

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: 31/12/2014

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 | 44 | 2,61 | 1.706.694,66 | 0,80 | 24 | 19,83 | 1.574.506,67 | 76,97 | 20 | 1,20 | 132.187,99 | 0,06 | 29,490 | 3,373 |
| 5,01 10,00 | 28 | 1,66 | 539.257,54 | 0,25 | 0 | 0,00 | 0,00 | 0,00 | 28 | 1,68 | 539.257,54 | 0,25 | 8,064 | 8,064 |
| 10,01 15,00 | 47 | 2,78 | 1.701.468,52 | 0,79 | 0 | 0,00 | 0,00 | 0,00 | 47 | 2,82 | 1.701.468,52 | 0,80 | 12,768 | 12,768 |
| 15,01 20,00 | 33 | 1,95 | 1.946.644,74 | 0,91 | 1 | 0,83 | 4.616,06 | 0,23 | 33 | 1,98 | 1.942.028,68 | 0,91 | 17,998 | 17,956 |
| 20,01 25,00 | 44 | 2,61 | 2.723.287,06 | 1,27 | 3 | 2,48 | 1.562,96 | 0,08 | 44 | 2,64 | 2.721.724,10 | 1,28 | 22,630 | 22,616 |
| 25,01 30,00 | 69 | 4,09 | 4.697.849,56 | 2,19 | 2 | 1,65 | 7.941,72 | 0,39 | 69 | 4,15 | 4.689.907,84 | 2,21 | 27,214 | 27,166 |
| 30,01 35,00 | 63 | 3,73 | 6.721.000,92 | 3,14 | 2 | 1,65 | 4.448,00 | 0,22 | 63 | 3,79 | 6.716.552,92 | 3,16 | 32,640 | 32,618 |
| 35,01 40,00 | 81 | 4,80 | 8.372.652,63 | 3,91 | 4 | 3,31 | 8.317,98 | 0,41 | 81 | 4,87 | 8.364.334,65 | 3,94 | 37,783 | 37,739 |
| 40,01 45,00 | 86 | 5,09 | 9.946.684,75 | 4,64 | 1 | 0,83 | 1.537,38 | 0,08 | 86 | 5,17 | 9.945.147,37 | 4,68 | 42,529 | 42,521 |
| 45,01 50,00 | 118 | 6,99 | 13.744.724,96 | 6,41 | 4 | 3,31 | 34.052,22 | 1,66 | 118 | 7,09 | 13.710.672,74 | 6,46 | 47,561 | 47,424 |
| 50,01 55,00 | 146 | 8,65 | 20.158.751,67 | 9,40 | 13 | 10,74 | 58.268,31 | 2,85 | 146 | 8,77 | 20.100.483,36 | 9,47 | 52,945 | 52,786 |
| 55,01 60,00 | 145 | 8,59 | 19.276.725,44 | 8,99 | 6 | 4,96 | 89.641,99 | 4,38 | 145 | 8,71 | 19.187.083,45 | 9,04 | 58,109 | 57,790 |
| 60,01 65,00 | 168 | 9,95 | 24.194.863,62 | 11,29 | 7 | 5,79 | 25.843,46 | 1,26 | 168 | 10,10 | 24.169.020,16 | 11,38 | 62,766 | 62,698 |
| 65,01 70,00 | 223 | 13,21 | 35.976.019,13 | 16,78 | 16 | 13,22 | 104.273,52 | 5,10 | 223 | 13,40 | 35.871.745,61 | 16,90 | 67,865 | 67,657 |
| 70,01 75,00 | 213 | 12,62 | 32.700.467,79 | 15,26 | 26 | 21,49 | 91.105,33 | 4,45 | 213 | 12,80 | 32.609.362,46 | 15,36 | 71,927 | 71,719 |
| 75,01 80,00 | 44 | 2,61 | 6.980.819,45 | 3,26 | 2 | 1,65 | 1.812,26 | 0,09 | 44 | 2,64 | 6.979.007,19 | 3,29 | 77,253 | 77,233 |
| 80,01 85,00 | 60 | 3,55 | 10.045.945,29 | 4,69 | 3 | 2,48 | 23.158,18 | 1,13 | 60 | 3,61 | 10.022.787,11 | 4,72 | 82,847 | 82,648 |
| 85,01 90,00 | 64 | 3,79 | 10.945.804,96 | 5,11 | 7 | 5,79 | 14.440,93 | 0,71 | 64 | 3,85 | 10.931.364,03 | 5,15 | 87,873 | 87,752 |
| 90,01 95,00 | 12 | 0,71 | 1.965.328,95 | 0,92 | 0 | 0,00 | 0,00 | 0,00 | 12 | 0,72 | 1.965.328,95 | 0,93 | 90,521 | 90,521 |
| Total : | 1.688 | 100,00 | 214.344.991,64 | 100,00 | 121 | 100,00 | 2.045.526,97 | 100,00 | 1.664 | 100,00 | 212.299.464,67 | 100,00 | | |
| Media Ponderada / Weighted Average : | | | | | | | | | | | | | 60,297 | 60,356 |
| Media Simple / Average : | | | 126.981,63 | | | | 16.905,18 | | | | 127.583,81 | | 54,205 | 53,726 |
| Mínimo / Minimum : | | | 1.711,08 | | | | 0,13 | | | | 1.711,08 | | 0,746 | 0,000 |
| Máximo / Maximum : | | | 875.319,22 | | | | 334.137,30 | | | | 875.319,22 | | 93,095 | 91,902 |