

FONDO DE TITULIZACIÓN HIPOTECARIA
BANESTO 3

INFORME TRIMESTRAL BONOS DE TITULIZACIÓN HIPOTECARIA

Fecha: 18 de septiembre de 2007

BONOS DE TITULIZACIÓN HIPOTECARIA. PRINCIPAL

SALDO ANTERIOR:	174.890.064,50 €
AMORTIZACIONES:	7.958.820,66 €
SALDO ACTUAL:	166.931.243,84 €
% SOBRE SALDO INICIAL:	30,63%
AMORTIZACION DEVENGADA NO PAGADA:	0,00 €

BONOS DE TITULIZACIÓN HIPOTECARIA. INTERESES

INTERESES PAGADOS B.T.H.'S SERIE A	1.778.424,71 €
INTERESES PAGADOS B.T.H.'S SERIE B	192.873,36 €
INTERESES DEVENGADOS NO PAGADOS:	0,00 €

FONDO DE TITULIZACIÓN HIPOTECARIA**BANESTO 3****INFORME TRIMESTRAL PARTICIPACIONES HIPOTECARIAS**

Fecha: 18 de septiembre de 2007

PH'S PRINCIPAL

SALDO ANTERIOR:	174.890.050,49 €
AMORTIZACIONES:	7.958.791,18 €
SALDO ACTUAL:	166.931.259,31 €
NUMERO DE PRESTAMOS:	3.951

PH'S INTERESES

INTERESES COBRADOS EN EL TRIMESTRE:	2.179.407,84 €
INTERESES DEVENGADOS EN EL TRIMESTRE:	2.166.180,62 €

PH'S EN MOROSIDAD**HASTA 30 DIAS:**

1. PRINCIPAL:	43.224,15 €
2. INTERES:	31.407,24 €
3. SALDO DE LOS PRESTAMOS:	5.268.699,25 €
4. NUMERO DE PRESTAMOS:	104

DE 30 A 60 DIAS:

1. PRINCIPAL:	15.574,89 €
2. INTERES:	10.714,95 €
3. SALDO DE LOS PRESTAMOS:	4.546.811,31 €
4. NUMERO DE PRESTAMOS:	84

DE 60 A 90 DIAS:

1. PRINCIPAL:	23.576,22 €
2. INTERES:	14.876,33 €
3. SALDO DE LOS PRESTAMOS:	3.813.390,75 €
4. NUMERO DE PRESTAMOS:	75

DE 90 A 180 DIAS:

1. PRINCIPAL:	6.863,59 €
2. INTERES:	3.360,60 €
3. SALDO DE LOS PRESTAMOS:	1.629.254,53 €
4. NUMERO DE PRESTAMOS:	29

MAS DE 180 DIAS:

1. PRINCIPAL:	16.551,78 €
2. INTERES:	5.969,27 €
3. SALDO DE LOS PRESTAMOS:	91.856,52 €
4. NUMERO DE PRESTAMOS:	3

FONDO DE TITULIZACIÓN HIPOTECARIA
BANESTO 3

INFORME TRIMESTRAL DE ORIGEN Y APLICACIÓN DE FONDOS
(CAJA)

Fecha: 18 de septiembre de 2007

A.- ORIGEN:	10.240.519,99 €
a) <i>PRINCIPAL COBRADO</i>	
1. AMORTIZACION DE PH'S:	7.958.791,18 €
b) <i>INTERESES COBRADOS</i>	
1. INTERESES DE PH'S:	2.179.407,84 €
2. INTERESES DE REINVERSION:	102.320,97 €
B.- APLICACIÓN:	10.240.519,99 €
1. GASTOS CORRIENTES: 11.584,56 €	
2. SWAP S.A.: -70.958,47 €	
3. INTERESES DE BTH'S SERIE A: 1.778.424,71 €	
4. AMORTIZACION BTH'S SERIE A y B: 7.958.820,66 €	
5. SWAP S.B.: -24.564,29 €	
6. INTERESES DE BTH'S SERIE B: 192.873,36 €	
7. INTERES PRESTAMO SUBORDINADO A: 40.788,90 €	
8. INTERES PRESTAMO SUBORDINADO B: 4.439,50 €	
9. AMORTIZ. DE PRESTAMO SUBORDINADO A: 119.381,87 €	
10. AMORTIZ. DE PRESTAMO SUBORDINADO B: 19.742,18 €	
11. COMISIONES FIJA A FAVOR BANESTO: 6.000,00 €	
12. COMISION VARIABLE A FAVOR BANESTO: 323.368,88 €	
13. DISPOSICIONES DE FONDOS DE RESERVA	
PRINCIPAL Y SECUNDARIO:	-119.381,87 €

C.- ESTADO DE LA CUENTA DE TESORERIA:

<i>a) EN CONCEPTO DE FONDO DE RESERVA PRINCIPAL</i>	
1. SALDO ANTERIOR:	2.186.125,63 €
2. UTILIZACION DEL PERIODO:	-99.484,89 €
3. SALDO ACTUAL:	2.086.640,74 €
<i>b) EN CONCEPTO DE FONDO DE RESERVA SECUNDARIO</i>	
1. SALDO ANTERIOR:	1.799.725,13 €
2. UTILIZACION DEL PERIODO:	-19.896,98 €
3. SALDO ACTUAL:	1.779.828,15 €
<i>c) EN CONCEPTO DE COMISIONES RETENIDAS</i>	0,00 €
TOTAL (A+B+C)	3.866.468,89 €

PREPAYMENTS -BANESTO 3

June, 18th 2007

Date	Outstanding before prepayment	Real outstanding	1,23% Prepayment vector	Remaining at the end of the month	Average Single monthly mortality	CPR 13,93%	Monthly Single monthly mortality	CPR 13,14%	Outstanding after prepayment
	545.000,75		100,00%	100,00%					545.000,00000
ago-01	543.527,97	539.890,26	98,77%	99,33%	0,67%	7,74%	0,67%	7,74%	536.849,54
sep-01	542.048,16	536.425,27	97,56%	98,96%	0,52%	6,06%	0,37%	4,36%	528.809,49
oct-01	540.561,28	529.205,98	96,36%	97,90%	0,71%	8,14%	1,07%	12,16%	520.879,16
nov-01	539.067,30	508.856,10	95,17%	94,40%	1,43%	15,89%	3,58%	35,42%	513.057,13
dic-01	537.566,18	504.903,38	94,01%	93,92%	1,25%	13,97%	0,50%	5,83%	505.341,96
ene-02	536.058,09	497.975,70	92,85%	92,90%	1,22%	13,70%	1,09%	12,37%	497.732,46
feb-02	534.542,80	492.605,76	91,71%	92,15%	1,16%	13,07%	0,80%	9,17%	490.227,06
mar-02	533.020,28	487.539,03	90,58%	91,47%	1,11%	12,52%	0,75%	8,59%	482.824,40
abr-02	531.490,48	482.325,78	89,47%	90,75%	1,07%	12,14%	0,78%	9,02%	475.523,14
may-02	529.953,38	472.096,04	88,37%	89,08%	1,15%	12,95%	1,84%	19,95%	468.321,95
jun-02	528.408,94	467.430,92	87,28%	88,46%	1,11%	12,52%	0,70%	8,07%	461.219,53
jul-02	526.857,13	462.405,44	86,21%	87,77%	1,08%	12,23%	0,78%	9,01%	454.214,59
ago-02	525.297,91	456.827,61	85,15%	86,97%	1,07%	12,10%	0,91%	10,42%	447.305,84
sep-02	523.731,24	453.636,50	84,11%	86,62%	1,02%	11,59%	0,40%	4,71%	440.492,04
oct-02	522.157,09	449.551,51	83,07%	86,10%	0,99%	11,29%	0,60%	6,99%	433.771,93
nov-02	520.575,42	444.561,67	82,05%	85,40%	0,98%	11,16%	0,81%	9,29%	427.144,30
dic-02	518.986,20	439.227,31	81,04%	84,63%	0,98%	11,11%	0,90%	10,25%	420.607,92
ene-03	517.390,11	433.249,55	80,05%	83,74%	0,98%	11,16%	1,06%	11,97%	414.162,19
feb-03	515.786,40	428.692,19	79,06%	83,11%	0,97%	11,02%	0,74%	8,57%	407.805,33
mar-03	514.175,03	423.303,14	78,09%	82,33%	0,97%	11,01%	0,95%	10,80%	401.536,18
abr-03	512.555,97	416.694,08	77,13%	81,30%	0,98%	11,16%	1,25%	14,01%	395.353,58
may-03	510.929,17	412.683,71	76,19%	80,77%	0,97%	11,00%	0,65%	7,49%	389.256,40
jun-03	509.294,61	407.499,71	75,25%	80,01%	0,96%	10,98%	0,94%	10,71%	383.243,53
jul-03	507.654,69	402.586,78	74,33%	79,30%	0,96%	10,95%	0,89%	10,13%	377.315,67
ago-03	506.006,94	397.341,20	73,41%	78,52%	0,96%	10,96%	0,98%	11,16%	371.469,87
sep-03	504.351,31	392.372,47	72,51%	77,80%	0,96%	10,94%	0,93%	10,57%	365.705,05
oct-03	502.687,79	387.970,25	71,62%	77,18%	0,95%	10,87%	0,79%	9,13%	360.020,16
nov-03	501.016,31	382.648,49	70,74%	76,37%	0,96%	10,91%	1,04%	11,82%	354.414,14
dic-03	499.336,86	377.345,85	69,87%	75,57%	0,96%	10,94%	1,05%	11,94%	348.885,96
ene-04	497.651,76	371.070,26	69,01%	74,56%	0,97%	11,08%	1,33%	14,84%	343.436,21
feb-04	495.958,61	366.124,10	68,16%	73,82%	0,97%	11,09%	1,00%	11,32%	338.062,24
mar-04	494.257,38	358.230,57	67,33%	72,48%	1,00%	11,37%	1,82%	19,77%	332.763,03
abr-04	492.548,02	352.050,49	66,50%	71,48%	1,01%	11,50%	1,38%	15,40%	327.537,61
may-04	490.830,50	346.309,50	65,68%	70,56%	1,02%	11,58%	1,29%	14,39%	322.385,00
jun-04	489.104,78	339.879,89	64,87%	69,49%	1,03%	11,73%	1,51%	16,69%	317.304,24
jul-04	487.378,07	333.538,37	64,08%	68,44%	1,05%	11,88%	1,52%	16,77%	312.299,03
ago-04	485.643,12	328.314,83	63,29%	67,60%	1,05%	11,92%	1,21%	13,64%	307.363,70
sep-04	483.899,88	325.180,03	62,51%	67,20%	1,04%	11,80%	0,60%	6,94%	302.497,32
oct-04	482.148,31	318.392,25	61,74%	66,04%	1,06%	11,99%	1,73%	18,91%	297.698,99
nov-04	480.388,39	313.447,63	60,99%	65,25%	1,06%	12,02%	1,19%	13,41%	292.967,80
dic-04	478.620,06	308.765,00	60,24%	64,51%	1,06%	12,04%	1,13%	12,75%	288.302,87
ene-05	476.851,11	301.648,49	59,50%	63,26%	1,08%	12,26%	1,94%	20,97%	283.707,98
feb-05	475.073,72	296.110,32	58,77%	62,33%	1,09%	12,36%	1,47%	16,27%	279.177,52
mar-05	473.287,83	292.384,76	58,04%	61,78%	1,09%	12,31%	0,89%	10,12%	274.710,63
abr-05	471.493,43	287.710,34	57,33%	61,02%	1,09%	12,34%	1,22%	13,74%	270.306,48
may-05	469.690,45	283.326,47	56,63%	60,32%	1,09%	12,35%	1,15%	12,91%	265.964,23
jun-05	467.878,86	277.846,23	55,93%	59,38%	1,10%	12,46%	1,55%	17,14%	261.683,06
jul-05	466.074,04	273.281,57	55,24%	58,63%	1,11%	12,49%	1,26%	14,14%	257.470,68
ago-05	464.260,61	269.162,22	54,56%	57,98%	1,11%	12,50%	1,12%	12,67%	253.317,61
sep-05	462.438,51	265.737,25	53,89%	57,46%	1,10%	12,45%	0,88%	10,10%	249.223,07
oct-05	460.607,71	261.586,56	53,23%	56,79%	1,10%	12,46%	1,17%	13,18%	245.186,26
nov-05	458.768,17	254.744,37	52,58%	55,53%	1,12%	12,69%	2,23%	23,66%	241.206,44
dic-05	456.919,85	249.916,94	51,93%	54,70%	1,13%	12,77%	1,50%	16,57%	237.282,83
ene-06	455.081,63	243.334,40	51,29%	53,47%	1,15%	12,99%	2,24%	23,81%	233.424,42
feb-06	453.234,63	237.882,89	50,66%	52,49%	1,17%	13,12%	1,84%	20,00%	229.620,55
mar-06	451.378,82	233.269,53	50,04%	51,68%	1,17%	13,19%	1,54%	16,95%	225.870,50
abr-06	449.514,14	228.659,73	49,43%	50,87%	1,18%	13,26%	1,57%	17,29%	222.173,57
may-06	447.640,55	215.149,19	48,82%	48,06%	1,26%	14,07%	5,51%	49,37%	218.529,03
jun-06	445.758,03	211.654,12	48,22%	47,48%	1,25%	14,06%	1,21%	13,58%	214.936,20
jul-06	443.877,35	208.876,51	47,63%	47,06%	1,25%	13,99%	0,89%	10,22%	211.399,55
ago-06	441.987,68	205.480,06	47,04%	46,49%	1,25%	13,99%	1,21%	13,54%	207.913,14
sep-06	440.089,00	203.064,54	46,46%	46,14%	1,24%	13,90%	0,75%	8,63%	204.476,30
oct-06	438.181,25	199.830,38	45,89%	45,60%	1,24%	13,89%	1,16%	13,11%	201.088,36
nov-06	436.264,39	196.223,60	45,33%	44,98%	1,24%	13,91%	1,37%	15,29%	197.748,68
dic-06	434.338,38	192.840,14	44,77%	44,40%	1,24%	13,92%	1,29%	14,41%	194.456,61
ene-07	432.415,18	188.995,63	44,22%	43,71%	1,25%	13,97%	1,56%	17,17%	191.216,84
feb-07	430.482,80	185.490,72	43,68%	43,09%	1,25%	14,00%	1,41%	15,71%	188.023,30
mar-07	428.541,19	182.634,62	43,14%	42,62%	1,25%	13,97%	1,09%	12,36%	184.875,40
abr-07	426.590,31	180.123,60	42,61%	42,22%	1,24%	13,92%	0,92%	10,54%	181.772,52
may-07	424.630,11	177.873,88	42,09%	41,89%	1,24%	13,86%	0,79%	9,11%	178.714,06
jun-07	422.660,55	174.890,05	41,57%	41,38%	1,24%	13,86%	1,22%	13,69%	175.699,42
jul-07	420.697,00	172.177,92	41,06%	40,93%	1,23%	13,83%	1,09%	12,34%	172.734,36
ago-07	418.724,08	168.822,05	40,55%	40,32%	1,24%	13,87%	1,49%	16,46%	169.811,82
sep-07	416.741,73	166.931,26	40,06%	40,06%	1,23%	13,79%	0,65%	7,52%	166.931,26

DEAL 545.000,00000
 MEZZ. DECLINN 10,00%
 MEZZ. STOPS DECLINN 1,00%
 VIDA RESIDUAL DESDE 11/09/07

3,23 3,24

FECHA				SERIE A		SERIE B	
	PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	PRINCIPAL	VIDA MEDIA	PRINCIPAL	VIDA MEDIA
			545000000	5450000			
		527.300.000	17.700.000				
11/08/01		0	527.300.000	17.700.000	0	0	0
11/09/01	1	16.190.509	527.300.000	17.700.000	16.190.509	(35.473.405.356)	0
11/10/01	1	0	511.109.491	17.700.000	0	0	0
11/11/01	1	0	511.109.491	17.700.000	0	0	0
11/12/01	1	23.467.526	511.109.491	17.700.000	23.467.526	(49.281.805.224)	0
11/01/02	1	0	487.641.965	17.700.000	0	0	0
11/02/02	1	0	487.641.965	17.700.000	0	0	0
11/03/02	1	22.517.563	487.641.965	17.700.000	22.517.563	(45.260.301.772)	0
11/04/02	1	0	465.124.402	17.700.000	0	0	0
11/05/02	1	0	465.124.402	17.700.000	0	0	0
11/06/02	1	21.604.867	465.124.402	17.700.000	21.604.867	(41.438.135.631)	0
11/07/02	1	0	443.519.534	17.700.000	0	0	0
11/08/02	1	0	443.519.534	17.700.000	0	0	0
11/09/02	1	20.727.496	443.519.534	17.700.000	20.727.496	(37.848.407.070)	0
11/10/02	1	0	422.792.039	17.700.000	0	0	0
11/11/02	1	0	422.792.039	17.700.000	0	0	0
11/12/02	1	19.884.115	422.792.039	17.700.000	19.884.115	(34.498.938.802)	0
11/01/03	1	0	402.907.924	17.700.000	0	0	0
11/02/03	1	0	402.907.924	17.700.000	0	0	0
11/03/03	1	19.071.748	402.907.924	17.700.000	19.071.748	(31.373.026.084)	0
11/04/03	1	0	383.836.176	17.700.000	0	0	0
11/05/03	1	0	383.836.176	17.700.000	0	0	0
11/06/03	1	18.292.645	383.836.176	17.700.000	18.292.645	(28.408.477.658)	0
11/07/03	1	0	365.543.531	17.700.000	0	0	0
11/08/03	1	0	365.543.531	17.700.000	0	0	0
11/09/03	1	17.538.478	365.543.531	17.700.000	17.538.478	(25.623.716.147)	0
11/10/03	1	0	348.005.053	17.700.000	0	0	0
11/11/03	1	0	348.005.053	17.700.000	0	0	0
11/12/03	1	16.819.097	348.005.053	17.700.000	16.819.097	(23.042.162.933)	0
11/01/04	1	0	331.185.956	17.700.000	0	0	0
11/02/04	1	0	331.185.956	17.700.000	0	0	0
11/03/04	1	16.122.922	331.185.956	17.700.000	16.122.922	(20.621.217.597)	0
11/04/04	1	0	315.063.033	17.700.000	0	0	0
11/05/04	1	0	315.063.033	17.700.000	0	0	0
11/06/04	1	15.458.792	315.063.033	17.700.000	15.458.792	(18.349.586.506)	0
11/07/04	1	0	299.604.241	17.700.000	0	0	0
11/08/04	1	0	299.604.241	17.700.000	0	0	0
11/09/04	1	14.806.919	299.604.241	17.700.000	14.806.919	(16.213.575.844)	0
11/10/04	1	0	284.797.323	17.700.000	0	0	0
11/11/04	1	0	284.797.323	17.700.000	0	0	0
11/12/04	1	14.194.449	284.797.323	17.700.000	14.194.449	(14.251.226.813)	0
11/01/05	1	0	270.602.873	17.700.000	0	0	0
11/02/05	1	0	270.602.873	17.700.000	0	0	0
11/03/05	1	13.592.239	270.602.873	17.700.000	13.592.239	(12.423.306.175)	0
11/04/05	1	0	257.010.635	17.700.000	0	0	0
11/05/05	1	0	257.010.635	17.700.000	0	0	0
11/06/05	1	13.027.574	257.010.635	17.700.000	13.027.574	(10.708.665.905)	0
11/07/05	1	0	243.983.061	17.700.000	0	0	0
11/08/05	1	0	243.983.061	17.700.000	0	0	0
11/09/05	1	12.459.996	243.983.061	17.700.000	12.459.996	(9.095.796.747)	0
11/10/05	1	0	231.523.065	17.700.000	0	0	0
11/11/05	1	0	231.523.065	17.700.000	0	0	0
11/12/05	1	11.940.231	231.523.065	17.700.000	11.940.231	(7.629.807.436)	0
11/01/06	1	0	219.582.834	17.700.000	0	0	0
11/02/06	1	0	219.582.834	17.700.000	0	0	0
11/03/06	1	11.412.330	219.582.834	17.700.000	11.412.330	(6.265.369.160)	0
11/04/06	1	0	208.170.504	17.700.000	0	0	0
11/05/06	1	0	208.170.504	17.700.000	0	0	0
11/06/06	1	10.934.301	208.170.504	17.700.000	10.934.301	(4.996.975.404)	0

DEAL 545.000,00000
 MEZZ. DECLINN 10,00%
 MEZZ. STOPS DECLINN 1,00%
 VIDA RESIDUAL DESDE 11/09/07

3,23

3,24

FECHA				SERIE A		SERIE B	
	PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	PRINCIPAL	VIDA MEDIA	PRINCIPAL	VIDA MEDIA
11/07/06	1	0	197.236.204	17.700.000	0	0	0
11/08/06	1	0	197.236.204	17.700.000	0	0	0
11/09/06	1	10.459.907	197.236.204	17.700.000	10.459.907	(3.817.866.087)	0
11/10/06	1	0	186.776.297	17.700.000	0	0	0
11/11/06	1	0	186.776.297	17.700.000	0	0	0
11/12/06	1	10.019.684	186.776.297	17.700.000	9.997.558	(2.739.330.863)	22.126
11/01/07	1	0	176.778.739	17.677.874	0	0	0
11/02/07	1	0	176.778.739	17.677.874	0	0	0
11/03/07	1	9.581.210	176.778.739	17.677.874	8.710.191	(1.602.675.061)	871.019
11/04/07	1	0	168.068.548	16.806.855	0	0	0
11/05/07	1	0	168.068.548	16.806.855	0	0	0
11/06/07	1	9.175.979	168.068.548	16.806.855	8.341.799	(767.445.507)	834.180
11/07/07	1	0	159.726.749	15.972.675	0	0	0
11/08/07	1	0	159.726.749	15.972.675	0	0	0
11/09/07	1	8.768.165	159.726.749	15.972.675	7.971.059	0	797.106
11/10/07	1	0	151.755.690	15.175.569	0	0	0
11/11/07	1	0	151.755.690	15.175.569	0	0	0
11/12/07	1	8.395.470	151.755.690	15.175.569	7.632.245	694.534.319	763.225
11/01/08	1	0	144.123.445	14.412.345	0	0	0
11/02/08	1	0	144.123.445	14.412.345	0	0	0
11/03/08	1	8.019.945	144.123.445	14.412.345	7.290.859	1.326.936.362	729.086
11/04/08	1	0	136.832.586	13.683.259	0	0	0
11/05/08	1	0	136.832.586	13.683.259	0	0	0
11/06/08	1	7.677.272	136.832.586	13.683.259	6.979.338	1.912.338.656	697.934
11/07/08	1	0	129.853.248	12.985.325	0	0	0
11/08/08	1	0	129.853.248	12.985.325	0	0	0
11/09/08	1	7.323.841	129.853.248	12.985.325	6.658.038	2.436.841.795	665.804
11/10/08	1	0	123.195.210	12.319.521	0	0	0
11/11/08	1	0	123.195.210	12.319.521	0	0	0
11/12/08	1	7.009.322	123.195.210	12.319.521	6.372.111	2.912.054.515	637.211
11/01/09	1	0	116.823.099	11.682.310	0	0	0
11/02/09	1	0	116.823.099	11.682.310	0	0	0
11/03/09	1	6.677.724	116.823.099	11.682.310	6.070.658	3.320.649.977	607.066
11/04/09	1	0	110.752.441	11.075.244	0	0	0
11/05/09	1	0	110.752.441	11.075.244	0	0	0
11/06/09	1	6.389.530	110.752.441	11.075.244	5.808.664	3.711.736.065	580.866
11/07/09	1	0	104.943.778	10.494.378	0	0	0
11/08/09	1	0	104.943.778	10.494.378	0	0	0
11/09/09	1	6.102.435	104.943.778	10.494.378	5.547.668	4.055.345.567	554.767
11/10/09	1	0	99.396.109	9.939.611	0	0	0
11/11/09	1	0	99.396.109	9.939.611	0	0	0
11/12/09	1	5.837.431	99.396.109	9.939.611	5.306.755	4.362.152.802	530.676
11/01/10	1	0	94.089.354	9.408.935	0	0	0
11/02/10	1	0	94.089.354	9.408.935	0	0	0
11/03/10	1	5.560.194	94.089.354	9.408.935	5.054.722	4.609.906.480	505.472
11/04/10	1	0	89.034.632	8.903.463	0	0	0
11/05/10	1	0	89.034.632	8.903.463	0	0	0
11/06/10	1	5.317.356	89.034.632	8.903.463	4.833.960	4.853.296.132	483.396
11/07/10	1	0	84.200.672	8.420.067	0	0	0
11/08/10	1	0	84.200.672	8.420.067	0	0	0
11/09/10	1	4.993.308	84.200.672	8.420.067	4.539.371	4.975.150.291	453.937
11/10/10	1	0	79.661.301	7.966.130	0	0	0
11/11/10	1	0	79.661.301	7.966.130	0	0	0
11/12/10	1	4.774.961	79.661.301	7.966.130	4.340.874	5.152.617.195	434.087
11/01/11	1	0	75.320.427	7.532.043	0	0	0
11/02/11	1	0	75.320.427	7.532.043	0	0	0
11/03/11	1	4.493.209	75.320.427	7.532.043	4.084.735	5.216.206.631	408.474
11/04/11	1	0	71.235.692	7.123.569	0	0	0
11/05/11	1	0	71.235.692	7.123.569	0	0	0
11/06/11	1	4.296.326	71.235.692	7.123.569	3.905.751	5.346.973.547	390.575
11/07/11	1	0	67.329.941	6.732.994	0	0	0
11/08/11	1	0	67.329.941	6.732.994	0	0	0
11/09/11	1	4.091.122	67.329.941	6.732.994	3.719.202	5.433.753.880	371.920
11/10/11	1	0	63.610.739	6.361.074	0	0	0
11/11/11	1	0	63.610.739	6.361.074	0	0	0

DEAL 545.000,00000
 MEZZ. DECLINN 10,00%
 MEZZ. STOPS DECLINN 1,00%
 VIDA RESIDUAL DESDE 11/09/07

3,23

3,24

FECHA		PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	SERIE A		SERIE B	
					PRINCIPAL	VIDA MEDIA	PRINCIPAL	VIDA MEDIA
11/12/11	1	3.910.730	63.610.739	6.361.074	3.555.209	5.517.684.106	355.521	551.768.411
11/01/12	1	0	60.055.530	6.005.553	0	0	0	0
11/02/12	1	0	60.055.530	6.005.553	0	0	0	0
11/03/12	1	3.719.203	60.055.530	6.005.553	3.381.094	5.555.136.944	338.109	555.513.694
11/04/12	1	0	56.674.437	5.667.444	0	0	0	0
11/05/12	1	0	56.674.437	5.667.444	0	0	0	0
11/06/12	1	3.554.169	56.674.437	5.667.444	3.336.725	5.789.217.759	217.444	377.264.761
11/07/12	1	0	53.337.712	5.450.000	0	0	0	0
11/08/12	1	0	53.337.712	5.450.000	0	0	0	0
11/09/12	1	3.362.825	53.337.712	5.450.000	3.362.825	6.143.881.609	0	0
11/10/12	1	0	49.974.887	5.450.000	0	0	0	0
11/11/12	1	0	49.974.887	5.450.000	0	0	0	0
11/12/12	1	55.424.887	49.974.887	5.450.000	49.974.887	95.851.832.392	5.450.000	10.453.100.000

BANESTO 3

ACTIVO: PARTICIPACIONES HIPOTECARIAS

CARACTERISTICAS GENERALES

CONCEPTOS	19-07-01	18-09-2007
Nº DE PRÉSTAMOS DE LA CARTERA	8.799	3.951
SALDO VIVO	545.000.751,44 €	166.931.259,31 €
TIPO DE INTERÉS DE LAS PH's	5,73 %	4,96%
COBERTURA MEDIA/SALDO VIVO	64,42%	47,08%

AMORTIZACIONES ANTICIPADAS (% sobre saldo vivo)

MESES	TASA		TASA MEDIA	
	Mensual	Anualizada	Mensual	Anualizada
MARZO 07	1,09%	12,36%	1,25%	13,97%
JUNIO 07	1,22%	13,69%	1,24%	13,86%
SEPTIEMBRE 07	0,65%	7,52%	1,23%	13,79%

MOROSIDAD DE LA CARTERA a día 18 de Septiembre de 2007

CONCEPTOS	HASTA 30 DÍAS	MAS DE 30 DÍAS
Nº DE RECIBOS EN MORA	302	651
IMPORTE	74.631,39 €	97.487,63 €

MEJORA CREDITICIA

CONCEPTOS	19-07-01	18-09-2007
EMISIÓN SUBORDINADA	3,25%	9,09%
FONDO RESERVA PRINCIPAL	6.812.500 € (1,25%)	2.086.640,74 (1,25%)
FONDO RESERVA SECUNDARIO	2.725.000 € (0,50%)	1.799.828,15 (1,08%)
MARGEN ADICIONAL	0,65%	0,65%

PASIVO: BONOS DE TITULIZACION HIPOTECARIA

EMISION PRINCIPAL SERIE A

CONCEPTOS	19-07-01	18-09-2007
NÚMERO DE BONOS	5.273	5.273
SALDO VIVO TOTAL	527.300.000,00 €	151.755.674,48 €
SALDO VIVO UNITARIO	100.000,00 €	28.779,76 €
TIPO DE INTERÉS APLICABLE	EURIBOR 3 meses + 23 p.b. Revisión trimestral	EURIBOR 3 meses + 23 p.b. Revisión trimestral
TIPO DE INTERÉS NOMINAL	4,7815%	5,0228%
RATING (MOODY'S)	Aaa	Aaa
AMORTIZACION	PASS - THROUGH	
VIDA RESIDUAL (años)	10,1	3,23

EMISION SUBORDINADA SERIE B

CONCEPTOS	19-07-01	18-09-2007
NÚMERO DE BONOS	177	177
SALDO VIVO TOTAL	17.700.000,00 €	15.175.569,36 €
SALDO VIVO UNITARIO	100.000,00 €	85.737,68 €
TIPO DE INTERÉS APLICABLE	EURIBOR 3 meses + 60 p.b. Revisión trimestral	EURIBOR 3 meses + 60 p.b. Revisión trimestral
TIPO DE INTERÉS NOMINAL	5,1566%	5,3979%
RATING (MOODY'S)	A2	A2
AMORTIZACION	SUBORDINADA	
VIDA RESIDUAL (años)	17,25	3,24

PRESTAMO SUBORDINADO

CONCEPTOS	19-07-01	18-09-2007
SALDO VIVO A	10.655.260,00 €	3.866.468,91
SALDO VIVO B	1.351.900,00 €	414.081,42
TIPO INTERES A	5,08%	4,31%
TIPO INTERES B	5,08%	4,31%