

# VALENCIA HIPOTECARIO 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: 31/12/2008

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                        | 218                           | 50.830,59         | 43.250,11             | 0,00           | 94.080,70         | 31,88         | 9.409.873,63                                  | 70,08         | 0,00           | 9.460.704,22              | 69,63         | 9.503.954,33              | 21.903.552,28        | 43,1926                             | 43,3900            |
| De > 1 a ≤ 2 Meses<br>from > 1 to ≤ 2 months             | 41                            | 15.106,86         | 18.841,06             | 0,00           | 33.947,92         | 11,50         | 2.126.522,37                                  | 15,84         | 0,00           | 2.141.629,23              | 15,76         | 2.160.470,29              | 4.026.500,82         | 53,1883                             | 53,6563            |
| De > 2 a ≤ 3 Meses<br>from > 2 to ≤ 3 months             | 29                            | 20.211,17         | 18.308,25             | 0,00           | 38.519,42         | 13,05         | 1.240.501,10                                  | 9,24          | 0,00           | 1.260.712,27              | 9,28          | 1.279.020,52              | 3.158.568,99         | 39,9140                             | 40,4937            |
| De > 3 a ≤ 6 Meses<br>from > 3 to ≤ 6 months             | 4                             | 4.075,88          | 5.035,54              | 0,00           | 9.111,42          | 3,09          | 206.688,94                                    | 1,54          | 0,00           | 210.764,82                | 1,55          | 215.800,36                | 358.385,68           | 58,8095                             | 60,2146            |
| De > 6 a < 12 Meses<br>from > 6 to < 12 months           | 1                             | 824,07            | 1.591,70              | 0,00           | 2.415,77          | 0,82          | 46.981,03                                     | 0,35          | 0,00           | 47.805,10                 | 0,35          | 49.396,80                 | 69.556,13            | 68,7288                             | 71,0172            |
| De ≥ 12 a < 18 Meses<br>from ≥ 12 to < 18 months         | 2                             | 10.595,67         | 10.543,88             | 0,00           | 21.139,55         | 7,16          | 138.914,44                                    | 1,03          | 0,00           | 149.510,11                | 1,10          | 160.053,99                | 311.908,36           | 47,9340                             | 51,3144            |
| De ≥ 2 Años<br>from ≥ 2 years                            | 9                             | 58.406,03         | 37.457,46             | 0,00           | 95.863,49         | 32,49         | 257.892,93                                    | 1,92          | 0,00           | 316.298,96                | 2,33          | 353.756,42                | 782.806,44           | 40,4058                             | 45,1908            |
| <b>Subtotal :</b>                                        | <b>304</b>                    | <b>160.050,27</b> | <b>135.028,00</b>     | <b>0,00</b>    | <b>295.078,27</b> | <b>100,00</b> | <b>13.427.374,44</b>                          | <b>100,00</b> | <b>0,00</b>    | <b>13.587.424,71</b>      | <b>100,00</b> | <b>13.722.452,71</b>      | <b>30.611.278,70</b> | <b>44,3870</b>                      | <b>44,8281</b>     |
| <b>Dudosos (subjettivos) / Doubt debts (subjectives)</b> |                               |                   |                       |                |                   |               |                                               |               |                |                           |               |                           |                      |                                     |                    |
|                                                          | 0                             | 0,00              | 0,00                  | 0,00           | 0,00              | 0,00          | 0,00                                          | 0,00          | 0,00           | 0,00                      | 0,00          | 0,00                      | 0,00                 | 0,0000                              | 0,0000             |
| <b>Subtotal :</b>                                        | <b>0</b>                      | <b>0,00</b>       | <b>0,00</b>           | <b>0,00</b>    | <b>0,00</b>       | <b>0,00</b>   | <b>0,00</b>                                   | <b>0,00</b>   | <b>0,00</b>    | <b>0,00</b>               | <b>0,00</b>   | <b>0,00</b>               | <b>0,00</b>          | <b>0,0000</b>                       | <b>0,0000</b>      |
| <b>Total :</b>                                           | <b>304</b>                    | <b>160.050,27</b> | <b>135.028,00</b>     | <b>0,00</b>    | <b>295.078,27</b> |               | <b>13.427.374,44</b>                          |               | <b>0,00</b>    | <b>13.587.424,71</b>      |               | <b>13.722.452,71</b>      | <b>30.611.278,70</b> | <b>44,3870</b>                      | <b>44,8281</b>     |