

# VALENCIA HIPOTECARIO 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: 31/12/2012

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  | 287                                                      | 6,69   | 810.309,20       | 0,63   | 22                                              | 8,21   | 17.444,70        | 8,43   | 280                                                      | 6,54   | 792.864,50       | 0,62   | 3,384                                            | 3,336    |
| 5,01                                   | 10,00 | 362                                                      | 8,44   | 3.064.997,83     | 2,39   | 9                                               | 3,36   | 10.200,05        | 4,93   | 362                                                      | 8,45   | 3.054.797,78     | 2,38   | 7,904                                            | 7,855    |
| 10,01                                  | 15,00 | 392                                                      | 9,14   | 5.548.864,57     | 4,32   | 12                                              | 4,48   | 7.038,94         | 3,40   | 392                                                      | 9,15   | 5.541.825,63     | 4,32   | 12,698                                           | 12,680   |
| 15,01                                  | 20,00 | 380                                                      | 8,86   | 7.101.027,33     | 5,53   | 12                                              | 4,48   | 4.022,52         | 1,94   | 380                                                      | 8,87   | 7.097.004,81     | 5,53   | 17,875                                           | 17,864   |
| 20,01                                  | 25,00 | 397                                                      | 9,25   | 9.390.696,55     | 7,31   | 25                                              | 9,33   | 19.420,38        | 9,39   | 397                                                      | 9,27   | 9.371.276,17     | 7,30   | 22,560                                           | 22,508   |
| 25,01                                  | 30,00 | 418                                                      | 9,74   | 11.950.385,89    | 9,30   | 18                                              | 6,72   | 4.910,71         | 2,37   | 418                                                      | 9,76   | 11.945.475,18    | 9,31   | 27,640                                           | 27,628   |
| 30,01                                  | 35,00 | 477                                                      | 11,12  | 16.073.153,28    | 12,51  | 36                                              | 13,43  | 45.543,17        | 22,01  | 477                                                      | 11,13  | 16.027.610,11    | 12,49  | 32,600                                           | 32,489   |
| 35,01                                  | 40,00 | 459                                                      | 10,70  | 17.527.673,51    | 13,64  | 22                                              | 8,21   | 11.013,18        | 5,32   | 459                                                      | 10,71  | 17.516.660,33    | 13,65  | 37,483                                           | 37,459   |
| 40,01                                  | 45,00 | 454                                                      | 10,58  | 19.805.864,15    | 15,41  | 29                                              | 10,82  | 22.545,23        | 10,90  | 454                                                      | 10,60  | 19.783.318,92    | 15,42  | 42,545                                           | 42,496   |
| 45,01                                  | 50,00 | 290                                                      | 6,76   | 14.319.559,01    | 11,14  | 29                                              | 10,82  | 14.298,26        | 6,91   | 290                                                      | 6,77   | 14.305.260,75    | 11,15  | 47,324                                           | 47,277   |
| 50,01                                  | 55,00 | 272                                                      | 6,34   | 15.667.111,66    | 12,19  | 33                                              | 12,31  | 29.027,72        | 14,03  | 272                                                      | 6,35   | 15.638.083,94    | 12,19  | 52,499                                           | 52,396   |
| 55,01                                  | 60,00 | 91                                                       | 2,12   | 6.524.971,55     | 5,08   | 20                                              | 7,46   | 21.138,92        | 10,22  | 91                                                       | 2,12   | 6.503.832,63     | 5,07   | 56,820                                           | 56,629   |
| 60,01                                  | 65,00 | 12                                                       | 0,28   | 724.731,51       | 0,56   | 1                                               | 0,37   | 274,68           | 0,13   | 12                                                       | 0,28   | 724.456,83       | 0,56   | 61,059                                           | 61,036   |
| Total :                                |       | 4.291                                                    | 100,00 | 128.509.346,04   | 100,00 | 268                                             | 100,00 | 206.878,46       | 100,00 | 4.284                                                    | 100,00 | 128.302.467,58   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |       |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 36,614                                           | 36,558   |
| Media Simple / Average :               |       |                                                          |        | 29.948,58        |        |                                                 |        | 771,93           |        |                                                          |        | 29.949,22        |        | 28,338                                           | 28,281   |
| Mínimo / Minimum :                     |       |                                                          |        | 7,82             |        |                                                 |        | 3,61             |        |                                                          |        | 7,82             |        | 0,004                                            | 0,004    |
| Máximo / Maximum :                     |       |                                                          |        | 226.557,46       |        |                                                 |        | 9.350,56         |        |                                                          |        | 226.557,46       |        | 63,809                                           | 61,818   |