

VALENCIA HIPOTECARIO 4 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: 31/12/2010

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 |
| 2010 | 1 | 0,02 | 553,65 | 0,00 | 1 | 0,11 | 553,65 | 0,02 | 0 | 0,00 | 0,00 | 0,00 | 0,000% | 0,000 |
| 2011 | 6 | 0,10 | 81.529,18 | 0,01 | 1 | 0,11 | 7.099,77 | 0,26 | 6 | 0,10 | 74.429,41 | 0,01 | 2,473% | 8,385 |
| 2012 | 6 | 0,10 | 69.597,15 | 0,01 | 0 | 0,00 | 0,00 | 0,00 | 6 | 0,10 | 69.597,15 | 0,01 | 2,034% | 18,827 |
| 2013 | 19 | 0,31 | 577.984,07 | 0,08 | 1 | 0,11 | 3.610,96 | 0,13 | 19 | 0,31 | 574.373,11 | 0,08 | 2,420% | 30,456 |
| 2014 | 24 | 0,39 | 985.344,15 | 0,13 | 1 | 0,11 | 3.589,49 | 0,13 | 24 | 0,39 | 981.754,66 | 0,13 | 2,394% | 43,178 |
| 2015 | 20 | 0,33 | 1.114.583,98 | 0,15 | 1 | 0,11 | 5.681,98 | 0,21 | 20 | 0,33 | 1.108.902,00 | 0,15 | 2,390% | 54,122 |
| 2016 | 45 | 0,73 | 2.526.358,18 | 0,33 | 2 | 0,23 | 4.640,30 | 0,17 | 45 | 0,73 | 2.521.717,88 | 0,33 | 2,209% | 67,300 |
| 2017 | 69 | 1,12 | 4.368.145,46 | 0,58 | 7 | 0,79 | 108.190,66 | 3,90 | 69 | 1,12 | 4.259.954,80 | 0,56 | 2,071% | 76,437 |
| 2018 | 90 | 1,46 | 5.583.998,85 | 0,74 | 9 | 1,02 | 24.412,33 | 0,88 | 90 | 1,46 | 5.559.586,52 | 0,74 | 2,416% | 89,898 |
| 2019 | 123 | 2,00 | 9.266.485,48 | 1,22 | 8 | 0,90 | 51.792,18 | 1,87 | 123 | 2,00 | 9.214.693,30 | 1,22 | 2,478% | 102,189 |
| 2020 | 100 | 1,63 | 8.532.078,65 | 1,13 | 7 | 0,79 | 48.483,63 | 1,75 | 100 | 1,63 | 8.483.595,02 | 1,12 | 2,412% | 113,774 |
| 2021 | 167 | 2,72 | 13.779.112,32 | 1,82 | 8 | 0,90 | 36.317,57 | 1,31 | 167 | 2,72 | 13.742.794,75 | 1,82 | 2,252% | 126,436 |
| 2022 | 133 | 2,16 | 12.354.131,03 | 1,63 | 12 | 1,35 | 25.713,80 | 0,93 | 133 | 2,16 | 12.328.417,23 | 1,63 | 2,182% | 136,461 |
| 2023 | 91 | 1,48 | 7.135.851,14 | 0,94 | 7 | 0,79 | 19.769,02 | 0,71 | 91 | 1,48 | 7.116.082,12 | 0,94 | 2,307% | 150,502 |
| 2024 | 118 | 1,92 | 10.571.967,23 | 1,39 | 7 | 0,79 | 3.947,58 | 0,14 | 118 | 1,92 | 10.568.019,65 | 1,40 | 2,327% | 161,740 |
| 2025 | 159 | 2,59 | 15.489.654,02 | 2,04 | 22 | 2,48 | 72.532,83 | 2,62 | 159 | 2,59 | 15.417.121,19 | 2,04 | 2,285% | 174,167 |
| 2026 | 353 | 5,74 | 36.121.537,19 | 4,77 | 45 | 5,08 | 123.662,67 | 4,46 | 353 | 5,74 | 35.997.874,52 | 4,77 | 2,220% | 186,789 |
| 2027 | 259 | 4,21 | 26.523.425,29 | 3,50 | 25 | 2,82 | 58.032,84 | 2,09 | 259 | 4,21 | 26.465.392,45 | 3,50 | 2,076% | 195,369 |
| 2028 | 112 | 1,82 | 10.153.983,08 | 1,34 | 13 | 1,47 | 20.444,49 | 0,74 | 112 | 1,82 | 10.133.538,59 | 1,34 | 2,129% | 209,684 |
| 2029 | 120 | 1,95 | 12.811.402,88 | 1,69 | 13 | 1,47 | 21.715,23 | 0,78 | 120 | 1,95 | 12.789.687,65 | 1,69 | 2,134% | 221,990 |
| 2030 | 151 | 2,46 | 17.013.746,26 | 2,24 | 18 | 2,03 | 85.610,31 | 3,09 | 151 | 2,46 | 16.928.135,95 | 2,24 | 2,199% | 234,328 |
| 2031 | 651 | 10,59 | 76.046.119,04 | 10,03 | 68 | 7,67 | 203.877,15 | 7,36 | 651 | 10,59 | 75.842.241,89 | 10,04 | 2,167% | 246,791 |
| 2032 | 458 | 7,45 | 56.827.402,85 | 7,50 | 64 | 7,22 | 236.158,74 | 8,52 | 458 | 7,45 | 56.591.244,11 | 7,49 | 2,077% | 255,323 |
| 2033 | 38 | 0,62 | 5.053.444,13 | 0,67 | 4 | 0,45 | 3.062,81 | 0,11 | 38 | 0,62 | 5.050.381,32 | 0,67 | 2,039% | 269,382 |
| 2034 | 74 | 1,20 | 9.910.416,54 | 1,31 | 11 | 1,24 | 21.575,80 | 0,78 | 74 | 1,20 | 9.888.840,74 | 1,31 | 2,110% | 282,173 |
| 2035 | 131 | 2,13 | 18.201.769,72 | 2,40 | 24 | 2,71 | 44.620,43 | 1,61 | 131 | 2,13 | 18.157.149,29 | 2,40 | 2,098% | 295,170 |
| 2036 | 660 | 10,74 | 87.997.446,43 | 11,61 | 74 | 8,35 | 194.395,86 | 7,01 | 660 | 10,74 | 87.803.050,57 | 11,63 | 2,071% | 306,870 |
| 2037 | 405 | 6,59 | 56.137.063,30 | 7,41 | 60 | 6,77 | 161.692,52 | 5,83 | 405 | 6,59 | 55.975.370,78 | 7,41 | 1,995% | 315,240 |
| 2038 | 27 | 0,44 | 4.959.751,00 | 0,65 | 7 | 0,79 | 32.343,81 | 1,17 | 27 | 0,44 | 4.927.407,19 | 0,65 | 2,121% | 330,000 |
| 2039 | 40 | 0,65 | 6.205.201,76 | 0,82 | 6 | 0,68 | 12.562,92 | 0,45 | 40 | 0,65 | 6.192.638,84 | 0,82 | 2,116% | 341,629 |

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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Activos / *Assets*: Préstamos hipotecarios vivienda (CTHs) / *Residential mortgage loans*

Fecha / *Date*: 31/12/2010

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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> |
| 2040 | 34 | 0,55 | 5.232.158,95 | 0,69 | 4 | 0,45 | 18.709,42 | 0,68 | 34 | 0,55 | 5.213.449,53 | 0,69 | 2,079% | 353,564 |
| 2041 | 466 | 7,58 | 74.851.457,41 | 9,88 | 91 | 10,27 | 255.536,54 | 9,22 | 466 | 7,58 | 74.595.920,87 | 9,88 | 2,186% | 368,646 |
| 2042 | 996 | 16,21 | 161.447.362,68 | 21,30 | 265 | 29,91 | 860.831,28 | 31,06 | 996 | 16,21 | 160.586.531,40 | 21,27 | 2,046% | 375,126 |
| Total : | 6.146 | 100,00 | 757.931.063,05 | 100,00 | 886 | 100,00 | 2.771.168,57 | 100,00 | 6.145 | 100,00 | 755.159.894,48 | 100,00 | | |
| Media Ponderada / <i>Weighted Average</i> : | | | | | | | | | | | | | 2,123% | 282,490 |
| Media Simple / <i>Average</i> : | | | 123.321,03 | | | | 3.127,73 | | | | 122.890,14 | | 2,139% | 260,761 |
| Mínimo / <i>Minimum</i> : | | | 523,10 | | | | 0,09 | | | | 523,10 | | 1,515% | 05/02/2011 |
| Máximo / <i>Maximum</i> : | | | 494.160,86 | | | | 47.982,71 | | | | 464.610,13 | | 5,725% | 05/07/2042 |