

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: 31/10/2013

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 |
| 2014 | 4 | 0,23 | 11.084,04 | 0,00 | 0 | 0,00 | 0,00 | 0,00 | 4 | 0,23 | 11.084,04 | 0,00 | 1,202% | 6,949 |
| 2015 | 5 | 0,29 | 79.438,10 | 0,03 | 0 | 0,00 | 0,00 | 0,00 | 5 | 0,29 | 79.438,10 | 0,03 | 1,069% | 20,650 |
| 2016 | 8 | 0,46 | 173.607,49 | 0,07 | 0 | 0,00 | 0,00 | 0,00 | 8 | 0,46 | 173.607,49 | 0,07 | 1,332% | 32,533 |
| 2017 | 5 | 0,29 | 116.521,25 | 0,05 | 0 | 0,00 | 0,00 | 0,00 | 5 | 0,29 | 116.521,25 | 0,05 | 1,201% | 46,286 |
| 2018 | 9 | 0,52 | 268.398,32 | 0,11 | 0 | 0,00 | 0,00 | 0,00 | 9 | 0,52 | 268.398,32 | 0,11 | 1,216% | 55,725 |
| 2019 | 9 | 0,52 | 380.117,78 | 0,16 | 1 | 0,69 | 477,17 | 0,06 | 9 | 0,52 | 379.640,61 | 0,16 | 1,149% | 68,948 |
| 2020 | 14 | 0,80 | 898.826,85 | 0,38 | 0 | 0,00 | 0,00 | 0,00 | 14 | 0,81 | 898.826,85 | 0,38 | 1,116% | 80,764 |
| 2021 | 11 | 0,63 | 671.000,71 | 0,28 | 2 | 1,38 | 1.266,65 | 0,15 | 11 | 0,63 | 669.734,06 | 0,29 | 1,322% | 92,041 |
| 2022 | 12 | 0,69 | 785.753,75 | 0,33 | 1 | 0,69 | 33.363,22 | 4,07 | 11 | 0,63 | 752.390,53 | 0,32 | 1,267% | 103,868 |
| 2023 | 32 | 1,83 | 2.003.341,38 | 0,85 | 2 | 1,38 | 2.693,83 | 0,33 | 32 | 1,84 | 2.000.647,55 | 0,85 | 1,300% | 116,333 |
| 2024 | 14 | 0,80 | 811.041,86 | 0,34 | 0 | 0,00 | 0,00 | 0,00 | 14 | 0,81 | 811.041,86 | 0,35 | 1,334% | 128,693 |
| 2025 | 17 | 0,97 | 1.677.980,49 | 0,71 | 0 | 0,00 | 0,00 | 0,00 | 17 | 0,98 | 1.677.980,49 | 0,71 | 1,337% | 138,917 |
| 2026 | 16 | 0,92 | 1.457.828,93 | 0,62 | 0 | 0,00 | 0,00 | 0,00 | 16 | 0,92 | 1.457.828,93 | 0,62 | 1,301% | 150,924 |
| 2027 | 29 | 1,66 | 3.655.678,81 | 1,55 | 4 | 2,76 | 36.560,04 | 4,46 | 29 | 1,67 | 3.619.118,77 | 1,54 | 1,467% | 165,180 |
| 2028 | 66 | 3,78 | 5.953.885,07 | 2,53 | 4 | 2,76 | 26.472,84 | 3,23 | 65 | 3,74 | 5.927.412,23 | 2,52 | 1,272% | 175,821 |
| 2029 | 17 | 0,97 | 2.016.448,93 | 0,86 | 2 | 1,38 | 9.506,70 | 1,16 | 17 | 0,98 | 2.006.942,23 | 0,85 | 1,394% | 187,879 |
| 2030 | 29 | 1,66 | 3.338.462,33 | 1,42 | 0 | 0,00 | 0,00 | 0,00 | 29 | 1,67 | 3.338.462,33 | 1,42 | 1,313% | 201,063 |
| 2031 | 34 | 1,95 | 4.687.690,31 | 1,99 | 5 | 3,45 | 118.543,48 | 14,47 | 34 | 1,96 | 4.569.146,83 | 1,94 | 1,316% | 211,079 |
| 2032 | 34 | 1,95 | 3.351.913,91 | 1,42 | 6 | 4,14 | 6.692,13 | 0,82 | 34 | 1,96 | 3.345.221,78 | 1,42 | 1,313% | 224,606 |
| 2033 | 104 | 5,96 | 10.984.692,74 | 4,66 | 7 | 4,83 | 18.290,15 | 2,23 | 104 | 5,98 | 10.966.402,59 | 4,67 | 1,276% | 236,333 |
| 2034 | 19 | 1,09 | 2.294.613,53 | 0,97 | 1 | 0,69 | 6.707,97 | 0,82 | 19 | 1,09 | 2.287.905,56 | 0,97 | 1,194% | 247,980 |
| 2035 | 41 | 2,35 | 5.566.706,04 | 2,36 | 5 | 3,45 | 38.726,04 | 4,73 | 41 | 2,36 | 5.527.980,00 | 2,35 | 1,287% | 260,617 |
| 2036 | 41 | 2,35 | 6.421.920,06 | 2,72 | 2 | 1,38 | 17.874,64 | 2,18 | 41 | 2,36 | 6.404.045,42 | 2,73 | 1,293% | 270,514 |
| 2037 | 41 | 2,35 | 6.150.515,02 | 2,61 | 6 | 4,14 | 61.325,11 | 7,49 | 40 | 2,30 | 6.089.189,91 | 2,59 | 1,207% | 285,377 |
| 2038 | 207 | 11,86 | 26.978.931,24 | 11,44 | 11 | 7,59 | 36.825,79 | 4,50 | 207 | 11,90 | 26.942.105,45 | 11,47 | 1,254% | 296,185 |
| 2039 | 7 | 0,40 | 1.052.682,01 | 0,45 | 1 | 0,69 | 8.948,81 | 1,09 | 7 | 0,40 | 1.043.733,20 | 0,44 | 1,229% | 309,569 |
| 2040 | 30 | 1,72 | 4.907.017,26 | 2,08 | 2 | 1,38 | 4.481,70 | 0,55 | 30 | 1,73 | 4.902.535,56 | 2,09 | 1,332% | 321,319 |
| 2041 | 75 | 4,30 | 12.057.081,87 | 5,11 | 14 | 9,66 | 214.508,78 | 26,19 | 73 | 4,20 | 11.842.573,09 | 5,04 | 1,366% | 330,285 |
| 2042 | 40 | 2,29 | 6.419.351,23 | 2,72 | 6 | 4,14 | 18.415,65 | 2,25 | 40 | 2,30 | 6.400.935,58 | 2,72 | 1,250% | 344,012 |
| 2043 | 134 | 7,68 | 18.644.940,49 | 7,91 | 8 | 5,52 | 61.958,44 | 7,56 | 133 | 7,65 | 18.582.982,05 | 7,91 | 1,249% | 356,408 |

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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Activos / *Assets*: Préstamos hipotecarios vivienda (CTHS) / *Residential mortgage loans*

Fecha / *Date*: 31/10/2013

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| 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> |
| 2044 | 18 | 1,03 | 2.622.321,07 | 1,11 | 5 | 3,45 | 11.997,23 | 1,46 | 18 | 1,04 | 2.610.323,84 | 1,11 | 1,302% | 368,273 |
| 2045 | 21 | 1,20 | 2.993.787,40 | 1,27 | 1 | 0,69 | 3,22 | 0,00 | 21 | 1,21 | 2.993.784,18 | 1,27 | 1,248% | 380,330 |
| 2046 | 41 | 2,35 | 6.842.667,82 | 2,90 | 4 | 2,76 | 8.642,82 | 1,06 | 41 | 2,36 | 6.834.025,00 | 2,91 | 1,371% | 393,464 |
| 2047 | 98 | 5,62 | 17.393.299,84 | 7,38 | 15 | 10,34 | 37.353,73 | 4,56 | 98 | 5,64 | 17.355.946,11 | 7,39 | 1,314% | 404,218 |
| 2048 | 463 | 26,53 | 72.103.673,13 | 30,58 | 30 | 20,69 | 37.426,42 | 4,57 | 463 | 26,62 | 72.066.246,71 | 30,67 | 1,289% | 416,253 |
| Total : | 1.745 | 100,00 | 235.773.221,06 | 100,00 | 145 | 100,00 | 819.062,56 | 100,00 | 1.739 | 100,00 | 234.954.158,50 | 100,00 | | |
| Media Ponderada / <i>Weighted Average</i> : | | | | | | | | | | | | | 1,290% | 331,756 |
| Media Simple / <i>Average</i> : | | | 135.113,59 | | | | 5.648,71 | | | | 135.108,77 | | 1,300% | 311,150 |
| Mínimo / <i>Minimum</i> : | | | 824,11 | | | | 0,11 | | | | 824,11 | | 0,434% | 05/04/2014 |
| Máximo / <i>Maximum</i> : | | | 901.687,80 | | | | 117.408,50 | | | | 901.687,80 | | 2,604% | 11/10/2048 |