

VALENCIA HIPOTECARIO 2 Fondo de Titulización Hipotecaria

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 (PHS) / Residential mortgage loans

Fecha / Date: 31/12/2007

Divisa / Currency: EUR

| Intervalos anuales Annual Intervals | Saldo Vivo de Principal Outstanding Principal Balance | | | | Principal Vencido Impagado Overdue Principal | | | | Principal Pendiente Vencimiento Outstanding Principal | | | | Tipo Interés Interest Rate | Vida residual Residual Life |
|--|--|-------|------------------|-------|---|-------|------------------|-------|--|-------|------------------|-------|-------------------------------|----------------------------------|
| | Num. | % | Importe / Amount | % | Num. | % | Importe / Amount | % | Num. | % | Importe / Amount | % | Media Pond. W. Average | M. Pond. Meses W. Avg. Months |
| 2007 | 1 | 0,01 | 6,79 | 0,00 | 1 | 0,15 | 6,79 | 0,00 | 0 | 0,00 | 0,00 | 0,00 | 0,000% | 0,000 |
| 2008 | 141 | 1,44 | 334.309,09 | 0,05 | 10 | 1,48 | 7.938,12 | 2,46 | 141 | 1,44 | 326.370,97 | 0,05 | 5,596% | 7,417 |
| 2009 | 108 | 1,10 | 889.458,31 | 0,13 | 7 | 1,03 | 2.126,98 | 0,66 | 108 | 1,10 | 887.331,33 | 0,13 | 5,365% | 17,569 |
| 2010 | 117 | 1,19 | 1.398.856,92 | 0,20 | 9 | 1,33 | 5.816,21 | 1,80 | 117 | 1,19 | 1.393.040,71 | 0,20 | 5,381% | 29,942 |
| 2011 | 181 | 1,85 | 3.031.887,91 | 0,44 | 9 | 1,33 | 5.440,61 | 1,69 | 181 | 1,85 | 3.026.447,30 | 0,44 | 5,369% | 42,876 |
| 2012 | 256 | 2,61 | 4.821.863,24 | 0,71 | 20 | 2,95 | 8.169,38 | 2,54 | 256 | 2,61 | 4.813.693,86 | 0,71 | 5,374% | 54,474 |
| 2013 | 363 | 3,70 | 9.140.905,03 | 1,34 | 31 | 4,58 | 14.334,38 | 4,45 | 363 | 3,70 | 9.126.570,65 | 1,34 | 5,348% | 66,497 |
| 2014 | 262 | 2,67 | 9.229.858,05 | 1,35 | 19 | 2,81 | 13.568,86 | 4,21 | 262 | 2,67 | 9.216.289,19 | 1,35 | 5,252% | 77,764 |
| 2015 | 226 | 2,30 | 8.690.955,18 | 1,27 | 14 | 2,07 | 7.177,25 | 2,23 | 226 | 2,30 | 8.683.777,93 | 1,27 | 5,192% | 89,391 |
| 2016 | 188 | 1,92 | 7.774.927,46 | 1,14 | 22 | 3,25 | 8.915,79 | 2,77 | 188 | 1,92 | 7.766.011,67 | 1,14 | 5,329% | 102,158 |
| 2017 | 277 | 2,82 | 12.299.766,24 | 1,80 | 27 | 3,99 | 19.647,04 | 6,10 | 277 | 2,82 | 12.280.119,20 | 1,80 | 5,300% | 114,345 |
| 2018 | 545 | 5,56 | 27.168.769,36 | 3,98 | 39 | 5,76 | 21.346,84 | 6,62 | 545 | 5,56 | 27.147.422,52 | 3,98 | 5,267% | 126,471 |
| 2019 | 498 | 5,08 | 27.561.448,52 | 4,03 | 34 | 5,02 | 25.793,20 | 8,00 | 498 | 5,08 | 27.535.655,32 | 4,03 | 5,245% | 137,955 |
| 2020 | 280 | 2,85 | 17.209.432,00 | 2,52 | 23 | 3,40 | 10.469,10 | 3,25 | 280 | 2,86 | 17.198.962,90 | 2,52 | 5,117% | 148,552 |
| 2021 | 193 | 1,97 | 11.447.255,66 | 1,68 | 11 | 1,62 | 2.922,72 | 0,91 | 193 | 1,97 | 11.444.332,94 | 1,68 | 5,302% | 162,658 |
| 2022 | 335 | 3,42 | 20.775.671,74 | 3,04 | 20 | 2,95 | 8.886,90 | 2,76 | 335 | 3,42 | 20.766.784,84 | 3,04 | 5,165% | 173,631 |
| 2023 | 910 | 9,28 | 59.095.151,45 | 8,65 | 49 | 7,24 | 23.518,99 | 7,30 | 910 | 9,28 | 59.071.632,46 | 8,65 | 5,228% | 186,661 |
| 2024 | 864 | 8,81 | 62.936.711,82 | 9,21 | 36 | 5,32 | 18.166,41 | 5,64 | 864 | 8,81 | 62.918.545,41 | 9,21 | 5,152% | 197,674 |
| 2025 | 404 | 4,12 | 31.904.021,77 | 4,67 | 26 | 3,84 | 12.807,01 | 3,97 | 404 | 4,12 | 31.891.214,76 | 4,67 | 4,955% | 207,299 |
| 2026 | 131 | 1,34 | 9.634.047,97 | 1,41 | 8 | 1,18 | 1.837,25 | 0,57 | 131 | 1,34 | 9.632.210,72 | 1,41 | 5,303% | 222,774 |
| 2027 | 287 | 2,93 | 23.084.878,97 | 3,38 | 19 | 2,81 | 6.340,74 | 1,97 | 287 | 2,93 | 23.078.538,23 | 3,38 | 5,162% | 234,072 |
| 2028 | 822 | 8,38 | 73.729.289,09 | 10,79 | 69 | 10,19 | 23.955,46 | 7,43 | 822 | 8,38 | 73.705.333,63 | 10,79 | 5,209% | 246,940 |
| 2029 | 1.054 | 10,75 | 101.303.708,50 | 14,83 | 87 | 12,85 | 40.808,45 | 12,66 | 1.054 | 10,75 | 101.262.900,05 | 14,83 | 5,113% | 257,852 |
| 2030 | 509 | 5,19 | 56.298.283,13 | 8,24 | 25 | 3,69 | 10.768,66 | 3,34 | 509 | 5,19 | 56.287.514,47 | 8,24 | 4,926% | 267,022 |
| 2031 | 18 | 0,18 | 1.590.439,88 | 0,23 | 2 | 0,30 | 381,47 | 0,12 | 18 | 0,18 | 1.590.058,41 | 0,23 | 5,263% | 281,880 |
| 2032 | 35 | 0,36 | 4.029.383,24 | 0,59 | 1 | 0,15 | 488,82 | 0,15 | 35 | 0,36 | 4.028.894,42 | 0,59 | 5,088% | 294,638 |
| 2033 | 122 | 1,24 | 14.314.741,50 | 2,10 | 7 | 1,03 | 2.901,57 | 0,90 | 122 | 1,24 | 14.311.839,93 | 2,10 | 5,142% | 307,707 |
| 2034 | 300 | 3,06 | 36.123.806,84 | 5,29 | 20 | 2,95 | 7.362,71 | 2,28 | 300 | 3,06 | 36.116.444,13 | 5,29 | 5,163% | 319,296 |
| 2035 | 381 | 3,88 | 47.294.459,64 | 6,92 | 32 | 4,73 | 10.357,61 | 3,21 | 381 | 3,88 | 47.284.102,03 | 6,93 | 4,936% | 327,331 |

Medias ponderadas por el principal pendiente de vencimiento / Averages weighted by the outstanding principal.

Tipo Interés: Tipo de interés nominal anual / Interest Rate: Annual nominal interest rate.

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| Intervalos anuales <i>Annual Intervals</i> | Saldo Vivo de Principal <i>Outstanding Principal Balance</i> | | | | Principal Vencido Impagado <i>Overdue Principal</i> | | | | Principal Pendiente Vencimiento <i>Outstanding Principal</i> | | | | Tipo Interés <i>Interest Rate</i> | Vida residual <i>Residual Life</i> |
|---|---|--------|-------------------------|--------|--|--------|-------------------------|--------|---|--------|-------------------------|--------|--------------------------------------|---|
| | Num. | % | Importe / <i>Amount</i> | % | Num. | % | Importe / <i>Amount</i> | % | Num. | % | Importe / <i>Amount</i> | % | Media Pond. <i>W. Average</i> | M. Pond. Meses <i>W. Avg. Months</i> |
| Total : | 9.808 | 100,00 | 683.114.295,30 | 100,00 | 677 | 100,00 | 322.255,32 | 100,00 | 9.807 | 100,00 | 682.792.039,98 | 100,00 | | |
| Media Ponderada / <i>Weighted Average</i> : | | | | | | | | | | | | | 5,142% | 219,710 |
| Media Simple / <i>Average</i> : | | | 69.648,68 | | | | 476,00 | | | | 69.622,93 | | 5,219% | 185,218 |
| Mínimo / <i>Minimum</i> : | | | 6,79 | | | | 0,16 | | | | 78,89 | | 3,500% | 01/01/2008 |
| Máximo / <i>Maximum</i> : | | | 471.016,45 | | | | 9.110,93 | | | | 471.016,45 | | 7,000% | 20/12/2035 |