

# VALENCIA HIPOTECARIO 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: 31/12/2011

Divisa / Currency: EUR

| Intervalos anuales<br>Annual Intervals | Saldo Vivo de Principal<br>Outstanding Principal Balance |               |                       |               | Principal Vencido Impagado<br>Overdue Principal |               |                   |               | Principal Pendiente Vencimiento<br>Outstanding Principal |               |                       |               | Tipo Interés<br>Interest Rate | Vida residual<br>Residual Life   |
|--|--|---------------|-----------------------|---------------|---|---------------|-------------------|---------------|--|---------------|-----------------------|---------------|-------------------------------|----------------------------------|
|  | Num.   | %             | Importe / Amount      | %             | Num.  | %             | Importe / Amount  | %             | Num.   | %             | Importe / Amount      | %             | Media Pond.<br>W. Average     | M. Pond. Meses<br>W. Avg. Months |
| 2012                                   | 245  | 5,23          | 600.887,61            | 0,40          | 17  | 5,54          | 9.581,48          | 5,28          | 245  | 5,23          | 591.306,13            | 0,40          | 3,132%                        | 7,704                            |
| 2013                                   | 264  | 5,64          | 1.820.220,16          | 1,23          | 18  | 5,86          | 10.348,75         | 5,70          | 264  | 5,64          | 1.809.871,41          | 1,22          | 3,057%                        | 18,547                           |
| 2014                                   | 283  | 6,04          | 2.948.252,83          | 1,99          | 12  | 3,91          | 18.495,89         | 10,19         | 283  | 6,04          | 2.929.756,94          | 1,98          | 3,201%                        | 30,967                           |
| 2015                                   | 229  | 4,89          | 3.157.125,83          | 2,13          | 10  | 3,26          | 5.304,76          | 2,92          | 229  | 4,89          | 3.151.821,07          | 2,12          | 3,150%                        | 41,557                           |
| 2016                                   | 266  | 5,68          | 4.713.742,25          | 3,17          | 18  | 5,86          | 6.164,08          | 3,40          | 266  | 5,68          | 4.707.578,17          | 3,17          | 3,096%                        | 54,398                           |
| 2017                                   | 375  | 8,00          | 8.877.059,41          | 5,98          | 18  | 5,86          | 8.293,31          | 4,57          | 375  | 8,00          | 8.868.766,10          | 5,98          | 2,966%                        | 66,441                           |
| 2018                                   | 284  | 6,06          | 6.951.091,40          | 4,68          | 23  | 7,49          | 19.904,19         | 10,97         | 284  | 6,06          | 6.931.187,21          | 4,67          | 2,995%                        | 77,731                           |
| 2019                                   | 249  | 5,31          | 6.311.937,62          | 4,25          | 12  | 3,91          | 3.139,41          | 1,73          | 249  | 5,31          | 6.308.798,21          | 4,25          | 3,185%                        | 90,519                           |
| 2020                                   | 319  | 6,81          | 9.655.772,24          | 6,50          | 22  | 7,17          | 11.197,12         | 6,17          | 319  | 6,81          | 9.644.575,12          | 6,50          | 3,093%                        | 101,817                          |
| 2021                                   | 393  | 8,39          | 14.101.662,78         | 9,50          | 20  | 6,51          | 9.537,47          | 5,26          | 393  | 8,39          | 14.092.125,31         | 9,50          | 3,107%                        | 114,158                          |
| 2022                                   | 553  | 11,80         | 22.907.422,23         | 15,42         | 24  | 7,82          | 14.921,63         | 8,22          | 553  | 11,80         | 22.892.500,60         | 15,43         | 2,896%                        | 126,032                          |
| 2023                                   | 167  | 3,56          | 7.027.901,62          | 4,73          | 17  | 5,54          | 12.302,25         | 6,78          | 167  | 3,56          | 7.015.599,37          | 4,73          | 2,770%                        | 135,932                          |
| 2024                                   | 139  | 2,97          | 5.446.650,80          | 3,67          | 13  | 4,23          | 6.690,38          | 3,69          | 139  | 2,97          | 5.439.960,42          | 3,67          | 3,165%                        | 150,257                          |
| 2025                                   | 136  | 2,90          | 6.326.534,05          | 4,26          | 9   | 2,93          | 2.159,50          | 1,19          | 136  | 2,90          | 6.324.374,55          | 4,26          | 3,118%                        | 162,231                          |
| 2026                                   | 226  | 4,82          | 11.971.051,30         | 8,06          | 28  | 9,12          | 13.707,05         | 7,55          | 226  | 4,82          | 11.957.344,25         | 8,06          | 3,038%                        | 175,270                          |
| 2027                                   | 367  | 7,83          | 22.081.842,97         | 14,87         | 32  | 10,42         | 16.239,87         | 8,95          | 367  | 7,83          | 22.065.603,10         | 14,88         | 2,836%                        | 186,709                          |
| 2028                                   | 92   | 1,96          | 6.472.989,38          | 4,36          | 6   | 1,95          | 11.632,80         | 6,41          | 92   | 1,96          | 6.461.356,58          | 4,36          | 2,475%                        | 194,113                          |
| 2029                                   | 8  | 0,17          | 485.061,71            | 0,33          | 1   | 0,33          | 104,05            | 0,06          | 8  | 0,17          | 484.957,66            | 0,33          | 3,046%                        | 211,873                          |
| 2030                                   | 21   | 0,45          | 1.419.846,20          | 0,96          | 1   | 0,33          | 583,47            | 0,32          | 21   | 0,45          | 1.419.262,73          | 0,96          | 2,837%                        | 224,235                          |
| 2031                                   | 14   | 0,30          | 941.381,92            | 0,63          | 1   | 0,33          | 33,41             | 0,02          | 14   | 0,30          | 941.348,51            | 0,63          | 2,963%                        | 235,561                          |
| 2032                                   | 37   | 0,79          | 2.823.594,08          | 1,90          | 3   | 0,98          | 919,66            | 0,51          | 37   | 0,79          | 2.822.674,42          | 1,90          | 2,735%                        | 246,174                          |
| 2033                                   | 11   | 0,23          | 1.014.956,99          | 0,68          | 1   | 0,33          | 23,28             | 0,01          | 11   | 0,23          | 1.014.933,71          | 0,68          | 2,611%                        | 253,744                          |
| 2034                                   | 7  | 0,15          | 456.853,18            | 0,31          | 1   | 0,33          | 186,93            | 0,10          | 7  | 0,15          | 456.666,25            | 0,31          | 2,783%                        | 265,455                          |
| <b>Total :</b>                         | <b>4.685</b>   | <b>100,00</b> | <b>148.513.838,56</b> | <b>100,00</b> | <b>307</b>                                      | <b>100,00</b> | <b>181.470,74</b> | <b>100,00</b> | <b>4.685</b>   | <b>100,00</b> | <b>148.332.367,82</b> | <b>100,00</b> |                               |                                  |
| Media Ponderada / Weighted Average :   |  |               |                       |               |   |               |                   |               |  |               |                       |               | <b>2,963%</b>                 | <b>132,636</b>                   |
| Media Simple / Average :               |  |               | <b>31.699,86</b>      |               |   |               | <b>591,11</b>     |               |  |               | <b>31.661,12</b>      |               | <b>3,051%</b>                 | <b>100,338</b>                   |
| Mínimo / Minimum :                     |  |               | <b>197,11</b>         |               |   |               | <b>0,55</b>       |               |  |               | <b>197,11</b>         |               | <b>1,941%</b>                 | <b>01/01/2012</b>                |
| Máximo / Maximum :                     |  |               | <b>236.087,29</b>     |               |   |               | <b>14.366,07</b>  |               |  |               | <b>236.087,29</b>     |               | <b>5,214%</b>                 | <b>26/02/2034</b>                |