

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: 31/10/2015

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 |
| 2015 | 2 | 0,12 | 1.439,26 | 0,00 | 0 | 0,00 | 0,00 | 0,00 | 2 | 0,12 | 1.439,26 | 0,00 | 0,656% | 0,254 |
| 2016 | 5 | 0,30 | 18.949,04 | 0,01 | 0 | 0,00 | 0,00 | 0,00 | 5 | 0,31 | 18.949,04 | 0,01 | 0,908% | 7,636 |
| 2017 | 8 | 0,49 | 66.830,93 | 0,03 | 0 | 0,00 | 0,00 | 0,00 | 8 | 0,50 | 66.830,93 | 0,03 | 0,728% | 20,418 |
| 2018 | 9 | 0,55 | 117.303,70 | 0,06 | 0 | 0,00 | 0,00 | 0,00 | 9 | 0,56 | 117.303,70 | 0,06 | 0,878% | 32,338 |
| 2019 | 10 | 0,61 | 238.542,90 | 0,12 | 0 | 0,00 | 0,00 | 0,00 | 10 | 0,62 | 238.542,90 | 0,12 | 0,850% | 43,695 |
| 2020 | 10 | 0,61 | 551.657,81 | 0,27 | 0 | 0,00 | 0,00 | 0,00 | 10 | 0,62 | 551.657,81 | 0,28 | 0,779% | 55,845 |
| 2021 | 17 | 1,03 | 661.670,36 | 0,33 | 3 | 2,40 | 998,79 | 0,04 | 17 | 1,05 | 660.671,57 | 0,33 | 0,956% | 67,413 |
| 2022 | 10 | 0,61 | 536.691,99 | 0,27 | 1 | 0,80 | 33.363,22 | 1,25 | 9 | 0,56 | 503.328,77 | 0,25 | 0,973% | 80,317 |
| 2023 | 27 | 1,64 | 1.353.344,76 | 0,67 | 2 | 1,60 | 4.600,81 | 0,17 | 27 | 1,67 | 1.348.743,95 | 0,68 | 0,951% | 92,544 |
| 2024 | 11 | 0,67 | 672.223,29 | 0,33 | 0 | 0,00 | 0,00 | 0,00 | 11 | 0,68 | 672.223,29 | 0,34 | 0,962% | 103,914 |
| 2025 | 16 | 0,97 | 642.295,57 | 0,32 | 0 | 0,00 | 0,00 | 0,00 | 16 | 0,99 | 642.295,57 | 0,32 | 0,909% | 116,541 |
| 2026 | 22 | 1,33 | 1.626.668,15 | 0,81 | 0 | 0,00 | 0,00 | 0,00 | 22 | 1,36 | 1.626.668,15 | 0,82 | 0,893% | 127,552 |
| 2027 | 30 | 1,82 | 3.174.213,23 | 1,57 | 4 | 3,20 | 83.877,02 | 3,14 | 29 | 1,80 | 3.090.336,21 | 1,55 | 1,126% | 141,149 |
| 2028 | 59 | 3,58 | 4.102.974,12 | 2,03 | 3 | 2,40 | 78.152,71 | 2,92 | 57 | 3,53 | 4.024.821,41 | 2,02 | 0,977% | 151,461 |
| 2029 | 18 | 1,09 | 1.650.198,37 | 0,82 | 2 | 1,60 | 44.968,98 | 1,68 | 18 | 1,11 | 1.605.229,39 | 0,81 | 1,094% | 164,745 |
| 2030 | 25 | 1,52 | 1.828.989,70 | 0,91 | 0 | 0,00 | 0,00 | 0,00 | 25 | 1,55 | 1.828.989,70 | 0,92 | 1,030% | 177,290 |
| 2031 | 33 | 2,00 | 3.818.876,35 | 1,89 | 6 | 4,80 | 439.878,64 | 16,45 | 31 | 1,92 | 3.378.997,71 | 1,70 | 0,982% | 187,073 |
| 2032 | 34 | 2,06 | 2.782.273,69 | 1,38 | 2 | 1,60 | 16.203,78 | 0,61 | 34 | 2,11 | 2.766.069,91 | 1,39 | 1,016% | 201,248 |
| 2033 | 101 | 6,12 | 9.485.641,86 | 4,70 | 8 | 6,40 | 72.682,44 | 2,72 | 100 | 6,19 | 9.412.959,42 | 4,72 | 0,967% | 212,409 |
| 2034 | 22 | 1,33 | 2.319.918,38 | 1,15 | 1 | 0,80 | 4.433,97 | 0,17 | 21 | 1,30 | 2.315.484,41 | 1,16 | 0,920% | 223,951 |
| 2035 | 33 | 2,00 | 4.054.389,49 | 2,01 | 4 | 3,20 | 154.389,21 | 5,77 | 31 | 1,92 | 3.900.000,28 | 1,96 | 0,909% | 236,030 |
| 2036 | 42 | 2,55 | 5.971.483,99 | 2,96 | 3 | 2,40 | 85.156,99 | 3,18 | 41 | 2,54 | 5.886.327,00 | 2,95 | 0,959% | 246,532 |
| 2037 | 36 | 2,18 | 4.959.932,10 | 2,46 | 4 | 3,20 | 281.353,26 | 10,52 | 33 | 2,04 | 4.678.578,84 | 2,35 | 0,887% | 260,937 |
| 2038 | 186 | 11,28 | 22.947.279,45 | 11,36 | 7 | 5,60 | 65.603,74 | 2,45 | 186 | 11,52 | 22.881.675,71 | 11,48 | 0,936% | 272,202 |
| 2039 | 9 | 0,55 | 1.041.720,53 | 0,52 | 1 | 0,80 | 95.377,37 | 3,57 | 8 | 0,50 | 946.343,16 | 0,47 | 0,897% | 286,750 |
| 2040 | 31 | 1,88 | 4.535.744,37 | 2,25 | 2 | 1,60 | 5.122,13 | 0,19 | 30 | 1,86 | 4.530.622,24 | 2,27 | 0,953% | 297,361 |
| 2041 | 67 | 4,06 | 9.566.416,51 | 4,74 | 13 | 10,40 | 239.756,62 | 8,96 | 62 | 3,84 | 9.326.659,89 | 4,68 | 1,032% | 306,325 |
| 2042 | 38 | 2,30 | 5.624.759,88 | 2,78 | 4 | 3,20 | 8.703,96 | 0,33 | 38 | 2,35 | 5.616.055,92 | 2,82 | 0,924% | 320,084 |
| 2043 | 129 | 7,82 | 17.140.216,96 | 8,49 | 6 | 4,80 | 70.696,47 | 2,64 | 128 | 7,93 | 17.069.520,49 | 8,56 | 0,916% | 332,130 |
| 2044 | 15 | 0,91 | 1.871.885,49 | 0,93 | 4 | 3,20 | 79.768,52 | 2,98 | 13 | 0,80 | 1.792.116,97 | 0,90 | 1,033% | 343,838 |

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.

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: 31/10/2015

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 |
| 2045 | 19 | 1,15 | 2.577.111,92 | 1,28 | 0 | 0,00 | 0,00 | 0,00 | 19 | 1,18 | 2.577.111,92 | 1,29 | 0,942% | 355,914 |
| 2046 | 39 | 2,37 | 5.968.454,26 | 2,95 | 4 | 3,20 | 133.219,77 | 4,98 | 37 | 2,29 | 5.835.234,49 | 2,93 | 0,993% | 368,795 |
| 2047 | 98 | 5,94 | 16.006.665,86 | 7,92 | 15 | 12,00 | 424.699,44 | 15,88 | 94 | 5,82 | 15.581.966,42 | 7,82 | 0,991% | 380,244 |
| 2048 | 438 | 26,56 | 64.072.380,44 | 31,72 | 26 | 20,80 | 251.488,69 | 9,40 | 434 | 26,87 | 63.820.891,75 | 32,02 | 0,977% | 392,297 |
| Total : | 1.649 | 100,00 | 201.989.144,71 | 100,00 | 125 | 100,00 | 2.674.496,53 | 100,00 | 1.615 | 100,00 | 199.314.648,18 | 100,00 | | |
| Media Ponderada / Weighted Average : | | | | | | | | | | | | | 0,966% | 312,874 |
| Media Simple / Average : | | | 122.491,90 | | | | 21.395,97 | | | | 123.414,64 | | 0,981% | 292,715 |
| Mínimo / Minimum : | | | 611,06 | | | | 12,25 | | | | 611,06 | | 0,209% | 05/11/2015 |
| Máximo / Maximum : | | | 855.673,96 | | | | 334.137,30 | | | | 855.673,96 | | 2,167% | 11/10/2048 |

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.