

# BANCAJA - BVA VPO 1 Fondo de Titulización de Activos

## Cartera de Activos Titulizados / Portfolio of Securitised Assets

### Situación de impagados: Clasificación por Primera Cuota Vencida y no Pagada / Current delinquency: Classification by First Overdue Instalment

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

Fecha / Date: 31/10/2015

Divisa / Currency: EUR

| Antigüedad<br>Aging                                      | Deuda Vencida<br>Overdue Debt |                   |                       |                |                   |               | Deuda Pendiente de Vencer<br>Outstanding Debt |               |                | Deuda total<br>Total Debt |               |                           | Garantía<br>Security | % Deuda/Tasación<br>% Loan to Value |                    |
|----------------------------------------------------------|-------------------------------|-------------------|-----------------------|----------------|-------------------|---------------|-----------------------------------------------|---------------|----------------|---------------------------|---------------|---------------------------|----------------------|-------------------------------------|--------------------|
|                                                          | Num.                          | Principal         | Intereses<br>Interest | Otros<br>Other | Total             | %             | Principal                                     | %             | Otros<br>Other | Principal                 | %             | Deuda total<br>Total Debt | V. Tasación<br>Value | s/Principal<br>o/Principal          | s/Total<br>o/Total |
| <b>Impagados / Delinquencies</b>                         |                               |                   |                       |                |                   |               |                                               |               |                |                           |               |                           |                      |                                     |                    |
| De > 0 a ≤ 1 Mes<br>Up to 1 month                        | 150                           | 29.805,61         | 6.372,58              | 0,00           | 36.178,19         | 7,39          | 6.014.643,87                                  | 53,24         | 0,00           | 6.044.449,48              | 51,83         | 6.050.822,06              | 13.417.557,94        | 45,0488                             | 45,0963            |
| De > 1 a ≤ 2 Meses<br>from > 1 to ≤ 2 months             | 41                            | 18.644,69         | 4.171,27              | 0,00           | 22.815,96         | 4,66          | 1.819.900,07                                  | 16,11         | 0,00           | 1.838.544,76              | 15,77         | 1.842.716,03              | 3.898.675,54         | 47,1582                             | 47,2652            |
| De > 2 a ≤ 3 Meses<br>from > 2 to ≤ 3 months             | 13                            | 9.436,66          | 1.752,88              | 0,00           | 11.189,54         | 2,29          | 432.031,67                                    | 3,82          | 0,00           | 441.468,33                | 3,79          | 443.221,21                | 1.079.415,26         | 40,8988                             | 41,0612            |
| De > 3 a ≤ 6 Meses<br>from > 3 to ≤ 6 months             | 8                             | 8.502,74          | 1.946,60              | 0,00           | 10.449,34         | 2,13          | 233.029,64                                    | 2,06          | 0,00           | 241.532,38                | 2,07          | 243.478,98                | 585.463,94           | 41,2549                             | 41,5874            |
| De > 6 a < 12 Meses<br>from > 6 to < 12 months           | 11                            | 23.562,72         | 6.417,58              | 0,00           | 29.980,30         | 6,12          | 467.353,55                                    | 4,14          | 0,00           | 490.916,27                | 4,21          | 497.333,85                | 991.183,52           | 49,5283                             | 50,1758            |
| De ≥ 12 a < 18 Meses<br>from ≥ 12 to < 18 months         | 14                            | 65.149,75         | 22.123,92             | 0,00           | 87.273,67         | 17,82         | 988.913,80                                    | 8,75          | 0,00           | 1.054.063,55              | 9,04          | 1.076.187,47              | 1.822.624,68         | 57,8322                             | 59,0460            |
| De ≥ 18 a < 24 Meses<br>from ≥ 18 to < 24 months         | 6                             | 40.200,40         | 18.731,26             | 0,00           | 58.931,66         | 12,03         | 638.162,18                                    | 5,65          | 0,00           | 678.362,58                | 5,82          | 697.093,84                | 864.119,20           | 78,5034                             | 80,6710            |
| De ≥ 2 Años<br>from ≥ 2 years                            | 15                            | 168.903,52        | 63.963,58             | 0,00           | 232.867,10        | 47,55         | 703.569,16                                    | 6,23          | 0,00           | 872.472,68                | 7,48          | 936.436,26                | 1.374.927,31         | 63,4559                             | 68,1081            |
| <b>Subtotal :</b>                                        | <b>258</b>                    | <b>364.206,09</b> | <b>125.479,67</b>     | <b>0,00</b>    | <b>489.685,76</b> | <b>100,00</b> | <b>11.297.603,94</b>                          | <b>100,00</b> | <b>0,00</b>    | <b>11.661.810,03</b>      | <b>100,00</b> | <b>11.787.289,70</b>      | <b>24.033.967,39</b> | <b>48,5222</b>                      | <b>49,0443</b>     |
| <b>Dudosos (subjettivos) / Doubt debts (subjectives)</b> |                               |                   |                       |                |                   |               |                                               |               |                |                           |               |                           |                      |                                     |                    |
| De > 0 a ≤ 1 Mes<br>Up to 1 month                        | 1                             | 55.715,22         | 0,00                  | 0,00           | 55.715,22         | 12,59         | 0,00                                          | 0,00          | 0,00           | 55.715,22                 | 12,86         | 55.715,22                 | 217.560,00           | 25,6091                             | 25,6091            |
| De > 6 a < 12 Meses<br>from > 6 to < 12 months           | 1                             | 156.949,54        | 1.988,44              | 0,00           | 158.937,98        | 35,92         | 0,00                                          | 0,00          | 0,00           | 156.949,54                | 36,22         | 158.937,98                | 511.781,54           | 30,6673                             | 31,0558            |
| De ≥ 12 a < 18 Meses<br>from ≥ 12 to < 18 months         | 3                             | 141.425,25        | 2.746,68              | 0,00           | 144.171,93        | 32,58         | 0,00                                          | 0,00          | 0,00           | 141.425,25                | 32,64         | 144.171,93                | 491.694,40           | 28,7628                             | 29,3215            |
| De ≥ 18 a < 24 Meses<br>from ≥ 18 to < 24 months         | 1                             | 15.515,10         | 662,74                | 0,00           | 16.177,84         | 3,66          | 0,00                                          | 0,00          | 0,00           | 15.515,10                 | 3,58          | 16.177,84                 | 100.808,05           | 15,3907                             | 16,0482            |
| De ≥ 2 Años<br>from ≥ 2 years                            | 1                             | 63.737,72         | 3.763,04              | 0,00           | 67.500,76         | 15,25         | 0,00                                          | 0,00          | 0,00           | 63.737,72                 | 14,71         | 67.500,76                 | 118.935,33           | 53,5902                             | 56,7542            |
| <b>Subtotal :</b>                                        | <b>7</b>                      | <b>433.342,83</b> | <b>9.160,90</b>       | <b>0,00</b>    | <b>442.503,73</b> | <b>100,00</b> | <b>0,00</b>                                   | <b>0,00</b>   | <b>0,00</b>    | <b>433.342,83</b>         | <b>100,00</b> | <b>442.503,73</b>         | <b>1.440.779,32</b>  | <b>30,0770</b>                      | <b>30,7128</b>     |

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|                     | Deuda Vencida<br>Overdue Debt |            |                       |                |            |   | Deuda Pendiente de Vencer<br>Outstanding Debt |   |                | Deuda total<br>Total Debt |                                | Garantía<br>Security | % Deuda/Tasación<br>% Loan to Value |                    |
|---------------------|-------------------------------|------------|-----------------------|----------------|------------|---|-----------------------------------------------|---|----------------|---------------------------|--------------------------------|----------------------|-------------------------------------|--------------------|
| Antigüedad<br>Aging | Num.                          | Principal  | Intereses<br>Interest | Otros<br>Other | Total      | % | Principal                                     | % | Otros<br>Other | Principal                 | %<br>Deuda total<br>Total Debt | V. Tasación<br>Value | s/Principal<br>o/Principal          | s/Total<br>o/Total |
| Total :             | 265                           | 797.548,92 | 134.640,57            | 0,00           | 932.189,49 |   | 11.297.603,94                                 |   | 0,00           | 12.095.152,86             | 12.229.793,43                  | 25.474.746,71        | 47,4790                             | 48,0075            |