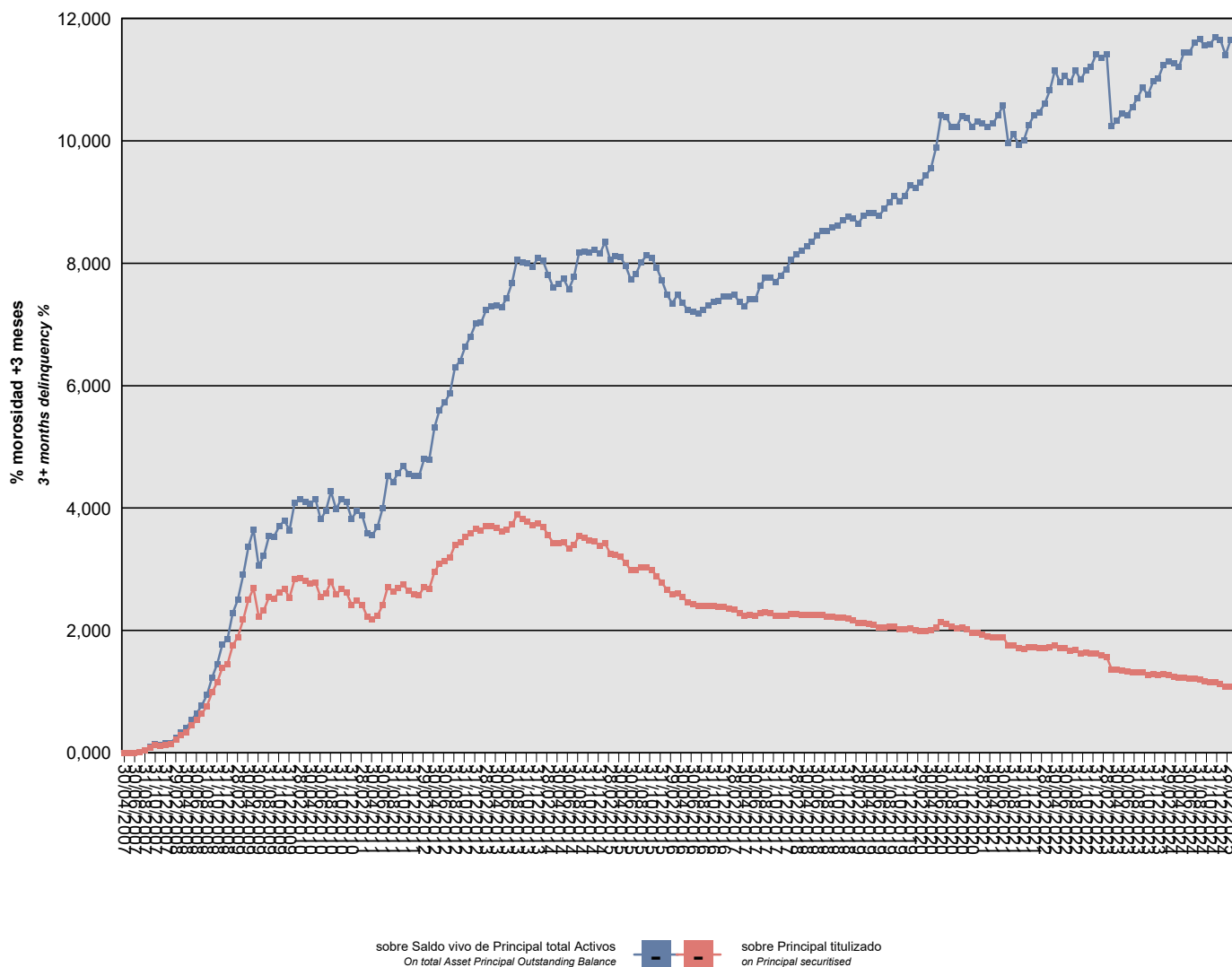
**Delinquency analysis:** 3+ months delinquency rate

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

**Fecha / Date:** 28/02/2025

**Divisa / Currency:** EUR

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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%

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		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%

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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%

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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%

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		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%

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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	19.937,726	11,40%	1,08%
28/02/2025	20.108,007	11,66%	1,09%