

MBS BANCAJA 4 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de morosidad 18 meses*

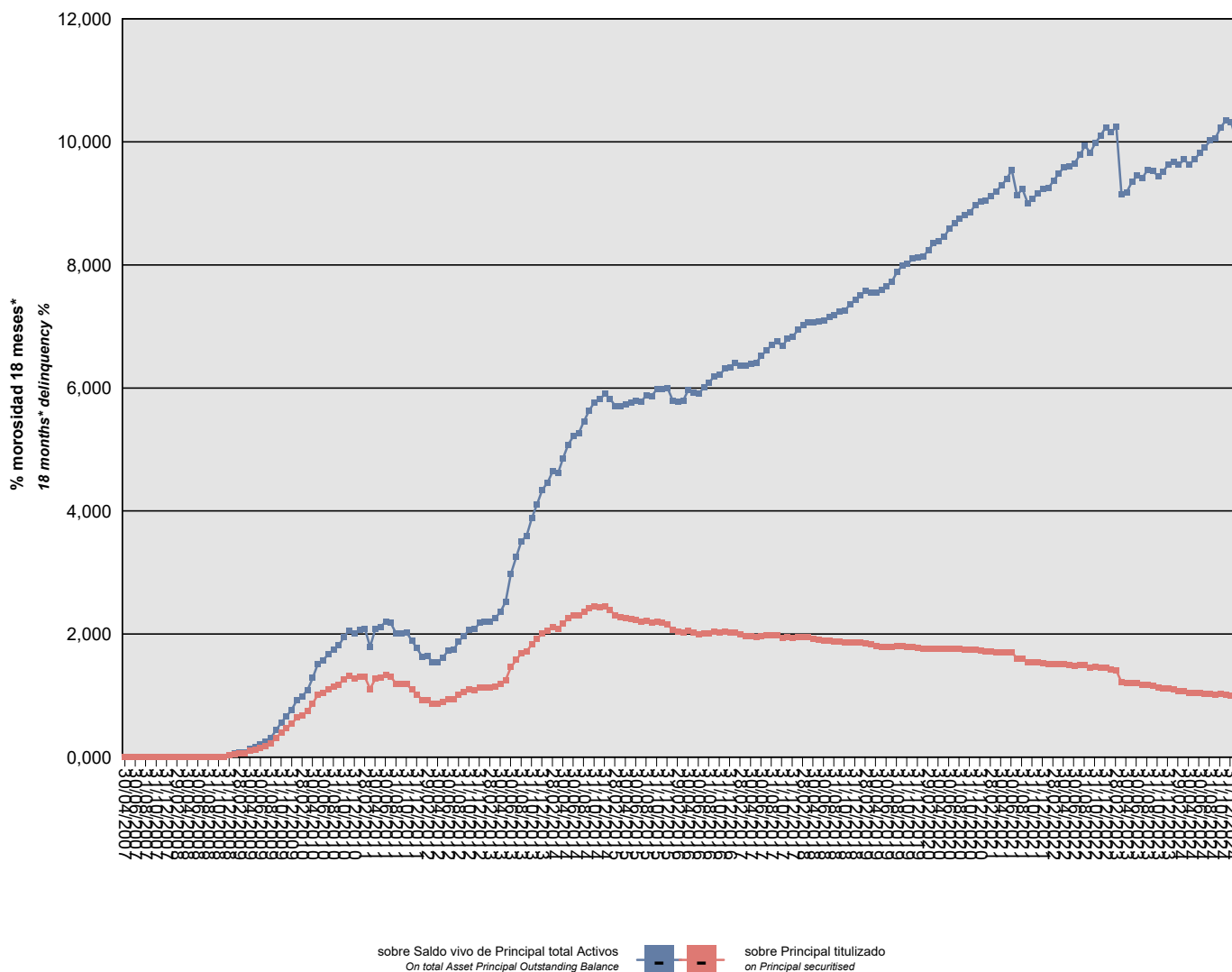
Delinquency analysis: 18 months* delinquency rate

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



*Incluye en su caso los activos titulizados clasificados como dudosos/fallidos por duda razonable sobre reembolso total.
*Includes securitised assets, if any, classified as doubtful or bad debts because there are reasonable doubts as to full repayment.

MBS BANCAJA 4 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitized Assets

Análisis de morosidad: Tasa de morosidad 18 meses*

Delinquency analysis: 18 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 18 meses* 18 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	0,000	0,00%	0,00%
31/08/2007	0,000	0,00%	0,00%
30/09/2007	0,000	0,00%	0,00%
31/10/2007	0,000	0,00%	0,00%
30/11/2007	0,000	0,00%	0,00%
31/12/2007	0,000	0,00%	0,00%
31/01/2008	0,000	0,00%	0,00%
29/02/2008	0,000	0,00%	0,00%
31/03/2008	0,000	0,00%	0,00%
30/04/2008	0,000	0,00%	0,00%
31/05/2008	0,000	0,00%	0,00%
30/06/2008	0,000	0,00%	0,00%
31/07/2008	0,000	0,00%	0,00%
31/08/2008	0,000	0,00%	0,00%
30/09/2008	0,000	0,00%	0,00%
31/10/2008	0,000	0,00%	0,00%
30/11/2008	134,109	0,01%	0,01%
31/12/2008	484,990	0,03%	0,03%
31/01/2009	892,922	0,06%	0,05%
28/02/2009	1.010,582	0,07%	0,05%
31/03/2009	1.010,582	0,07%	0,05%
30/04/2009	1.905,745	0,14%	0,10%
31/05/2009	2.153,779	0,16%	0,12%
30/06/2009	2.697,027	0,20%	0,15%
31/07/2009	3.369,205	0,25%	0,18%
31/08/2009	4.143,371	0,31%	0,22%
30/09/2009	5.776,000	0,44%	0,31%
31/10/2009	7.402,943	0,56%	0,40%
30/11/2009	8.627,886	0,66%	0,47%
31/12/2009	9.929,081	0,77%	0,54%
31/01/2010	11.881,249	0,93%	0,64%
28/02/2010	12.563,658	0,99%	0,68%
31/03/2010	13.766,495	1,09%	0,74%
30/04/2010	16.093,855	1,28%	0,87%
31/05/2010	18.793,368	1,51%	1,02%
30/06/2010	19.432,324	1,58%	1,05%

*Incluye en su caso los activos titulizados clasificados como dudosos/fallidos por duda razonable sobre reembolso total.
*Includes securitised assets, if any, classified as doubtful or bad debts because there are reasonable doubts as to full repayment.

MBS BANCAJA 4 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de morosidad 18 meses*

Delinquency analysis: 18 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 18 meses* 18 months* delinquency %	
		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado on Principal securitised
31/07/2010	20.319,759	1,67%	1,10%
31/08/2010	21.232,455	1,75%	1,15%
30/09/2010	21.829,336	1,82%	1,18%
31/10/2010	23.311,091	1,95%	1,26%
30/11/2010	24.383,966	2,06%	1,32%
31/12/2010	23.498,784	2,01%	1,27%
31/01/2011	24.069,226	2,07%	1,30%
28/02/2011	24.061,369	2,08%	1,30%
31/03/2011	20.459,982	1,79%	1,11%
30/04/2011	23.532,045	2,08%	1,27%
31/05/2011	23.763,012	2,11%	1,28%
30/06/2011	24.591,401	2,20%	1,33%
31/07/2011	24.161,811	2,18%	1,31%
31/08/2011	22.057,539	2,01%	1,19%
30/09/2011	21.990,314	2,01%	1,19%
31/10/2011	21.968,749	2,03%	1,19%
30/11/2011	20.343,963	1,90%	1,10%
31/12/2011	18.815,209	1,77%	1,02%
31/01/2012	17.202,415	1,63%	0,93%
29/02/2012	17.107,633	1,64%	0,92%
31/03/2012	15.979,839	1,54%	0,86%
30/04/2012	15.886,549	1,54%	0,86%
31/05/2012	16.536,644	1,62%	0,89%
30/06/2012	17.528,243	1,73%	0,95%
31/07/2012	17.510,086	1,74%	0,95%
31/08/2012	18.804,949	1,88%	1,02%
30/09/2012	19.497,086	1,97%	1,05%
31/10/2012	20.343,667	2,07%	1,10%
30/11/2012	20.238,333	2,08%	1,09%
31/12/2012	21.013,159	2,18%	1,14%
31/01/2013	21.020,771	2,20%	1,14%
28/02/2013	20.859,228	2,20%	1,13%
31/03/2013	21.201,119	2,26%	1,15%
30/04/2013	21.948,011	2,36%	1,19%
31/05/2013	23.145,283	2,52%	1,25%
30/06/2013	27.013,830	2,97%	1,46%
31/07/2013	29.248,959	3,25%	1,58%
31/08/2013	31.337,589	3,51%	1,69%
30/09/2013	31.743,328	3,59%	1,72%

*Incluye en su caso los activos titulizados clasificados como dudosos/fallidos por duda razonable sobre reembolso total.
*Includes securitised assets, if any, classified as doubtful or bad debts because there are reasonable doubts as to full repayment.

MBS BANCAJA 4 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de morosidad 18 meses*

Delinquency analysis: 18 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 18 meses* 18 months* delinquency %	
		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado on Principal securitised
31/10/2013	33.925,069	3,88%	1,83%
30/11/2013	35.550,137	4,10%	1,92%
31/12/2013	37.305,092	4,35%	2,02%
31/01/2014	37.903,081	4,46%	2,05%
28/02/2014	39.147,020	4,65%	2,12%
31/03/2014	38.482,236	4,61%	2,08%
30/04/2014	40.236,111	4,86%	2,17%
31/05/2014	41.765,805	5,08%	2,26%
30/06/2014	42.569,607	5,22%	2,30%
31/07/2014	42.538,849	5,27%	2,30%
31/08/2014	43.803,752	5,46%	2,37%
30/09/2014	44.720,142	5,63%	2,42%
31/10/2014	45.235,177	5,76%	2,44%
30/11/2014	45.124,811	5,82%	2,44%
31/12/2014	45.227,586	5,90%	2,44%
31/01/2015	44.101,612	5,82%	2,38%
28/02/2015	42.694,389	5,71%	2,31%
31/03/2015	42.207,454	5,71%	2,28%
30/04/2015	41.884,695	5,73%	2,26%
31/05/2015	41.603,920	5,76%	2,25%
30/06/2015	41.258,791	5,79%	2,23%
31/07/2015	40.716,414	5,78%	2,20%
31/08/2015	41.092,787	5,88%	2,22%
30/09/2015	40.573,626	5,87%	2,19%
31/10/2015	40.834,853	5,98%	2,21%
30/11/2015	40.405,410	5,99%	2,18%
31/12/2015	39.946,591	6,00%	2,16%
31/01/2016	38.127,293	5,80%	2,06%
29/02/2016	37.611,892	5,78%	2,03%
31/03/2016	37.393,112	5,79%	2,02%
30/04/2016	38.085,098	5,97%	2,06%
31/05/2016	37.403,621	5,93%	2,02%
30/06/2016	36.878,011	5,91%	1,99%
31/07/2016	37.167,206	6,02%	2,01%
31/08/2016	37.292,067	6,09%	2,02%
30/09/2016	37.628,570	6,19%	2,03%
31/10/2016	37.396,093	6,21%	2,02%
30/11/2016	37.624,580	6,31%	2,03%
31/12/2016	37.367,438	6,33%	2,02%

*Incluye en su caso los activos titulizados clasificados como dudosos/fallidos por duda razonable sobre reembolso total.
*Includes securitised assets, if any, classified as doubtful or bad debts because there are reasonable doubts as to full repayment.

MBS BANCAJA 4 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de morosidad 18 meses*

Delinquency analysis: 18 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 18 meses* 18 months* delinquency %	
		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado on Principal securitised
31/01/2017	37.444,780	6,40%	2,02%
28/02/2017	36.833,340	6,36%	1,99%
31/03/2017	36.452,175	6,36%	1,97%
30/04/2017	36.379,241	6,40%	1,97%
31/05/2017	36.137,571	6,41%	1,95%
30/06/2017	36.364,355	6,52%	1,97%
31/07/2017	36.561,657	6,62%	1,98%
31/08/2017	36.702,319	6,70%	1,98%
30/09/2017	36.667,354	6,76%	1,98%
31/10/2017	35.828,854	6,68%	1,94%
30/11/2017	36.114,750	6,80%	1,95%
31/12/2017	35.943,641	6,83%	1,94%
31/01/2018	36.143,424	6,94%	1,95%
28/02/2018	36.179,108	7,02%	1,96%
31/03/2018	36.004,028	7,06%	1,95%
30/04/2018	35.622,189	7,06%	1,93%
31/05/2018	35.359,686	7,07%	1,91%
30/06/2018	35.067,242	7,10%	1,90%
31/07/2018	34.940,092	7,15%	1,89%
31/08/2018	34.729,955	7,18%	1,88%
30/09/2018	34.735,139	7,25%	1,88%
31/10/2018	34.399,986	7,26%	1,86%
30/11/2018	34.530,365	7,37%	1,87%
31/12/2018	34.383,587	7,43%	1,86%
31/01/2019	34.401,570	7,51%	1,86%
28/02/2019	34.299,905	7,57%	1,85%
31/03/2019	33.860,505	7,56%	1,83%
30/04/2019	33.449,200	7,55%	1,81%
31/05/2019	33.231,060	7,59%	1,80%
30/06/2019	33.140,747	7,66%	1,79%
31/07/2019	33.038,019	7,73%	1,79%
31/08/2019	33.415,703	7,88%	1,81%
30/09/2019	33.508,242	7,99%	1,81%
31/10/2019	33.241,802	8,02%	1,80%
30/11/2019	33.207,590	8,10%	1,79%
31/12/2019	32.872,456	8,12%	1,78%
31/01/2020	32.570,275	8,13%	1,76%
29/02/2020	32.516,866	8,24%	1,76%
31/03/2020	32.649,779	8,36%	1,76%

*Incluye en su caso los activos titulizados clasificados como dudosos/fallidos por duda razonable sobre reembolso total.
*Includes securitised assets, if any, classified as doubtful or bad debts because there are reasonable doubts as to full repayment.

MBS BANCAJA 4 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de morosidad 18 meses*

Delinquency analysis: 18 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 18 meses* 18 months* delinquency %	
		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado on Principal securitised
30/04/2020	32.481,543	8,39%	1,76%
31/05/2020	32.476,276	8,46%	1,76%
30/06/2020	32.640,540	8,58%	1,76%
31/07/2020	32.616,982	8,68%	1,76%
31/08/2020	32.612,674	8,76%	1,76%
30/09/2020	32.333,730	8,80%	1,75%
31/10/2020	32.216,886	8,86%	1,74%
30/11/2020	32.285,293	8,98%	1,75%
31/12/2020	32.081,621	9,04%	1,73%
31/01/2021	31.788,063	9,05%	1,72%
28/02/2021	31.707,231	9,12%	1,71%
31/03/2021	31.555,578	9,19%	1,71%
30/04/2021	31.577,402	9,29%	1,71%
31/05/2021	31.485,639	9,40%	1,70%
30/06/2021	31.587,634	9,54%	1,71%
31/07/2021	29.676,510	9,14%	1,60%
31/08/2021	29.709,108	9,23%	1,61%
30/09/2021	28.594,528	9,01%	1,55%
31/10/2021	28.528,794	9,08%	1,54%
30/11/2021	28.428,789	9,16%	1,54%
31/12/2021	28.327,552	9,24%	1,53%
31/01/2022	28.038,993	9,25%	1,52%
28/02/2022	28.086,253	9,37%	1,52%
31/03/2022	28.084,811	9,48%	1,52%
30/04/2022	28.035,468	9,59%	1,52%
31/05/2022	27.779,507	9,61%	1,50%
30/06/2022	27.567,534	9,65%	1,49%
31/07/2022	27.601,326	9,79%	1,49%
31/08/2022	27.650,745	9,94%	1,49%
30/09/2022	26.929,332	9,82%	1,46%
31/10/2022	27.025,481	9,98%	1,46%
30/11/2022	26.934,875	10,10%	1,46%
31/12/2022	26.901,812	10,24%	1,45%
31/01/2023	26.253,777	10,16%	1,42%
28/02/2023	25.986,998	10,24%	1,40%
31/03/2023	22.510,787	9,15%	1,22%
30/04/2023	22.271,645	9,18%	1,20%
31/05/2023	22.359,725	9,35%	1,21%
30/06/2023	22.237,504	9,45%	1,20%

*Incluye en su caso los activos titulizados clasificados como dudosos/fallidos por duda razonable sobre reembolso total.
*Includes securitised assets, if any, classified as doubtful or bad debts because there are reasonable doubts as to full repayment.

MBS BANCAJA 4 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de morosidad 18 meses*

Delinquency analysis: 18 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 18 meses* 18 months* delinquency %	
		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado on Principal securitised
31/07/2023	21.698,858	9,42%	1,17%
31/08/2023	21.720,815	9,55%	1,17%
30/09/2023	21.353,566	9,53%	1,15%
31/10/2023	20.789,602	9,44%	1,12%
30/11/2023	20.646,963	9,52%	1,12%
31/12/2023	20.639,985	9,64%	1,12%
31/01/2024	20.401,548	9,67%	1,10%
29/02/2024	19.947,059	9,63%	1,08%
31/03/2024	19.869,503	9,72%	1,07%
30/04/2024	19.398,408	9,63%	1,05%
31/05/2024	19.249,925	9,72%	1,04%
30/06/2024	19.184,626	9,81%	1,04%
31/07/2024	19.067,658	9,91%	1,03%
31/08/2024	19.054,425	10,02%	1,03%
30/09/2024	18.843,564	10,06%	1,02%
31/10/2024	18.863,001	10,23%	1,02%
30/11/2024	18.812,730	10,35%	1,02%
31/12/2024	18.411,871	10,31%	1,00%
31/01/2025	17.522,301	10,02%	0,95%

*Incluye en su caso los activos titulizados clasificados como dudosos/fallidos por duda razonable sobre reembolso total.
*Includes securitised assets, if any, classified as doubtful or bad debts because there are reasonable doubts as to full repayment.