

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: 31/01/2013

Divisa / Currency: EUR

| Intervalos de %CLTV %CLTV Intervals | Saldo Vivo de Principal Outstanding Principal Balance | | | | Principal Vencido Impagado Overdue Principal | | | | Principal Pendiente Vencimiento Outstanding Principal | | | | %CLTV Media Ponderada Weighted Average % CLTV | |
|--|--|---------------|-----------------------|---------------|---|---------------|-------------------|---------------|--|---------------|-----------------------|---------------|--|---------------|
| | Num. | % | Importe / Amount | % | Num. | % | Importe / Amount | % | Num. | % | Importe / Amount | % | SVP / OPB | PPV / OP |
| 0,01 5,00 | 11 | 0,61 | 378.706,51 | 0,15 | 4 | 2,47 | 343.066,64 | 45,54 | 7 | 0,39 | 35.639,87 | 0,01 | 25,774 | 3,203 |
| 5,01 10,00 | 17 | 0,95 | 395.030,20 | 0,16 | 1 | 0,62 | 48,85 | 0,01 | 17 | 0,95 | 394.981,35 | 0,16 | 7,771 | 7,770 |
| 10,01 15,00 | 40 | 2,23 | 1.403.620,86 | 0,56 | 1 | 0,62 | 22,17 | 0,00 | 40 | 2,23 | 1.403.598,69 | 0,56 | 12,990 | 12,989 |
| 15,01 20,00 | 47 | 2,62 | 2.170.915,82 | 0,87 | 1 | 0,62 | 14,56 | 0,00 | 47 | 2,62 | 2.170.901,26 | 0,87 | 17,628 | 17,628 |
| 20,01 25,00 | 40 | 2,23 | 2.943.520,48 | 1,18 | 2 | 1,23 | 1.778,05 | 0,24 | 40 | 2,23 | 2.941.742,43 | 1,18 | 22,510 | 22,498 |
| 25,01 30,00 | 52 | 2,90 | 4.481.804,88 | 1,79 | 5 | 3,09 | 42.499,70 | 5,64 | 52 | 2,90 | 4.439.305,18 | 1,78 | 27,912 | 27,619 |
| 30,01 35,00 | 60 | 3,34 | 5.233.167,92 | 2,09 | 4 | 2,47 | 8.550,72 | 1,14 | 60 | 3,35 | 5.224.617,20 | 2,10 | 32,747 | 32,692 |
| 35,01 40,00 | 69 | 3,84 | 8.407.272,25 | 3,36 | 7 | 4,32 | 7.161,14 | 0,95 | 69 | 3,85 | 8.400.111,11 | 3,37 | 37,337 | 37,304 |
| 40,01 45,00 | 82 | 4,57 | 9.718.284,48 | 3,89 | 3 | 1,85 | 3.973,32 | 0,53 | 82 | 4,58 | 9.714.311,16 | 3,90 | 42,657 | 42,638 |
| 45,01 50,00 | 102 | 5,68 | 12.318.396,56 | 4,93 | 4 | 2,47 | 4.035,10 | 0,54 | 102 | 5,70 | 12.314.361,46 | 4,94 | 47,537 | 47,520 |
| 50,01 55,00 | 114 | 6,35 | 15.216.099,41 | 6,09 | 7 | 4,32 | 8.771,14 | 1,16 | 114 | 6,37 | 15.207.328,27 | 6,10 | 52,561 | 52,527 |
| 55,01 60,00 | 140 | 7,80 | 21.914.667,85 | 8,77 | 14 | 8,64 | 21.931,64 | 2,91 | 140 | 7,82 | 21.892.736,21 | 8,79 | 57,374 | 57,318 |
| 60,01 65,00 | 192 | 10,70 | 28.058.934,78 | 11,23 | 12 | 7,41 | 84.704,61 | 11,24 | 192 | 10,72 | 27.974.230,17 | 11,23 | 62,930 | 62,725 |
| 65,01 70,00 | 188 | 10,47 | 29.618.928,52 | 11,85 | 21 | 12,96 | 77.223,73 | 10,25 | 188 | 10,50 | 29.541.704,79 | 11,86 | 67,954 | 67,772 |
| 70,01 75,00 | 347 | 19,33 | 57.904.299,77 | 23,17 | 48 | 29,63 | 95.951,27 | 12,74 | 347 | 19,37 | 57.808.348,50 | 23,21 | 72,939 | 72,815 |
| 75,01 80,00 | 97 | 5,40 | 15.674.878,81 | 6,27 | 8 | 4,94 | 25.136,27 | 3,34 | 97 | 5,42 | 15.649.742,54 | 6,28 | 76,477 | 76,342 |
| 80,01 85,00 | 66 | 3,68 | 10.645.044,18 | 4,26 | 5 | 3,09 | 4.103,66 | 0,54 | 66 | 3,69 | 10.640.940,52 | 4,27 | 82,442 | 82,409 |
| 85,01 90,00 | 56 | 3,12 | 10.179.704,35 | 4,07 | 8 | 4,94 | 9.212,57 | 1,22 | 56 | 3,13 | 10.170.491,78 | 4,08 | 87,924 | 87,844 |
| 90,01 95,00 | 73 | 4,07 | 12.784.582,80 | 5,12 | 7 | 4,32 | 15.082,33 | 2,00 | 73 | 4,08 | 12.769.500,47 | 5,13 | 92,641 | 92,531 |
| 95,01 100,00 | 2 | 0,11 | 422.650,15 | 0,17 | 0 | 0,00 | 0,00 | 0,00 | 2 | 0,11 | 422.650,15 | 0,17 | 95,356 | 95,356 |
| Total : | 1.795 | 100,00 | 249.870.510,58 | 100,00 | 162 | 100,00 | 753.267,47 | 100,00 | 1.791 | 100,00 | 249.117.243,11 | 100,00 | | |
| Media Ponderada / Weighted Average : | | | | | | | | | | | | | 64,038 | 63,981 |
| Media Simple / Average : | | | 139.203,63 | | | | 4.649,80 | | | | 139.093,94 | | 58,880 | 58,744 |
| Mínimo / Minimum : | | | 1.635,99 | | | | 8,57 | | | | 1.635,99 | | 1,203 | 0,000 |
| Máximo / Maximum : | | | 936.233,32 | | | | 137.112,58 | | | | 917.661,53 | | 95,779 | 95,779 |