

VAL BANCAJA 1 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 vivienda (CTHS) / Residential mortgage loans

Fecha / Date: 30/06/2012

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 |
| 2012 | 1 | 0,05 | 2.521,35 | 0,00 | 1 | 0,62 | 838,42 | 0,14 | 1 | 0,05 | 1.682,93 | 0,00 | 2,904% | 1,065 |
| 2013 | 2 | 0,11 | 24.821,59 | 0,01 | 0 | 0,00 | 0,00 | 0,00 | 2 | 0,11 | 24.821,59 | 0,01 | 2,592% | 14,432 |
| 2014 | 5 | 0,27 | 137.978,18 | 0,05 | 0 | 0,00 | 0,00 | 0,00 | 5 | 0,27 | 137.978,18 | 0,05 | 2,559% | 21,164 |
| 2015 | 6 | 0,33 | 169.310,12 | 0,07 | 0 | 0,00 | 0,00 | 0,00 | 6 | 0,33 | 169.310,12 | 0,07 | 2,413% | 36,177 |
| 2016 | 6 | 0,33 | 147.995,68 | 0,06 | 0 | 0,00 | 0,00 | 0,00 | 6 | 0,33 | 147.995,68 | 0,06 | 2,621% | 46,623 |
| 2017 | 7 | 0,38 | 228.523,05 | 0,09 | 0 | 0,00 | 0,00 | 0,00 | 7 | 0,38 | 228.523,05 | 0,09 | 2,576% | 62,071 |
| 2018 | 8 | 0,44 | 279.111,58 | 0,11 | 0 | 0,00 | 0,00 | 0,00 | 8 | 0,44 | 279.111,58 | 0,11 | 2,567% | 72,809 |
| 2019 | 7 | 0,38 | 391.030,55 | 0,15 | 0 | 0,00 | 0,00 | 0,00 | 7 | 0,38 | 391.030,55 | 0,15 | 2,231% | 85,712 |
| 2020 | 11 | 0,60 | 946.871,14 | 0,37 | 0 | 0,00 | 0,00 | 0,00 | 11 | 0,60 | 946.871,14 | 0,37 | 2,476% | 96,725 |
| 2021 | 12 | 0,66 | 874.136,90 | 0,34 | 3 | 1,86 | 2.806,59 | 0,46 | 12 | 0,66 | 871.330,31 | 0,34 | 2,668% | 107,951 |
| 2022 | 12 | 0,66 | 915.937,61 | 0,35 | 1 | 0,62 | 33.363,22 | 5,48 | 11 | 0,60 | 882.574,39 | 0,34 | 2,570% | 119,304 |
| 2023 | 40 | 2,18 | 2.759.109,24 | 1,06 | 5 | 3,11 | 7.508,38 | 1,23 | 40 | 2,19 | 2.751.600,86 | 1,06 | 2,728% | 132,753 |
| 2024 | 12 | 0,66 | 826.914,56 | 0,32 | 1 | 0,62 | 1.642,08 | 0,27 | 12 | 0,66 | 825.272,48 | 0,32 | 2,594% | 144,633 |
| 2025 | 20 | 1,09 | 2.009.084,50 | 0,77 | 0 | 0,00 | 0,00 | 0,00 | 20 | 1,09 | 2.009.084,50 | 0,78 | 2,592% | 154,911 |
| 2026 | 15 | 0,82 | 1.498.847,93 | 0,58 | 1 | 0,62 | 740,36 | 0,12 | 15 | 0,82 | 1.498.107,57 | 0,58 | 2,516% | 167,100 |
| 2027 | 30 | 1,64 | 4.314.633,54 | 1,66 | 4 | 2,48 | 6.896,77 | 1,13 | 30 | 1,64 | 4.307.736,77 | 1,66 | 2,923% | 181,296 |
| 2028 | 72 | 3,93 | 6.903.067,08 | 2,66 | 6 | 3,73 | 13.983,59 | 2,30 | 72 | 3,94 | 6.889.083,49 | 2,66 | 2,729% | 191,967 |
| 2029 | 23 | 1,26 | 2.739.566,13 | 1,06 | 2 | 1,24 | 894,05 | 0,15 | 23 | 1,26 | 2.738.672,08 | 1,06 | 2,544% | 203,552 |
| 2030 | 26 | 1,42 | 3.234.283,66 | 1,25 | 1 | 0,62 | 2,54 | 0,00 | 26 | 1,42 | 3.234.281,12 | 1,25 | 2,484% | 217,374 |
| 2031 | 34 | 1,86 | 5.251.305,15 | 2,02 | 6 | 3,73 | 56.723,36 | 9,32 | 34 | 1,86 | 5.194.581,79 | 2,01 | 2,501% | 227,244 |
| 2032 | 37 | 2,02 | 3.933.626,72 | 1,52 | 5 | 3,11 | 1.529,73 | 0,25 | 37 | 2,03 | 3.932.096,99 | 1,52 | 2,690% | 240,597 |
| 2033 | 110 | 6,01 | 12.401.767,41 | 4,78 | 8 | 4,97 | 4.792,11 | 0,79 | 110 | 6,02 | 12.396.975,30 | 4,79 | 2,659% | 252,318 |
| 2034 | 22 | 1,20 | 2.919.913,30 | 1,13 | 2 | 1,24 | 4.663,59 | 0,77 | 22 | 1,20 | 2.915.249,71 | 1,13 | 2,553% | 264,700 |
| 2035 | 37 | 2,02 | 5.556.984,37 | 2,14 | 4 | 2,48 | 11.702,57 | 1,92 | 37 | 2,03 | 5.545.281,80 | 2,14 | 2,678% | 276,894 |
| 2036 | 50 | 2,73 | 7.675.656,18 | 2,96 | 3 | 1,86 | 7.845,45 | 1,29 | 50 | 2,74 | 7.667.810,73 | 2,96 | 2,699% | 286,790 |
| 2037 | 40 | 2,18 | 7.087.946,27 | 2,73 | 9 | 5,59 | 62.225,00 | 10,22 | 40 | 2,19 | 7.025.721,27 | 2,71 | 2,586% | 301,056 |
| 2038 | 219 | 11,96 | 30.189.669,99 | 11,64 | 11 | 6,83 | 13.755,25 | 2,26 | 219 | 11,99 | 30.175.914,74 | 11,66 | 2,682% | 312,256 |
| 2039 | 8 | 0,44 | 1.226.996,39 | 0,47 | 1 | 0,62 | 3.062,44 | 0,50 | 8 | 0,44 | 1.223.933,95 | 0,47 | 2,691% | 325,685 |
| 2040 | 35 | 1,91 | 5.914.445,90 | 2,28 | 0 | 0,00 | 0,00 | 0,00 | 35 | 1,92 | 5.914.445,90 | 2,29 | 2,705% | 337,431 |
| 2041 | 80 | 4,37 | 13.413.994,79 | 5,17 | 19 | 11,80 | 192.680,63 | 31,66 | 78 | 4,27 | 13.221.314,16 | 5,11 | 2,765% | 346,274 |

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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Fecha / *Date*: 30/06/2012

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> |
| 2042 | 36 | 1,97 | 5.857.911,31 | 2,26 | 6 | 3,73 | 8.308,89 | 1,37 | 36 | 1,97 | 5.849.602,42 | 2,26 | 2,636% | 360,001 |
| 2043 | 141 | 7,70 | 20.287.116,58 | 7,82 | 7 | 4,35 | 5.173,70 | 0,85 | 141 | 7,72 | 20.281.942,88 | 7,84 | 2,649% | 372,292 |
| 2044 | 14 | 0,76 | 2.211.248,15 | 0,85 | 4 | 2,48 | 2.669,07 | 0,44 | 14 | 0,77 | 2.208.579,08 | 0,85 | 2,568% | 385,230 |
| 2045 | 20 | 1,09 | 3.012.295,02 | 1,16 | 2 | 1,24 | 938,36 | 0,15 | 20 | 1,09 | 3.011.356,66 | 1,16 | 2,645% | 395,423 |
| 2046 | 45 | 2,46 | 7.812.801,26 | 3,01 | 2 | 1,24 | 260,94 | 0,04 | 45 | 2,46 | 7.812.540,32 | 3,02 | 2,670% | 409,179 |
| 2047 | 102 | 5,57 | 18.491.537,11 | 7,13 | 10 | 6,21 | 6.005,48 | 0,99 | 102 | 5,58 | 18.485.531,63 | 7,14 | 2,629% | 420,260 |
| 2048 | 486 | 26,54 | 77.735.477,24 | 29,97 | 37 | 22,98 | 157.652,89 | 25,90 | 485 | 26,55 | 77.577.824,35 | 29,98 | 2,697% | 432,314 |
| Total : | 1.831 | 100,00 | 259.384.437,53 | 100,00 | 161 | 100,00 | 608.665,46 | 100,00 | 1.827 | 100,00 | 258.775.772,07 | 100,00 | | |
| Media Ponderada / <i>Weighted Average</i> : | | | | | | | | | | | | | 2,671% | 344,924 |
| Media Simple / <i>Average</i> : | | | 141.662,72 | | | | 3.780,53 | | | | 141.639,72 | | 2,680% | 326,191 |
| Mínimo / <i>Minimum</i> : | | | 2.430,85 | | | | 2,54 | | | | 1.682,93 | | 1,032% | 01/08/2012 |
| Máximo / <i>Maximum</i> : | | | 936.233,32 | | | | 137.112,58 | | | | 927.832,69 | | 4,183% | 11/10/2048 |