

**FONDO DE TITULIZACIÓN DE ACTIVOS
EMPRESAS BANESTO 3**

April 30th, 2011

PRINCIPAL BALANCE IN ARREARS	
Principal Balance in Arrears < 30 days	191.127,95 €
Interest accrued on CR's in Arrears < 30 days	42.019,32 €
Outstanding Balance < 30 days	64.049.364,31 €
Number of Credit Rights < 30 days	692
% of Outstanding Balance	5,18%
Principal Balance in Arrears < 60 days	304.716,99 €
Interest accrued on CR's in Arrears < 60 days	145.495,28 €
Outstanding Balance < 60 days	34.452.060,56 €
Number of Credit Rights < 60 days	143
% of Outstanding Balance	2,79%
Principal Balance in Arrears < 90 days	252.935,77 €
Interest accrued on CR's in Arrears < 90 days	56.549,86 €
Outstanding Balance < 90 days	8.794.668,19 €
Number of Credit Rights < 90 days	61
% of Outstanding Balance	0,71%
Principal Balance in Arrears < 180 days	128.829,63 €
Interest accrued on CR's in Arrears < 180 days	22.626,15 €
Outstanding Balance < 180 days	3.845.117,37 €
Number of Credit Rights < 180 days	51
% of Outstanding Balance	0,31%
Principal Balance in Arrears < 365 days	478.516,68 €
Interest accrued on CR's in Arrears < 365 days	66.747,87 €
Outstanding Balance < 365 days	1.944.431,60 €
Number of Credit Rights < 365 days	622
% of Outstanding Balance	0,16%
Principal Balance in Arrears > 365 days	2.196.789,86 €
Interest accrued on CR's in Arrears > 365 days	169.202,19 €
Outstanding Balance > 365 days	5.255.130,55 €
Number of Credit Rights > 365 days	138
% of Outstanding Balance	0,43%

FONDO DE TITULIZACIÓN DE ACTIVOS EMPRESAS BANESTO 3

April 30th, 2011

Legal	4.313.356,80 €
-------	----------------

Legal : Loans in which the originator will take legal actions. This amount is included in the 180 to 365 days in arrears bucket.

WRITE-OFF LOANS	
Cumulative write-off loans previous Date	10.609.347,97 €
Write-off loans in month	199.220,66 €
Cumulative write-off loans current Date	10.808.568,63 €

TRANSITORY PROPERTIES	
Transitory Properties in Previous Date	5.701.913,59 €
Transitory Properties in month	265.399,18 €
Transitory Properties in Current Date	5.967.312,77 €

NET LOSSES	
Net Losses previous Date	27.187,84 €
Net Losses in month	0,00 €
Net Losses current Date	27.187,84 €

HISTORICAL ARREARS				
Intervals	Jan 2011	Feb 2011	Mar 2011	Apr 2011
1 to 30 days	3,125%	2,565%	3,214%	5,180%
30 to 60 days	0,159%	1,073%	1,327%	2,786%
60 to 90 days	0,694%	0,545%	0,588%	0,711%
90 to 180 days	0,870%	0,171%	0,210%	0,311%
180 to 365 days	0,629%	0,270%	0,186%	0,157%
more than 365 days	0,416%	0,373%	0,442%	0,425%

