

# BANCAJA - BVA VPO 1 Fondo de Titulización de Activos

## Cartera de Activos Titulizados / Portfolio of Securitised Assets

### Distribución por Intervalos de Relación Principal actual / Valor de Tasación (%CLTV) / Distribution by current Loan-to-Value Ratio (% CLTV) Intervals

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

Fecha / Date: 31/10/2016

Divisa / Currency : EUR

| Intervalos de %CLTV<br>%CLTV Intervals |       | Saldo Vivo de Principal<br>Outstanding Principal Balance |        |                  |        | Principal Vencido Impagado<br>Overdue Principal |        |                  |        | Principal Pendiente Vencimiento<br>Outstanding Principal |        |                  |        | %CLTV Media Ponderada<br>Weighted Average % CLTV |          |
|----------------------------------------|-------|----------------------------------------------------------|--------|------------------|--------|-------------------------------------------------|--------|------------------|--------|----------------------------------------------------------|--------|------------------|--------|--------------------------------------------------|----------|
|                                        |       | Num.                                                     | %      | Importe / Amount | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount | %      | SVP / OPB                                        | PPV / OP |
| 0,01                                   | 5,00  | 66                                                       | 1,14   | 704.301,45       | 0,37   | 9                                               | 3,54   | 576.935,76       | 62,48  | 58                                                       | 1,00   | 127.365,69       | 0,07   | 31,919                                           | 3,783    |
| 5,01                                   | 10,00 | 86                                                       | 1,48   | 539.368,03       | 0,28   | 0                                               | 0,00   | 0,00             | 0,00   | 86                                                       | 1,48   | 539.368,03       | 0,28   | 7,963                                            | 7,963    |
| 10,01                                  | 15,00 | 119                                                      | 2,05   | 1.316.569,88     | 0,69   | 1                                               | 0,39   | 62,80            | 0,01   | 119                                                      | 2,05   | 1.316.507,08     | 0,69   | 12,398                                           | 12,397   |
| 15,01                                  | 20,00 | 180                                                      | 3,10   | 2.657.431,10     | 1,40   | 2                                               | 0,79   | 577,90           | 0,06   | 180                                                      | 3,11   | 2.656.853,20     | 1,40   | 17,838                                           | 17,835   |
| 20,01                                  | 25,00 | 446                                                      | 7,69   | 7.836.945,48     | 4,11   | 13                                              | 5,12   | 16.953,30        | 1,84   | 446                                                      | 7,70   | 7.819.992,18     | 4,13   | 22,973                                           | 22,911   |
| 25,01                                  | 30,00 | 973                                                      | 16,77  | 19.653.897,82    | 10,32  | 36                                              | 14,17  | 52.393,15        | 5,67   | 973                                                      | 16,80  | 19.601.504,67    | 10,34  | 27,732                                           | 27,629   |
| 30,01                                  | 35,00 | 1.251                                                    | 21,57  | 31.762.818,30    | 16,67  | 58                                              | 22,83  | 96.151,81        | 10,41  | 1.251                                                    | 21,60  | 31.666.666,49    | 16,70  | 32,728                                           | 32,583   |
| 35,01                                  | 40,00 | 1.170                                                    | 20,17  | 37.050.054,34    | 19,45  | 54                                              | 21,26  | 54.170,21        | 5,87   | 1.170                                                    | 20,20  | 36.995.884,13    | 19,52  | 37,409                                           | 37,339   |
| 40,01                                  | 45,00 | 901                                                      | 15,53  | 34.735.156,39    | 18,23  | 39                                              | 15,35  | 30.275,64        | 3,28   | 901                                                      | 15,55  | 34.704.880,75    | 18,31  | 42,501                                           | 42,460   |
| 45,01                                  | 50,00 | 378                                                      | 6,52   | 17.167.495,17    | 9,01   | 23                                              | 9,06   | 17.870,22        | 1,94   | 378                                                      | 6,53   | 17.149.624,95    | 9,05   | 47,068                                           | 47,015   |
| 50,01                                  | 55,00 | 5                                                        | 0,09   | 448.696,56       | 0,24   | 0                                               | 0,00   | 0,00             | 0,00   | 5                                                        | 0,09   | 448.696,56       | 0,24   | 52,850                                           | 52,850   |
| 55,01                                  | 60,00 | 6                                                        | 0,10   | 850.285,41       | 0,45   | 0                                               | 0,00   | 0,00             | 0,00   | 6                                                        | 0,10   | 850.285,41       | 0,45   | 57,324                                           | 57,324   |
| 60,01                                  | 65,00 | 23                                                       | 0,40   | 4.104.588,99     | 2,15   | 1                                               | 0,39   | 2.444,84         | 0,26   | 23                                                       | 0,40   | 4.102.144,15     | 2,16   | 63,369                                           | 63,329   |
| 65,01                                  | 70,00 | 51                                                       | 0,88   | 8.684.225,19     | 4,56   | 4                                               | 1,57   | 27.627,81        | 2,99   | 51                                                       | 0,88   | 8.656.597,38     | 4,57   | 67,883                                           | 67,644   |
| 70,01                                  | 75,00 | 35                                                       | 0,60   | 4.898.475,54     | 2,57   | 3                                               | 1,18   | 6.412,77         | 0,69   | 35                                                       | 0,60   | 4.892.062,77     | 2,58   | 72,903                                           | 72,802   |
| 75,01                                  | 80,00 | 40                                                       | 0,69   | 6.695.648,95     | 3,51   | 5                                               | 1,97   | 23.434,52        | 2,54   | 40                                                       | 0,69   | 6.672.214,43     | 3,52   | 77,572                                           | 77,275   |
| 80,01                                  | 85,00 | 58                                                       | 1,00   | 9.494.462,59     | 4,98   | 5                                               | 1,97   | 17.611,28        | 1,91   | 58                                                       | 1,00   | 9.476.851,31     | 5,00   | 83,204                                           | 83,036   |
| 85,01                                  | 90,00 | 13                                                       | 0,22   | 1.894.903,98     | 0,99   | 1                                               | 0,39   | 460,61           | 0,05   | 13                                                       | 0,22   | 1.894.443,37     | 1,00   | 86,129                                           | 86,108   |
| Total :                                |       | 5.801                                                    | 100,00 | 190.495.325,17   | 100,00 | 254                                             | 100,00 | 923.382,62       | 100,00 | 5.793                                                    | 100,00 | 189.571.942,55   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |       |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 43,451                                           | 43,371   |
| Media Simple / Average :               |       |                                                          |        | 32.838,36        |        |                                                 |        | 3.635,36         |        |                                                          |        | 32.724,31        |        | 34,524                                           | 34,412   |
| Mínimo / Minimum :                     |       |                                                          |        | 5,20             |        |                                                 |        | 0,03             |        |                                                          |        | 5,20             |        | 0,008                                            | 0,000    |
| Máximo / Maximum :                     |       |                                                          |        | 559.555,24       |        |                                                 |        | 156.949,54       |        |                                                          |        | 559.555,24       |        | 90,102                                           | 87,200   |