

BANCAJA - BVA VPO 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 | 43 | 0,69 | 446.964,73 | 0,18 | 7 | 3,03 | 377.632,37 | 56,59 | 37 | 0,60 | 69.332,36 | 0,03 | 29,355 | 3,486 |
| 5,01 10,00 | 57 | 0,92 | 370.236,56 | 0,15 | 0 | 0,00 | 0,00 | 0,00 | 57 | 0,92 | 370.236,56 | 0,15 | 8,042 | 8,042 |
| 10,01 15,00 | 76 | 1,22 | 825.142,34 | 0,34 | 1 | 0,43 | 1.109,30 | 0,17 | 76 | 1,22 | 824.033,04 | 0,34 | 12,828 | 12,809 |
| 15,01 20,00 | 98 | 1,58 | 1.599.824,39 | 0,66 | 0 | 0,00 | 0,00 | 0,00 | 98 | 1,58 | 1.599.824,39 | 0,66 | 17,637 | 17,637 |
| 20,01 25,00 | 131 | 2,11 | 2.602.581,21 | 1,08 | 3 | 1,30 | 1.935,86 | 0,29 | 131 | 2,11 | 2.600.645,35 | 1,08 | 23,156 | 23,137 |
| 25,01 30,00 | 258 | 4,15 | 5.738.324,58 | 2,37 | 6 | 2,60 | 6.680,48 | 1,00 | 258 | 4,16 | 5.731.644,10 | 2,38 | 27,965 | 27,929 |
| 30,01 35,00 | 706 | 11,36 | 17.124.967,96 | 7,08 | 18 | 7,79 | 29.904,51 | 4,48 | 706 | 11,37 | 17.095.063,45 | 7,09 | 33,169 | 33,088 |
| 35,01 40,00 | 1.157 | 18,62 | 32.792.631,02 | 13,57 | 30 | 12,99 | 26.359,61 | 3,95 | 1.157 | 18,64 | 32.766.271,41 | 13,59 | 37,803 | 37,763 |
| 40,01 45,00 | 1.590 | 25,59 | 55.569.396,73 | 22,99 | 73 | 31,60 | 76.385,87 | 11,45 | 1.590 | 25,61 | 55.493.010,86 | 23,02 | 42,714 | 42,646 |
| 45,01 50,00 | 1.010 | 16,25 | 41.664.194,42 | 17,24 | 45 | 19,48 | 35.809,72 | 5,37 | 1.010 | 16,27 | 41.628.384,70 | 17,27 | 47,567 | 47,522 |
| 50,01 55,00 | 704 | 11,33 | 33.812.465,68 | 13,99 | 22 | 9,52 | 26.950,63 | 4,04 | 704 | 11,34 | 33.785.515,05 | 14,02 | 52,171 | 52,125 |
| 55,01 60,00 | 144 | 2,32 | 8.296.456,77 | 3,43 | 7 | 3,03 | 5.234,47 | 0,78 | 144 | 2,32 | 8.291.222,30 | 3,44 | 55,663 | 55,627 |
| 60,01 65,00 | 9 | 0,14 | 1.241.110,96 | 0,51 | 0 | 0,00 | 0,00 | 0,00 | 9 | 0,14 | 1.241.110,96 | 0,51 | 62,451 | 62,451 |
| 65,01 70,00 | 29 | 0,47 | 5.835.384,83 | 2,41 | 3 | 1,30 | 16.544,94 | 2,48 | 29 | 0,47 | 5.818.839,89 | 2,41 | 68,407 | 68,209 |
| 70,01 75,00 | 55 | 0,89 | 8.959.836,98 | 3,71 | 5 | 2,16 | 12.423,97 | 1,86 | 55 | 0,89 | 8.947.413,01 | 3,71 | 71,854 | 71,746 |
| 75,01 80,00 | 41 | 0,66 | 6.920.720,65 | 2,86 | 4 | 1,73 | 23.529,79 | 3,53 | 41 | 0,66 | 6.897.190,86 | 2,86 | 78,082 | 77,788 |
| 80,01 85,00 | 39 | 0,63 | 6.657.102,48 | 2,75 | 3 | 1,30 | 6.897,71 | 1,03 | 39 | 0,63 | 6.650.204,77 | 2,76 | 82,953 | 82,865 |
| 85,01 90,00 | 57 | 0,92 | 9.597.441,93 | 3,97 | 3 | 1,30 | 15.532,95 | 2,33 | 57 | 0,92 | 9.581.908,98 | 3,98 | 87,958 | 87,809 |
| 90,01 95,00 | 10 | 0,16 | 1.658.389,09 | 0,69 | 1 | 0,43 | 4.398,38 | 0,66 | 10 | 0,16 | 1.653.990,71 | 0,69 | 91,123 | 90,871 |
| Total : | 6.214 | 100,00 | 241.713.173,31 | 100,00 | 231 | 100,00 | 667.330,56 | 100,00 | 6.208 | 100,00 | 241.045.842,75 | 100,00 | | |
| Media Ponderada / Weighted Average : | | | | | | | | | | | | | 49,120 | 49,069 |
| Media Simple / Average : | | | 38.898,16 | | | | 2.888,88 | | | | 38.828,26 | | 41,832 | 41,753 |
| Mínimo / Minimum : | | | 7,43 | | | | 0,07 | | | | 7,43 | | 0,012 | 0,000 |
| Máximo / Maximum : | | | 589.237,49 | | | | 156.949,54 | | | | 589.237,49 | | 93,785 | 91,910 |