

## VALENCIA HIPOTECARIO 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados / *Portfolio of Securitised Assets*

Distribución por Intervalos de Fecha de Vencimiento Final / *Distribution by Final Maturity Date Intervals*

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

Fecha / *Date*: 31/10/2013

Divisa / *Currency*: EUR

| Intervalos anuales<br><i>Annual Intervals</i> | Saldo Vivo de Principal<br><i>Outstanding Principal Balance</i> |       |                         |       | Principal Vencido Impagado<br><i>Overdue Principal</i> |       |                         |       | Principal Pendiente Vencimiento<br><i>Outstanding Principal</i> |       |                         |       | Tipo Interés<br><i>Interest Rate</i> | Vida residual<br><i>Residual Life</i>   |
|-----------------------------------------------|-----------------------------------------------------------------|-------|-------------------------|-------|--------------------------------------------------------|-------|-------------------------|-------|-----------------------------------------------------------------|-------|-------------------------|-------|--------------------------------------|-----------------------------------------|
|                                               | Num.                                                            | %     | Importe / <i>Amount</i> | %     | Num.                                                   | %     | Importe / <i>Amount</i> | %     | Num.                                                            | %     | Importe / <i>Amount</i> | %     | Media Pond.<br><i>W. Average</i>     | M. Pond. Meses<br><i>W. Avg. Months</i> |
| 2011                                          | 1                                                               | 0,02  | 3.893,06                | 0,00  | 1                                                      | 0,28  | 3.893,06                | 0,25  | 0                                                               | 0,00  | 0,00                    | 0,00  | 0,000%                               | 0,000                                   |
| 2012                                          | 2                                                               | 0,03  | 28.319,76               | 0,01  | 2                                                      | 0,57  | 28.319,76               | 1,81  | 0                                                               | 0,00  | 0,00                    | 0,00  | 0,000%                               | 0,000                                   |
| 2013                                          | 22                                                              | 0,35  | 25.537,95               | 0,01  | 4                                                      | 1,14  | 5.583,48                | 0,36  | 21                                                              | 0,33  | 19.954,47               | 0,00  | 1,714%                               | 1,317                                   |
| 2014                                          | 118                                                             | 1,87  | 536.709,94              | 0,12  | 7                                                      | 1,99  | 42.066,86               | 2,69  | 118                                                             | 1,87  | 494.643,08              | 0,11  | 1,705%                               | 8,696                                   |
| 2015                                          | 142                                                             | 2,25  | 1.553.438,91            | 0,36  | 3                                                      | 0,85  | 4.206,73                | 0,27  | 142                                                             | 2,25  | 1.549.232,18            | 0,36  | 1,562%                               | 21,220                                  |
| 2016                                          | 102                                                             | 1,62  | 1.446.283,66            | 0,33  | 3                                                      | 0,85  | 1.256,30                | 0,08  | 102                                                             | 1,62  | 1.445.027,36            | 0,33  | 1,603%                               | 31,079                                  |
| 2017                                          | 146                                                             | 2,32  | 3.199.127,30            | 0,73  | 8                                                      | 2,28  | 23.673,77               | 1,51  | 146                                                             | 2,32  | 3.175.453,53            | 0,73  | 1,536%                               | 44,002                                  |
| 2018                                          | 148                                                             | 2,35  | 3.298.166,51            | 0,75  | 6                                                      | 1,71  | 2.404,35                | 0,15  | 148                                                             | 2,35  | 3.295.762,16            | 0,76  | 1,694%                               | 55,936                                  |
| 2019                                          | 133                                                             | 2,11  | 3.827.256,60            | 0,88  | 5                                                      | 1,42  | 84.022,95               | 5,38  | 133                                                             | 2,11  | 3.743.233,65            | 0,86  | 1,671%                               | 67,919                                  |
| 2020                                          | 277                                                             | 4,40  | 10.240.175,04           | 2,34  | 15                                                     | 4,27  | 40.146,62               | 2,57  | 277                                                             | 4,40  | 10.200.028,42           | 2,34  | 1,470%                               | 80,447                                  |
| 2021                                          | 177                                                             | 2,81  | 6.891.181,29            | 1,58  | 9                                                      | 2,56  | 23.536,66               | 1,51  | 177                                                             | 2,81  | 6.867.644,63            | 1,58  | 1,501%                               | 90,149                                  |
| 2022                                          | 156                                                             | 2,48  | 6.575.162,05            | 1,50  | 5                                                      | 1,42  | 14.575,00               | 0,93  | 156                                                             | 2,48  | 6.560.587,05            | 1,51  | 1,536%                               | 104,214                                 |
| 2023                                          | 295                                                             | 4,68  | 12.477.857,25           | 2,85  | 13                                                     | 3,70  | 104.722,81              | 6,70  | 295                                                             | 4,68  | 12.373.134,44           | 2,84  | 1,644%                               | 116,945                                 |
| 2024                                          | 231                                                             | 3,67  | 11.653.303,31           | 2,67  | 8                                                      | 2,28  | 79.823,22               | 5,11  | 231                                                             | 3,67  | 11.573.480,09           | 2,66  | 1,617%                               | 127,584                                 |
| 2025                                          | 589                                                             | 9,35  | 35.950.260,34           | 8,22  | 27                                                     | 7,69  | 116.929,98              | 7,48  | 589                                                             | 9,35  | 35.833.330,36           | 8,23  | 1,444%                               | 140,943                                 |
| 2026                                          | 304                                                             | 4,82  | 19.207.314,40           | 4,39  | 13                                                     | 3,70  | 33.556,52               | 2,15  | 304                                                             | 4,83  | 19.173.757,88           | 4,40  | 1,435%                               | 149,399                                 |
| 2027                                          | 223                                                             | 3,54  | 14.662.772,80           | 3,35  | 9                                                      | 2,56  | 11.889,32               | 0,76  | 223                                                             | 3,54  | 14.650.883,48           | 3,36  | 1,526%                               | 164,931                                 |
| 2028                                          | 283                                                             | 4,49  | 20.401.494,79           | 4,67  | 17                                                     | 4,84  | 77.226,54               | 4,94  | 283                                                             | 4,49  | 20.324.268,25           | 4,67  | 1,591%                               | 175,661                                 |
| 2029                                          | 255                                                             | 4,05  | 21.094.791,10           | 4,83  | 12                                                     | 3,42  | 34.566,20               | 2,21  | 255                                                             | 4,05  | 21.060.224,90           | 4,83  | 1,644%                               | 187,166                                 |
| 2030                                          | 842                                                             | 13,36 | 69.721.817,31           | 15,95 | 32                                                     | 9,12  | 109.351,97              | 7,00  | 842                                                             | 13,37 | 69.612.465,34           | 15,98 | 1,451%                               | 201,083                                 |
| 2031                                          | 422                                                             | 6,70  | 34.087.750,75           | 7,80  | 28                                                     | 7,98  | 167.923,65              | 10,75 | 422                                                             | 6,70  | 33.919.827,10           | 7,79  | 1,420%                               | 208,371                                 |
| 2032                                          | 48                                                              | 0,76  | 4.826.672,65            | 1,10  | 0                                                      | 0,00  | 0,00                    | 0,00  | 48                                                              | 0,76  | 4.826.672,65            | 1,11  | 1,556%                               | 223,605                                 |
| 2033                                          | 99                                                              | 1,57  | 9.733.216,67            | 2,23  | 10                                                     | 2,85  | 19.964,63               | 1,28  | 99                                                              | 1,57  | 9.713.252,04            | 2,23  | 1,584%                               | 236,589                                 |
| 2034                                          | 94                                                              | 1,49  | 10.907.822,56           | 2,49  | 6                                                      | 1,71  | 26.665,44               | 1,71  | 94                                                              | 1,49  | 10.881.157,12           | 2,50  | 1,478%                               | 247,973                                 |
| 2035                                          | 624                                                             | 9,90  | 70.447.860,37           | 16,11 | 46                                                     | 13,11 | 196.004,42              | 12,54 | 624                                                             | 9,91  | 70.251.855,95           | 16,13 | 1,383%                               | 261,609                                 |
| 2036                                          | 486                                                             | 7,71  | 55.241.990,02           | 12,64 | 51                                                     | 14,53 | 287.867,40              | 18,42 | 486                                                             | 7,72  | 54.954.122,62           | 12,61 | 1,390%                               | 268,089                                 |
| 2037                                          | 4                                                               | 0,06  | 216.623,45              | 0,05  | 1                                                      | 0,28  | 173,39                  | 0,01  | 4                                                               | 0,06  | 216.450,06              | 0,05  | 2,197%                               | 283,359                                 |
| 2038                                          | 5                                                               | 0,08  | 453.059,93              | 0,10  | 0                                                      | 0,00  | 0,00                    | 0,00  | 5                                                               | 0,08  | 453.059,93              | 0,10  | 1,782%                               | 298,732                                 |
| 2039                                          | 8                                                               | 0,13  | 690.877,12              | 0,16  | 1                                                      | 0,28  | 443,82                  | 0,03  | 8                                                               | 0,13  | 690.433,30              | 0,16  | 2,044%                               | 308,582                                 |
| 2040                                          | 32                                                              | 0,51  | 3.532.799,95            | 0,81  | 5                                                      | 1,42  | 14.823,21               | 0,95  | 32                                                              | 0,51  | 3.517.976,74            | 0,81  | 1,825%                               | 319,715                                 |

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

Tipo Interés: Tipo de interés nominal anual / *Interest Rate: Annual nominal interest rate.*

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|-----------------------------------------------|-----------------------------------------------------------------|--------|-------------------------|--------|--------------------------------------------------------|--------|-------------------------|--------|-----------------------------------------------------------------|--------|-------------------------|--------|--------------------------------------|-----------------------------------------|
|                                               | Num.                                                            | %      | Importe / <i>Amount</i> | %      | Num.                                                   | %      | Importe / <i>Amount</i> | %      | Num.                                                            | %      | Importe / <i>Amount</i> | %      | Media Pond.<br><i>W. Average</i>     | M. Pond. Meses<br><i>W. Avg. Months</i> |
| 2041                                          | 34                                                              | 0,54   | 4.262.423,54            | 0,97   | 4                                                      | 1,14   | 7.124,90                | 0,46   | 34                                                              | 0,54   | 4.255.298,64            | 0,98   | 1,532%                               | 329,304                                 |
| Total :                                       | 6.302                                                           | 100,00 | 437.195.960,38          | 100,00 | 351                                                    | 100,00 | 1.562.742,96            | 100,00 | 6.298                                                           | 100,00 | 435.633.217,42          | 100,00 |                                      |                                         |
| Media Ponderada / <i>Weighted Average</i> :   |                                                                 |        |                         |        |                                                        |        |                         |        |                                                                 |        |                         |        | 1,475%                               | 199,110                                 |
| Media Simple / <i>Average</i> :               |                                                                 |        | 69.374,16               |        |                                                        |        | 4.452,26                |        |                                                                 |        | 69.170,09               |        | 1,525%                               | 166,137                                 |
| Mínimo / <i>Minimum</i> :                     |                                                                 |        | 73,31                   |        |                                                        |        | 0,01                    |        |                                                                 |        | 73,31                   |        | 0,828%                               | 01/11/2013                              |
| Máximo / <i>Maximum</i> :                     |                                                                 |        | 636.820,45              |        |                                                        |        | 69.081,86               |        |                                                                 |        | 636.820,45              |        | 4,854%                               | 05/09/2041                              |