

# VALENCIA HIPOTECARIO 1 Fondo de Titulización de Activos

## Cartera de Activos Titulizados / Portfolio of Securitised Assets

### Distribución por Índices de Referencia / Distribution by Reference Indexes

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

**Fecha / Date:** 31/12/2006

**Divisa / Currency:** EUR

| Índices de Referencia<br>Reference Indexes                                       | Saldo Vivo de Principal<br>Outstanding Principal Balance |               |                       |               | Principal Vencido Impagado<br>Overdue Principal |               |                   |               | Principal Pendiente Vencimiento<br>Outstanding Principal |               |                       |               | Tipo Int.<br>Int. Rate | Margen s/Índice<br>Margin o/Index |       |       |
|----------------------------------------------------------------------------------|----------------------------------------------------------|---------------|-----------------------|---------------|-------------------------------------------------|---------------|-------------------|---------------|----------------------------------------------------------|---------------|-----------------------|---------------|------------------------|-----------------------------------|-------|-------|
|                                                                                  | Num.                                                     | %             | Importe / Amount      | %             | Num.                                            | %             | Importe / Amount  | %             | Num.                                                     | %             | Importe / Amount      | %             | Med.Pond.<br>W. Avg.   | M.Pond.<br>W. Avg.                | Min.  | Max.  |
| <b>Interés Variable<br/>Floating Interest</b>                                    | <b>6.688</b>                                             | <b>100,00</b> | <b>309.913.836,20</b> | <b>100,00</b> | <b>271</b>                                      | <b>100,00</b> | <b>113.198,93</b> | <b>100,00</b> | <b>6.688</b>                                             | <b>100,00</b> | <b>309.800.637,27</b> | <b>100,00</b> | <b>4,228%</b>          |                                   |       |       |
| EURIBOR/MIBOR a 3 meses<br>3-month EURIBOR/MIBOR                                 | 1                                                        | 0,01          | 19.349,76             | 0,01          | 0                                               | 0,00          | 0,00              | 0,00          | 1                                                        | 0,01          | 19.349,76             | 0,01          | 4,250%                 | 1,500                             | 1,500 | 1,500 |
| EURIBOR/MIBOR a 6 meses<br>6-month EURIBOR/MIBOR                                 | 1                                                        | 0,01          | 13.362,69             | 0,00          | 0                                               | 0,00          | 0,00              | 0,00          | 1                                                        | 0,01          | 13.362,69             | 0,00          | 4,830%                 | 1,750                             | 1,750 | 1,750 |
| EURIBOR/MIBOR a 1 año<br>1-year EURIBOR/MIBOR                                    | 1.415                                                    | 21,16         | 69.223.042,96         | 22,34         | 56                                              | 20,66         | 21.561,88         | 19,05         | 1.415                                                    | 21,16         | 69.201.481,08         | 22,34         | 4,379%                 | 0,875                             | 0,250 | 2,750 |
| EURIBOR/MIBOR a 1 año (M. Hipotecario)<br>1-year EURIBOR/MIBOR (Mortgage Market) | 4.004                                                    | 59,87         | 194.489.045,69        | 62,76         | 155                                             | 57,20         | 67.961,02         | 60,04         | 4.004                                                    | 59,87         | 194.421.084,67        | 62,76         | 4,216%                 | 0,872                             | 0,250 | 2,500 |
| M. Hipotecario Bancos<br>Mortgage Market: Banks                                  | 115                                                      | 1,72          | 4.131.178,05          | 1,33          | 11                                              | 4,06          | 2.305,65          | 2,04          | 115                                                      | 1,72          | 4.128.872,40          | 1,33          | 4,245%                 | 0,396                             | 0,000 | 1,250 |
| M. Hipotecario Conjunto de Entidades<br>Mortgage Market: All Institutions        | 1.152                                                    | 17,22         | 42.037.857,05         | 13,56         | 49                                              | 18,08         | 21.370,38         | 18,88         | 1.152                                                    | 17,22         | 42.016.486,67         | 13,56         | 4,030%                 | 0,118                             | 0,000 | 1,250 |
| <b>Total :</b>                                                                   | <b>6.688</b>                                             | <b>100,00</b> | <b>309.913.836,20</b> | <b>100,00</b> | <b>271</b>                                      | <b>100,00</b> | <b>113.198,93</b> | <b>100,00</b> | <b>6.688</b>                                             | <b>100,00</b> | <b>309.800.637,27</b> | <b>100,00</b> |                        |                                   |       |       |
| <b>Media Ponderada / Weighted Average :</b>                                      |                                                          |               |                       |               |                                                 |               |                   |               |                                                          |               |                       |               | <b>4,228%</b>          |                                   |       |       |
| <b>Media Simple / Average :</b>                                                  |                                                          |               | <b>46.338,79</b>      |               |                                                 |               | <b>417,71</b>     |               |                                                          |               | <b>46.321,87</b>      |               | <b>4,272%</b>          |                                   |       |       |
| <b>Mínimo / Minimum :</b>                                                        |                                                          |               | <b>512,35</b>         |               |                                                 |               | <b>10,41</b>      |               |                                                          |               | <b>512,35</b>         |               | <b>2,750%</b>          |                                   |       |       |
| <b>Máximo / Maximum :</b>                                                        |                                                          |               | <b>274.766,46</b>     |               |                                                 |               | <b>4.852,59</b>   |               |                                                          |               | <b>274.766,46</b>     |               | <b>6,250%</b>          |                                   |       |       |

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

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