

# VAL BANCAJA 1 Fondo de Titulización de Activos

## Cartera de Activos Titulizados / Portfolio of Securitised Assets

### Distribución por Intervalos de Relación Principal actual / Valor de Tasación (%CLTV) / Distribution by current Loan-to-Value Ratio (% CLTV) Intervals

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

Fecha / Date: 30/11/2012

Divisa / Currency: EUR

| Intervalos de %CLTV<br>%CLTV Intervals | Saldo Vivo de Principal<br>Outstanding Principal Balance |               |                       |               | Principal Vencido Impagado<br>Overdue Principal |               |                   |               | Principal Pendiente Vencimiento<br>Outstanding Principal |               |                       |               | %CLTV Media Ponderada<br>Weighted Average % CLTV |               |
|--|--|---------------|-----------------------|---------------|---|---------------|-------------------|---------------|--|---------------|-----------------------|---------------|--|---------------|
|  | Num.   | %             | Importe / Amount      | %             | Num.  | %             | Importe / Amount  | %             | Num.   | %             | Importe / Amount      | %             | SVP / OPB  | PPV / OP      |
| 0,01 5,00                              | 11   | 0,61          | 376.015,67            | 0,15          | 4   | 2,38          | 343.066,64        | 48,23         | 7  | 0,39          | 32.949,03             | 0,01          | 25,956   | 3,442         |
| 5,01 10,00                             | 16   | 0,89          | 422.348,98            | 0,17          | 0   | 0,00          | 0,00              | 0,00          | 16   | 0,89          | 422.348,98            | 0,17          | 8,594  | 8,594         |
| 10,01 15,00                            | 40   | 2,21          | 1.440.993,84          | 0,57          | 1   | 0,60          | 2.378,43          | 0,33          | 40   | 2,22          | 1.438.615,41          | 0,57          | 13,218   | 13,198        |
| 15,01 20,00                            | 42   | 2,32          | 2.007.396,56          | 0,79          | 1   | 0,60          | 24,75             | 0,00          | 42   | 2,33          | 2.007.371,81          | 0,80          | 17,523   | 17,523        |
| 20,01 25,00                            | 43   | 2,38          | 2.667.302,84          | 1,05          | 1   | 0,60          | 1.138,24          | 0,16          | 43   | 2,38          | 2.666.164,60          | 1,06          | 22,017   | 22,008        |
| 25,01 30,00                            | 49   | 2,71          | 4.650.395,19          | 1,84          | 5   | 2,98          | 36.651,76         | 5,15          | 49   | 2,72          | 4.613.743,43          | 1,83          | 27,687   | 27,440        |
| 30,01 35,00                            | 63   | 3,49          | 5.400.413,36          | 2,13          | 5   | 2,98          | 8.005,74          | 1,13          | 63   | 3,49          | 5.392.407,62          | 2,14          | 32,823   | 32,773        |
| 35,01 40,00                            | 71   | 3,93          | 8.592.463,22          | 3,40          | 7   | 4,17          | 7.290,81          | 1,02          | 71   | 3,94          | 8.585.172,41          | 3,40          | 37,435   | 37,402        |
| 40,01 45,00                            | 76   | 4,21          | 8.504.753,85          | 3,36          | 2   | 1,19          | 2.171,85          | 0,31          | 76   | 4,22          | 8.502.582,00          | 3,37          | 42,463   | 42,451        |
| 45,01 50,00                            | 101  | 5,59          | 12.958.976,21         | 5,12          | 1   | 0,60          | 3.080,05          | 0,43          | 101  | 5,60          | 12.955.896,16         | 5,14          | 47,544   | 47,532        |
| 50,01 55,00                            | 111  | 6,14          | 14.652.750,24         | 5,79          | 4   | 2,38          | 9.234,29          | 1,30          | 111  | 6,16          | 14.643.515,95         | 5,80          | 52,504   | 52,468        |
| 55,01 60,00                            | 143  | 7,91          | 22.595.949,14         | 8,93          | 12  | 7,14          | 14.600,34         | 2,05          | 143  | 7,93          | 22.581.348,80         | 8,95          | 57,455   | 57,418        |
| 60,01 65,00                            | 188  | 10,40         | 27.667.389,87         | 10,94         | 17  | 10,12         | 80.978,61         | 11,38         | 188  | 10,43         | 27.586.411,26         | 10,94         | 63,017   | 62,818        |
| 65,01 70,00                            | 192  | 10,63         | 29.829.805,15         | 11,79         | 21  | 12,50         | 71.128,86         | 10,00         | 192  | 10,65         | 29.758.676,29         | 11,80         | 67,902   | 67,735        |
| 70,01 75,00                            | 332  | 18,37         | 55.976.921,17         | 22,13         | 50  | 29,76         | 78.205,20         | 10,99         | 332  | 18,41         | 55.898.715,97         | 22,16         | 72,901   | 72,797        |
| 75,01 80,00                            | 129  | 7,14          | 20.600.703,98         | 8,14          | 9   | 5,36          | 29.276,16         | 4,12          | 129  | 7,15          | 20.571.427,82         | 8,15          | 76,276   | 76,159        |
| 80,01 85,00                            | 62   | 3,43          | 10.053.108,31         | 3,97          | 6   | 3,57          | 1.272,81          | 0,18          | 62   | 3,44          | 10.051.835,50         | 3,98          | 82,509   | 82,499        |
| 85,01 90,00                            | 60   | 3,32          | 10.815.927,92         | 4,28          | 10  | 5,95          | 9.622,41          | 1,35          | 60   | 3,33          | 10.806.305,51         | 4,28          | 87,851   | 87,773        |
| 90,01 95,00                            | 76   | 4,21          | 13.341.502,67         | 5,27          | 12  | 7,14          | 13.217,39         | 1,86          | 76   | 4,22          | 13.328.285,28         | 5,28          | 92,815   | 92,723        |
| 95,01 100,00                           | 2  | 0,11          | 423.998,92            | 0,17          | 0   | 0,00          | 0,00              | 0,00          | 2  | 0,11          | 423.998,92            | 0,17          | 95,660   | 95,660        |
| <b>Total :</b>                         | <b>1.807</b>   | <b>100,00</b> | <b>252.979.117,09</b> | <b>100,00</b> | <b>168</b>                                      | <b>100,00</b> | <b>711.344,34</b> | <b>100,00</b> | <b>1.803</b>   | <b>100,00</b> | <b>252.267.772,75</b> | <b>100,00</b> |  |               |
| Media Ponderada / Weighted Average :   |  |               |                       |               |   |               |                   |               |  |               |                       |               | <b>64,347</b>                                    | <b>64,302</b> |
| Media Simple / Average :               |  |               | <b>139.999,51</b>     |               |   |               | <b>4.234,19</b>   |               |  |               | <b>139.915,57</b>     |               | <b>59,287</b>                                    | <b>59,158</b> |
| Mínimo / Minimum :                     |  |               | <b>27,85</b>          |               |   |               | <b>0,93</b>       |               |  |               | <b>27,85</b>          |               | <b>0,022</b>                                     | <b>0,000</b>  |
| Máximo / Maximum :                     |  |               | <b>936.233,32</b>     |               |   |               | <b>137.112,58</b> |               |  |               | <b>920.581,73</b>     |               | <b>96,065</b>                                    | <b>96,065</b> |