

VALENCIA HIPOTECARIO 5 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*: 31/12/2008

Divisa / *Currency*: EUR

| 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> |
| 2009 | 1 | 0,03 | 2.410,88 | 0,00 | 0 | 0,00 | 0,00 | 0,00 | 1 | 0,03 | 2.410,88 | 0,00 | 5,357% | 6,161 |
| 2010 | 2 | 0,05 | 6.369,73 | 0,00 | 0 | 0,00 | 0,00 | 0,00 | 2 | 0,05 | 6.369,73 | 0,00 | 5,960% | 17,426 |
| 2011 | 1 | 0,03 | 51.015,08 | 0,01 | 0 | 0,00 | 0,00 | 0,00 | 1 | 0,03 | 51.015,08 | 0,01 | 5,993% | 26,161 |
| 2012 | 4 | 0,11 | 476.713,06 | 0,10 | 0 | 0,00 | 0,00 | 0,00 | 4 | 0,11 | 476.713,06 | 0,10 | 6,172% | 45,877 |
| 2013 | 7 | 0,19 | 376.157,29 | 0,08 | 0 | 0,00 | 0,00 | 0,00 | 7 | 0,19 | 376.157,29 | 0,08 | 5,772% | 53,341 |
| 2014 | 9 | 0,24 | 287.409,98 | 0,06 | 0 | 0,00 | 0,00 | 0,00 | 9 | 0,24 | 287.409,98 | 0,06 | 6,177% | 65,284 |
| 2015 | 16 | 0,43 | 649.890,95 | 0,13 | 1 | 0,65 | 9,21 | 0,03 | 16 | 0,43 | 649.881,74 | 0,13 | 5,855% | 77,432 |
| 2016 | 21 | 0,56 | 1.184.146,37 | 0,24 | 4 | 2,61 | 1.935,73 | 7,10 | 21 | 0,56 | 1.182.210,64 | 0,24 | 5,980% | 90,078 |
| 2017 | 26 | 0,70 | 1.849.286,58 | 0,37 | 1 | 0,65 | 219,79 | 0,81 | 26 | 0,70 | 1.849.066,79 | 0,37 | 6,118% | 103,894 |
| 2018 | 73 | 1,96 | 4.597.946,56 | 0,92 | 5 | 3,27 | 961,84 | 3,53 | 73 | 1,96 | 4.596.984,72 | 0,92 | 5,670% | 112,060 |
| 2019 | 33 | 0,89 | 1.897.328,96 | 0,38 | 3 | 1,96 | 613,60 | 2,25 | 33 | 0,89 | 1.896.715,36 | 0,38 | 5,845% | 126,001 |
| 2020 | 36 | 0,97 | 2.278.385,45 | 0,46 | 2 | 1,31 | 427,88 | 1,57 | 36 | 0,97 | 2.277.957,57 | 0,46 | 5,762% | 137,079 |
| 2021 | 31 | 0,83 | 2.001.194,17 | 0,40 | 1 | 0,65 | 291,17 | 1,07 | 31 | 0,83 | 2.000.903,00 | 0,40 | 6,075% | 151,063 |
| 2022 | 79 | 2,12 | 7.814.938,15 | 1,57 | 3 | 1,96 | 818,88 | 3,00 | 79 | 2,12 | 7.814.119,27 | 1,57 | 5,936% | 163,030 |
| 2023 | 138 | 3,71 | 13.177.992,55 | 2,64 | 5 | 3,27 | 1.392,31 | 5,11 | 138 | 3,71 | 13.176.600,24 | 2,64 | 5,667% | 171,985 |
| 2024 | 31 | 0,83 | 2.868.073,99 | 0,58 | 2 | 1,31 | 527,22 | 1,93 | 31 | 0,83 | 2.867.546,77 | 0,58 | 5,935% | 186,224 |
| 2025 | 37 | 0,99 | 4.176.032,63 | 0,84 | 1 | 0,65 | 154,14 | 0,57 | 37 | 0,99 | 4.175.878,49 | 0,84 | 5,930% | 198,067 |
| 2026 | 60 | 1,61 | 6.629.936,55 | 1,33 | 3 | 1,96 | 665,83 | 2,44 | 60 | 1,61 | 6.629.270,72 | 1,33 | 5,837% | 209,539 |
| 2027 | 143 | 3,85 | 16.737.312,65 | 3,36 | 3 | 1,96 | 715,97 | 2,63 | 143 | 3,85 | 16.736.596,68 | 3,36 | 6,021% | 223,747 |
| 2028 | 192 | 5,16 | 21.902.435,42 | 4,39 | 11 | 7,19 | 2.324,18 | 8,53 | 192 | 5,16 | 21.900.111,24 | 4,39 | 5,583% | 231,394 |
| 2029 | 44 | 1,18 | 4.037.929,43 | 0,81 | 3 | 1,96 | 788,96 | 2,89 | 44 | 1,18 | 4.037.140,47 | 0,81 | 5,746% | 244,690 |
| 2030 | 50 | 1,34 | 4.963.356,89 | 1,00 | 2 | 1,31 | 376,42 | 1,38 | 50 | 1,34 | 4.962.980,47 | 1,00 | 5,795% | 257,913 |
| 2031 | 87 | 2,34 | 11.879.150,30 | 2,38 | 7 | 4,58 | 1.612,34 | 5,91 | 87 | 2,34 | 11.877.537,96 | 2,38 | 5,831% | 270,473 |
| 2032 | 269 | 7,23 | 35.667.530,00 | 7,15 | 12 | 7,84 | 1.886,11 | 6,92 | 269 | 7,23 | 35.665.643,89 | 7,15 | 6,020% | 283,933 |
| 2033 | 320 | 8,60 | 41.157.955,48 | 8,25 | 4 | 2,61 | 636,21 | 2,33 | 320 | 8,60 | 41.157.319,27 | 8,25 | 5,559% | 291,356 |
| 2034 | 21 | 0,56 | 2.565.777,78 | 0,51 | 0 | 0,00 | 0,00 | 0,00 | 21 | 0,56 | 2.565.777,78 | 0,51 | 5,676% | 304,550 |
| 2035 | 52 | 1,40 | 7.148.841,39 | 1,43 | 8 | 5,23 | 1.501,86 | 5,51 | 52 | 1,40 | 7.147.339,53 | 1,43 | 5,953% | 318,830 |
| 2036 | 97 | 2,61 | 13.946.497,86 | 2,80 | 11 | 7,19 | 1.729,10 | 6,34 | 97 | 2,61 | 13.944.768,76 | 2,80 | 5,858% | 330,474 |
| 2037 | 256 | 6,88 | 37.918.941,86 | 7,60 | 8 | 5,23 | 1.125,18 | 4,13 | 256 | 6,88 | 37.917.816,68 | 7,61 | 5,896% | 343,540 |
| 2038 | 255 | 6,86 | 35.214.688,69 | 7,06 | 5 | 3,27 | 744,34 | 2,73 | 255 | 6,86 | 35.213.944,35 | 7,06 | 5,577% | 351,601 |

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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|---|---|---------------|-------------------------|---------------|--|---------------|-------------------------|---------------|---|---------------|-------------------------|---------------|--------------------------------------|---|
| | 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> |
| 2039 | 21 | 0,56 | 3.571.365,58 | 0,72 | 2 | 1,31 | 235,69 | 0,86 | 21 | 0,56 | 3.571.129,89 | 0,72 | 5,861% | 365,856 |
| 2040 | 24 | 0,65 | 4.120.277,43 | 0,83 | 1 | 0,65 | 111,91 | 0,41 | 24 | 0,65 | 4.120.165,52 | 0,83 | 5,761% | 377,615 |
| 2041 | 91 | 2,45 | 16.235.317,67 | 3,26 | 2 | 1,31 | 237,46 | 0,87 | 91 | 2,45 | 16.235.080,21 | 3,26 | 5,902% | 392,327 |
| 2042 | 666 | 17,91 | 107.405.221,79 | 21,54 | 34 | 22,22 | 4.055,74 | 14,88 | 666 | 17,91 | 107.401.166,05 | 21,54 | 5,906% | 403,099 |
| 2043 | 526 | 14,14 | 83.816.677,20 | 16,81 | 9 | 5,88 | 1.160,55 | 4,26 | 526 | 14,14 | 83.815.516,65 | 16,81 | 5,576% | 411,242 |
| Total : | 3.719 | 100,00 | 498.614.506,35 | 100,00 | 153 | 100,00 | 27.259,62 | 100,00 | 3.719 | 100,00 | 498.587.246,73 | 100,00 | | |
| Media Ponderada / <i>Weighted Average</i> : | | | | | | | | | | | | | 5,781% | 330,034 |
| Media Simple / <i>Average</i> : | | | 134.072,20 | | | | 178,17 | | | | 134.064,87 | | 5,790% | 310,362 |
| Mínimo / <i>Minimum</i> : | | | 1.561,27 | | | | 3,40 | | | | 1.561,27 | | 4,349% | 05/07/2009 |
| Máximo / <i>Maximum</i> : | | | 496.489,54 | | | | 910,39 | | | | 496.489,54 | | 7,393% | 05/07/2043 |