

# 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*: 31/01/2013

Divisa / *Currency*: EUR

| Intervalos anuales<br><i>Annual Intervals</i> | Saldo Vivo de Principal<br><i>Outstanding Principal Balance</i> |               |                         |               | Principal Vencido Impagado<br><i>Overdue Principal</i> |               |                         |               | Principal Pendiente Vencimiento<br><i>Outstanding Principal</i> |               |                         |               | Tipo Interés<br><i>Interest Rate</i> | Vida residual<br><i>Residual Life</i>   |
|---|---|---------------|-------------------------|---------------|--|---------------|-------------------------|---------------|---|---------------|-------------------------|---------------|--------------------------------------|---|
|   | Num.  | %             | Importe / <i>Amount</i> | %             | Num.   | %             | Importe / <i>Amount</i> | %             | Num.  | %             | Importe / <i>Amount</i> | %             | Media Pond.<br><i>W. Average</i>     | M. Pond. Meses<br><i>W. Avg. Months</i> |
| 2012  | 3   | 0,07          | 4.923,47                | 0,00          | 3  | 1,20          | 4.923,47                | 2,43          | 0   | 0,00          | 0,00                    | 0,00          | 0,000%                               | 0,000                                   |
| 2013  | 226   | 5,31          | 529.036,00              | 0,42          | 14   | 5,62          | 13.390,91               | 6,60          | 226   | 5,31          | 515.645,09              | 0,41          | 2,251%                               | 6,944                                   |
| 2014  | 253   | 5,94          | 1.605.540,41            | 1,26          | 9  | 3,61          | 11.240,73               | 5,54          | 253   | 5,95          | 1.594.299,68            | 1,26          | 2,637%                               | 18,324                                  |
| 2015  | 212   | 4,98          | 2.054.354,41            | 1,62          | 7  | 2,81          | 3.139,59                | 1,55          | 212   | 4,98          | 2.051.214,82            | 1,62          | 2,771%                               | 28,663                                  |
| 2016  | 262   | 6,15          | 3.606.743,36            | 2,84          | 14   | 5,62          | 6.788,38                | 3,35          | 262   | 6,16          | 3.599.954,98            | 2,84          | 2,415%                               | 41,368                                  |
| 2017  | 362   | 8,50          | 7.014.701,63            | 5,53          | 12   | 4,82          | 6.380,48                | 3,15          | 362   | 8,51          | 7.008.321,15            | 5,53          | 2,202%                               | 53,580                                  |
| 2018  | 272   | 6,39          | 5.508.359,52            | 4,34          | 23   | 9,24          | 23.381,98               | 11,53         | 272   | 6,39          | 5.484.977,54            | 4,33          | 2,418%                               | 64,686                                  |
| 2019  | 235   | 5,52          | 5.088.341,84            | 4,01          | 6  | 2,41          | 2.373,50                | 1,17          | 235   | 5,52          | 5.085.968,34            | 4,01          | 2,859%                               | 77,551                                  |
| 2020  | 308   | 7,23          | 8.172.373,54            | 6,44          | 17   | 6,83          | 15.736,35               | 7,76          | 307   | 7,22          | 8.156.637,19            | 6,44          | 2,787%                               | 88,882                                  |
| 2021  | 380   | 8,92          | 12.184.334,50           | 9,60          | 21   | 8,43          | 8.451,67                | 4,17          | 380   | 8,93          | 12.175.882,83           | 9,61          | 2,440%                               | 101,215                                 |
| 2022  | 539   | 12,66         | 20.123.341,20           | 15,85         | 22   | 8,84          | 25.784,44               | 12,72         | 539   | 12,67         | 20.097.556,76           | 15,86         | 2,234%                               | 113,057                                 |
| 2023  | 163   | 3,83          | 6.284.865,54            | 4,95          | 15   | 6,02          | 14.594,11               | 7,20          | 163   | 3,83          | 6.270.271,43            | 4,95          | 2,360%                               | 122,982                                 |
| 2024  | 136   | 3,19          | 4.773.200,48            | 3,76          | 5  | 2,01          | 1.764,71                | 0,87          | 136   | 3,20          | 4.771.435,77            | 3,76          | 2,749%                               | 137,305                                 |
| 2025  | 135   | 3,17          | 5.795.381,10            | 4,57          | 11   | 4,42          | 5.301,65                | 2,61          | 135   | 3,17          | 5.790.079,45            | 4,57          | 2,773%                               | 149,323                                 |
| 2026  | 224   | 5,26          | 11.093.523,83           | 8,74          | 19   | 7,63          | 22.399,11               | 11,05         | 224   | 5,26          | 11.071.124,72           | 8,73          | 2,207%                               | 162,302                                 |
| 2027  | 356   | 8,36          | 20.044.956,25           | 15,79         | 36   | 14,46         | 32.536,03               | 16,05         | 356   | 8,37          | 20.012.420,22           | 15,79         | 2,108%                               | 173,649                                 |
| 2028  | 89  | 2,09          | 5.921.454,33            | 4,66          | 6  | 2,41          | 2.097,56                | 1,03          | 89  | 2,09          | 5.919.356,77            | 4,67          | 2,289%                               | 181,141                                 |
| 2029  | 8   | 0,19          | 462.153,71              | 0,36          | 2  | 0,80          | 201,81                  | 0,10          | 8   | 0,19          | 461.951,90              | 0,36          | 2,021%                               | 198,874                                 |
| 2030  | 22  | 0,52          | 1.402.798,82            | 1,10          | 2  | 0,80          | 732,00                  | 0,36          | 22  | 0,52          | 1.402.066,82            | 1,11          | 2,302%                               | 210,659                                 |
| 2031  | 15  | 0,35          | 943.533,47              | 0,74          | 1  | 0,40          | 124,73                  | 0,06          | 15  | 0,35          | 943.408,74              | 0,74          | 2,226%                               | 222,724                                 |
| 2032  | 38  | 0,89          | 2.694.327,74            | 2,12          | 2  | 0,80          | 212,18                  | 0,10          | 38  | 0,89          | 2.694.115,56            | 2,13          | 2,091%                               | 233,037                                 |
| 2033  | 12  | 0,28          | 1.085.223,20            | 0,85          | 1  | 0,40          | 984,72                  | 0,49          | 12  | 0,28          | 1.084.238,48            | 0,86          | 1,980%                               | 240,586                                 |
| 2034  | 9   | 0,21          | 557.545,74              | 0,44          | 1  | 0,40          | 210,76                  | 0,10          | 9   | 0,21          | 557.334,98              | 0,44          | 2,630%                               | 252,848                                 |
| <b>Total :</b>                                | <b>4.259</b>  | <b>100,00</b> | <b>126.951.014,09</b>   | <b>100,00</b> | <b>249</b>   | <b>100,00</b> | <b>202.750,87</b>       | <b>100,00</b> | <b>4.255</b>  | <b>100,00</b> | <b>126.748.263,22</b>   | <b>100,00</b> |                                      |   |
| Media Ponderada / <i>Weighted Average</i> :   |   |               |                         |               |  |               |                         |               |   |               |                         |               | <b>2,367%</b>                        | <b>125,105</b>                          |
| Media Simple / <i>Average</i> :               |   |               | <b>29.807,70</b>        |               |  |               | <b>814,26</b>           |               |   |               | <b>29.788,08</b>        |               | <b>2,512%</b>                        | <b>94,194</b>                           |
| Mínimo / <i>Minimum</i> :                     |   |               | <b>203,91</b>           |               |  |               | <b>0,36</b>             |               |   |               | <b>203,91</b>           |               | <b>1,038%</b>                        | <b>02/02/2013</b>                       |
| Máximo / <i>Maximum</i> :                     |   |               | <b>225.717,80</b>       |               |  |               | <b>9.567,72</b>         |               |   |               | <b>225.717,80</b>       |               | <b>5,178%</b>                        | <b>20/06/2034</b>                       |