

FONDO DE TITULIZACIÓN HIPOTECARIA

BANESTO 3

INFORME TRIMESTRAL BONOS DE TITULIZACIÓN HIPOTECARIA

Fecha: 19 de marzo de 2007

BONOS DE TITULIZACIÓN HIPOTECARIA. PRINCIPAL

SALDO ANTERIOR:	192.840.137,09 €
AMORTIZACIONES:	9.277.738,04 €
SALDO ACTUAL:	183.562.399,05 €
% SOBRE SALDO INICIAL:	33,681174%

AMORTIZACION DEVENGADA NO PAGADA: 0,00 €

BONOS DE TITULIZACIÓN HIPOTECARIA. INTERESES

INTERESES PAGADOS B.T.H.'S SERIE A	1.732.233,23 €
INTERESES PAGADOS B.T.H.'S SERIE B	189.620,10 €

INTERESES DEVENGADOS NO PAGADOS: 0,00 €

FONDO DE TITULIZACIÓN HIPOTECARIA

BANESTO 3

INFORME TRIMESTRAL PARTICIPACIONES HIPOTECARIAS

Fecha: 19 de marzo de 2007

**PH'S PRINCIPAL**

SALDO ANTERIOR:	192.840.136,54 €
AMORTIZACIONES:	10.205.517,73 €
SALDO ACTUAL:	182.634.618,81 €
NUMERO DE PRESTAMOS:	4.361

**PH'S INTERESES**

INTERESES COBRADOS EN EL TRIMESTRE:	2.052.089,99 €
INTERESES DEVENGADOS EN EL TRIMESTRE:	1.943.983,15 €

**PH'S EN MOROSIDAD**

**HASTA 30 DIAS:**

1. PRINCIPAL:	29.877,23 €
2. INTERES:	26.534,86 €
3. SALDO DE LOS PRESTAMOS:	5.158.302,19 €
4. NUMERO DE PRESTAMOS:	99

**DE 30 A 60 DIAS:**

1. PRINCIPAL:	6.987,75 €
2. INTERES:	7.215,03 €
3. SALDO DE LOS PRESTAMOS:	1.005.925,47 €
4. NUMERO DE PRESTAMOS:	19

**DE 60 A 90 DIAS:**

1. PRINCIPAL:	3.695,58 €
2. INTERES:	3.672,87 €
3. SALDO DE LOS PRESTAMOS:	843.209,01 €
4. NUMERO DE PRESTAMOS:	14

**DE 90 A 180 DIAS:**

1. PRINCIPAL:	969,01 €
2. INTERES:	1.232,06 €
3. SALDO DE LOS PRESTAMOS:	124.589,63 €
4. NUMERO DE PRESTAMOS:	2

**MAS DE 180 DIAS:**

1. PRINCIPAL:	5.319,26 €
2. INTERES:	2.912,32 €
3. SALDO DE LOS PRESTAMOS:	51.608,47 €
4. NUMERO DE PRESTAMOS:	2

FONDO DE TITULIZACIÓN HIPOTECARIA  
BANESTO 3

INFORME TRIMESTRAL DE ORIGEN Y APLICACIÓN DE FONDOS  
(CAJA)

Fecha: 19 de marzo de 2007

<b>A.- ORIGEN:</b>	<b>12.351.391,96 €</b>
a) <i>PRINCIPAL COBRADO</i>	
1. AMORTIZACION DE PH'S:	10.205.517,73 €
b) <i>INTERESES COBRADOS</i>	
1. INTERESES DE PH'S:	2.052.089,99 €
2. INTERESES DE REINVERSION:	93.784,24 €
<b>B.- APLICACIÓN:</b>	<b>12.351.391,96 €</b>
1. GASTOS CORRIENTES: 12.898,23 €	
2. SWAP S.A.: -144.221,71 €	
3. INTERESES DE BTH'S SERIE A: 1.732.233,23 €	
4. AMORTIZACION BTH'S SERIE A y B: 10.205.511,86 €	
5. SWAP S.B.: -33.190,05 €	
6. INTERESES DE BTH'S SERIE B: 189.620,10 €	
7. INTERES PRESTAMO SUBORDINADO A: 35.973,80 €	
8. INTERES PRESTAMO SUBORDINADO B: 4.044,10 €	
9. AMORTIZ. DE PRESTAMO SUBORDINADO A: 153.082,77 €	
10. AMORTIZ. DE PRESTAMO SUBORDINADO B: 25.315,30 €	
11. COMISIONES FIJA A FAVOR BANESTO: 6.000,00 €	
12. COMISION VARIABLE A FAVOR BANESTO: 317.207,10 €	
13. DISPOSICIONES DE FONDOS DE RESERVA	
PRINCIPAL Y SECUNDARIO:	-153.082,77 €
14. COMISIONES RETENIDAS A FAVOR DE BANESTO: 0,00 €	

**C.- ESTADO DE LA CUENTA DE TESORERIA:**

<i>a) EN CONCEPTO DE FONDO DE RESERVA PRINCIPAL</i>	
1. SALDO ANTERIOR:	2.410.501,71 €
2. UTILIZACION DEL PERIODO:	-127.568,97 €
3. SALDO ACTUAL:	2.282.932,74 €
<i>b) EN CONCEPTO DE FONDO DE RESERVA SECUNDARIO</i>	
1. SALDO ANTERIOR:	1.844.600,34 €
2. UTILIZACION DEL PERIODO:	-25.513,79 €
3. SALDO ACTUAL:	1.819.086,55 €
<i>c) EN CONCEPTO DE COMISIONES RETENIDAS</i>	0,00 €
<b>TOTAL (A+B+C)</b>	<b>4.102.019,28 €</b>

**PREPAYMENTS -BANESTO 3**

March, 19th 2007

Date	Outstanding before prepayment	Real outstanding	1,25% Prepayment vector	Remaining at the end of the month	Average Single monthly mortality	CPR 13,91%	Monthly Single monthly mortality	CPR 16,72%	Outstanding after prepayment
	545.000,75		100,00%	100,00%					545.000,00000
ago-01	543.527,97	539.890,26	98,75%	99,33%	0,67%	7,74%	0,67%	7,74%	536.753,27
sep-01	542.048,16	536.425,27	97,52%	98,96%	0,52%	6,06%	0,37%	4,36%	528.619,86
oct-01	540.561,28	529.205,98	96,31%	97,90%	0,71%	8,14%	1,07%	12,16%	520.599,01
nov-01	539.067,30	508.856,10	95,11%	94,40%	1,43%	15,89%	3,58%	35,42%	512.689,23
dic-01	537.566,18	504.903,38	93,92%	93,92%	1,25%	13,97%	0,50%	5,83%	504.889,05
ene-02	536.058,09	497.975,70	92,75%	92,90%	1,22%	13,70%	1,09%	12,37%	497.197,20
feb-02	534.542,80	492.605,76	91,59%	92,15%	1,16%	13,07%	0,80%	9,17%	489.612,05
mar-02	533.020,28	487.539,03	90,45%	91,47%	1,11%	12,52%	0,75%	8,59%	482.132,21
abr-02	531.490,48	482.325,78	89,33%	90,75%	1,07%	12,14%	0,78%	9,02%	474.756,27
may-02	529.953,38	472.096,04	88,21%	89,08%	1,15%	12,95%	1,84%	19,95%	467.482,86
jun-02	528.408,94	467.430,92	87,11%	88,46%	1,11%	12,52%	0,70%	8,07%	460.310,61
jul-02	526.857,13	462.405,44	86,03%	87,77%	1,08%	12,23%	0,78%	9,01%	453.238,18
ago-02	525.297,91	456.827,61	84,95%	86,97%	1,07%	12,10%	0,91%	10,42%	446.264,25
sep-02	523.731,24	453.636,50	83,90%	86,62%	1,02%	11,59%	0,40%	4,71%	439.387,51
oct-02	522.157,09	449.551,51	82,85%	86,10%	0,99%	11,29%	0,60%	6,99%	432.606,66
nov-02	520.575,42	444.561,67	81,82%	85,40%	0,98%	11,16%	0,81%	9,29%	425.920,45
dic-02	518.986,20	439.227,31	80,80%	84,63%	0,98%	11,11%	0,90%	10,25%	419.327,59
ene-03	517.390,11	433.249,55	79,79%	83,74%	0,98%	11,16%	1,06%	11,97%	412.827,44
feb-03	515.786,40	428.692,19	78,80%	83,11%	0,97%	11,02%	0,74%	8,57%	406.418,18
mar-03	514.175,03	423.303,14	77,81%	82,33%	0,97%	11,01%	0,95%	10,80%	400.098,59
abr-03	512.555,97	416.694,08	76,84%	81,30%	0,98%	11,16%	1,25%	14,01%	393.867,49
may-03	510.929,17	412.683,71	75,89%	80,77%	0,97%	11,00%	0,65%	7,49%	387.723,70
jun-03	509.294,61	407.499,71	74,94%	80,01%	0,96%	10,98%	0,94%	10,71%	381.666,05
jul-03	507.654,69	402.586,78	74,01%	79,30%	0,96%	10,95%	0,89%	10,13%	375.695,20
ago-03	506.006,94	397.341,20	73,08%	78,52%	0,96%	10,96%	0,98%	11,16%	369.808,18
sep-03	504.351,31	392.372,47	72,17%	77,80%	0,96%	10,94%	0,93%	10,57%	364.003,88
oct-03	502.687,79	387.970,25	71,27%	77,18%	0,95%	10,87%	0,79%	9,13%	358.281,17
nov-03	501.016,31	382.648,49	70,38%	76,37%	0,96%	10,91%	1,04%	11,82%	352.638,99
dic-03	499.336,86	377.345,85	69,51%	75,57%	0,96%	10,94%	1,05%	11,94%	347.076,24
ene-04	497.651,76	371.070,26	68,64%	74,56%	0,97%	11,08%	1,33%	14,84%	341.593,50
feb-04	495.958,61	366.124,10	67,79%	73,82%	0,97%	11,09%	1,00%	11,32%	336.188,07
mar-04	494.257,38	358.230,57	66,94%	72,48%	1,00%	11,37%	1,82%	19,77%	330.858,90
abr-04	492.548,02	352.050,49	66,11%	71,48%	1,01%	11,50%	1,38%	15,40%	325.604,98
may-04	490.830,50	346.309,50	65,28%	70,56%	1,02%	11,58%	1,29%	14,39%	320.425,31
jun-04	489.104,78	339.879,89	64,47%	69,49%	1,03%	11,73%	1,51%	16,69%	315.318,88
jul-04	487.378,07	333.538,37	63,67%	68,44%	1,05%	11,88%	1,52%	16,77%	310.289,34
ago-04	485.643,12	328.314,83	62,87%	67,60%	1,05%	11,92%	1,21%	13,64%	305.331,01
sep-04	483.899,88	325.180,03	62,09%	67,20%	1,04%	11,80%	0,60%	6,94%	300.442,93
oct-04	482.148,31	318.392,25	61,31%	66,04%	1,06%	11,99%	1,73%	18,91%	295.624,16
nov-04	480.388,39	313.447,63	60,55%	65,25%	1,06%	12,02%	1,19%	13,41%	290.873,78
dic-04	478.620,06	308.765,00	59,80%	64,51%	1,06%	12,04%	1,13%	12,75%	286.190,87
ene-05	476.851,11	301.648,49	59,05%	63,26%	1,08%	12,26%	1,94%	20,97%	281.579,14
feb-05	475.073,72	296.110,32	58,31%	62,33%	1,09%	12,36%	1,47%	16,27%	277.032,99
mar-05	473.287,83	292.384,76	57,59%	61,78%	1,09%	12,31%	0,89%	10,12%	272.551,53
abr-05	471.493,43	287.710,34	56,87%	61,02%	1,09%	12,34%	1,22%	13,74%	268.133,90
may-05	469.690,45	283.326,47	56,16%	60,32%	1,09%	12,35%	1,15%	12,91%	263.779,24
jun-05	467.878,86	277.846,23	55,46%	59,38%	1,10%	12,46%	1,55%	17,14%	259.486,71
jul-05	466.074,04	273.281,57	54,77%	58,63%	1,11%	12,49%	1,26%	14,14%	255.263,91
ago-05	464.260,61	269.162,22	54,09%	57,98%	1,11%	12,50%	1,12%	12,67%	251.101,40
sep-05	462.438,51	265.737,25	53,41%	57,46%	1,10%	12,45%	0,88%	10,10%	246.998,37
oct-05	460.607,71	261.586,56	52,75%	56,79%	1,10%	12,46%	1,17%	13,18%	242.954,03
nov-05	458.768,17	254.744,37	52,09%	55,53%	1,12%	12,69%	2,23%	23,66%	238.967,58
dic-05	456.919,85	249.916,94	51,44%	54,70%	1,13%	12,77%	1,50%	16,57%	235.038,24
ene-06	455.081,63	243.334,40	50,80%	53,47%	1,15%	12,99%	2,24%	23,81%	231.174,87
feb-06	453.234,63	237.882,89	50,17%	52,49%	1,17%	13,12%	1,84%	20,00%	227.366,88
mar-06	451.378,82	233.269,53	49,54%	51,68%	1,17%	13,19%	1,54%	16,95%	223.613,53
abr-06	449.514,14	228.659,73	48,92%	50,87%	1,18%	13,26%	1,57%	17,29%	219.914,10
may-06	447.640,55	215.149,19	48,31%	48,06%	1,26%	14,07%	5,51%	49,37%	216.267,84
jun-06	445.758,03	211.654,12	47,71%	47,48%	1,25%	14,06%	1,21%	13,58%	212.674,04
jul-06	443.877,35	208.876,51	47,12%	47,06%	1,25%	13,99%	0,89%	10,22%	209.137,11
ago-06	441.987,68	205.480,06	46,53%	46,49%	1,25%	13,99%	1,21%	13,54%	205.651,12
sep-06	440.089,00	203.064,54	45,95%	46,14%	1,24%	13,90%	0,75%	8,63%	202.215,40
oct-06	438.181,25	199.830,38	45,38%	45,60%	1,24%	13,89%	1,16%	13,11%	198.829,27
nov-06	436.264,39	196.223,60	44,81%	44,98%	1,24%	13,91%	1,37%	15,29%	195.492,05
dic-06	434.338,38	192.840,14	44,25%	44,40%	1,24%	13,92%	1,29%	14,41%	192.203,08
ene-07	432.415,18	188.995,63	43,70%	43,71%	1,25%	13,97%	1,56%	17,17%	188.966,95
feb-07	430.482,80	185.490,72	43,16%	43,09%	1,25%	14,00%	1,41%	15,71%	185.777,68
mar-07	428.541,19	182.634,62	42,62%	42,62%	1,25%	13,97%	1,09%	12,36%	182.634,62

DEAL 545.000,00000  
 MEZZ. DECLINN 10,00%  
 MEZZ. STOPS DECLINN 1,00%  
 VIDA RESIDUAL DESDE 11/03/07

3,40 3,41

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	16.380.140	527.300.000	17.700.000	16.380.140	(32.874.940.529)	0
11/10/01	1	0	510.919.860	17.700.000	0	0	0
11/11/01	1	0	510.919.860	17.700.000	0	0	0
11/12/01	1	23.730.812	510.919.860	17.700.000	23.730.812	(45.468.235.663)	0
11/01/02	1	0	487.189.048	17.700.000	0	0	0
11/02/02	1	0	487.189.048	17.700.000	0	0	0
11/03/02	1	22.756.836	487.189.048	17.700.000	22.756.836	(41.553.982.994)	0
11/04/02	1	0	464.432.212	17.700.000	0	0	0
11/05/02	1	0	464.432.212	17.700.000	0	0	0
11/06/02	1	21.821.606	464.432.212	17.700.000	21.821.606	(37.838.664.295)	0
11/07/02	1	0	442.610.606	17.700.000	0	0	0
11/08/02	1	0	442.610.606	17.700.000	0	0	0
11/09/02	1	20.923.100	442.610.606	17.700.000	20.923.100	(34.355.730.089)	0
11/10/02	1	0	421.687.506	17.700.000	0	0	0
11/11/02	1	0	421.687.506	17.700.000	0	0	0
11/12/02	1	20.059.912	421.687.506	17.700.000	20.059.912	(31.112.923.916)	0
11/01/03	1	0	401.627.594	17.700.000	0	0	0
11/02/03	1	0	401.627.594	17.700.000	0	0	0
11/03/03	1	19.229.003	401.627.594	17.700.000	19.229.003	(28.093.573.574)	0
11/04/03	1	0	382.398.591	17.700.000	0	0	0
11/05/03	1	0	382.398.591	17.700.000	0	0	0
11/06/03	1	18.432.543	382.398.591	17.700.000	18.432.543	(25.234.151.734)	0
11/07/03	1	0	363.966.048	17.700.000	0	0	0
11/08/03	1	0	363.966.048	17.700.000	0	0	0
11/09/03	1	17.662.172	363.966.048	17.700.000	17.662.172	(22.554.593.879)	0
11/10/03	1	0	346.303.876	17.700.000	0	0	0
11/11/03	1	0	346.303.876	17.700.000	0	0	0
11/12/03	1	16.927.634	346.303.876	17.700.000	16.927.634	(20.076.173.998)	0
11/01/04	1	0	329.376.241	17.700.000	0	0	0
11/02/04	1	0	329.376.241	17.700.000	0	0	0
11/03/04	1	16.217.339	329.376.241	17.700.000	16.217.339	(17.757.986.391)	0
11/04/04	1	0	313.158.902	17.700.000	0	0	0
11/05/04	1	0	313.158.902	17.700.000	0	0	0
11/06/04	1	15.540.020	313.158.902	17.700.000	15.540.020	(15.586.640.109)	0
11/07/04	1	0	297.618.882	17.700.000	0	0	0
11/08/04	1	0	297.618.882	17.700.000	0	0	0
11/09/04	1	14.875.953	297.618.882	17.700.000	14.875.953	(13.551.992.948)	0
11/10/04	1	0	282.742.930	17.700.000	0	0	0
11/11/04	1	0	282.742.930	17.700.000	0	0	0
11/12/04	1	14.252.059	282.742.930	17.700.000	14.252.059	(11.686.688.416)	0
11/01/05	1	0	268.490.870	17.700.000	0	0	0
11/02/05	1	0	268.490.870	17.700.000	0	0	0
11/03/05	1	13.639.338	268.490.870	17.700.000	13.639.338	(9.956.716.584)	0
11/04/05	1	0	254.851.533	17.700.000	0	0	0
11/05/05	1	0	254.851.533	17.700.000	0	0	0
11/06/05	1	13.064.823	254.851.533	17.700.000	13.064.823	(8.335.357.354)	0
11/07/05	1	0	241.786.709	17.700.000	0	0	0
11/08/05	1	0	241.786.709	17.700.000	0	0	0
11/09/05	1	12.488.336	241.786.709	17.700.000	12.488.336	(6.818.631.663)	0
11/10/05	1	0	229.298.373	17.700.000	0	0	0
11/11/05	1	0	229.298.373	17.700.000	0	0	0
11/12/05	1	11.960.130	229.298.373	17.700.000	11.960.130	(5.441.858.993)	0
11/01/06	1	0	217.338.243	17.700.000	0	0	0
11/02/06	1	0	217.338.243	17.700.000	0	0	0
11/03/06	1	11.424.710	217.338.243	17.700.000	11.424.710	(4.170.019.072)	0
11/04/06	1	0	205.913.533	17.700.000	0	0	0
11/05/06	1	0	205.913.533	17.700.000	0	0	0
11/06/06	1	10.939.490	205.913.533	17.700.000	10.939.490	(2.986.480.783)	0

DEAL 545.000,00000  
 MEZZ. DECLINN 10,00%  
 MEZZ. STOPS DECLINN 1,00%  
 VIDA RESIDUAL DESDE 11/03/07

3,40 3,41

FECHA					SERIE A		SERIE B	
	PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	PRINCIPAL	VIDA MEDIA	PRINCIPAL	VIDA MEDIA	
11/07/06	1	0	194.974.043	17.700.000	0	0	0	0
11/08/06	1	0	194.974.043	17.700.000	0	0	0	0
11/09/06	1	10.458.639	194.974.043	17.700.000	10.458.639	(1.893.013.641)	0	0
11/10/06	1	0	184.515.405	17.700.000	0	0	0	0
11/11/06	1	0	184.515.405	17.700.000	0	0	0	0
11/12/06	1	10.012.329	184.515.405	17.700.000	9.785.336	(880.680.201)	226.993	(20.429.380)
11/01/07	1	0	174.730.069	17.473.007	0	0	0	0
11/02/07	1	0	174.730.069	17.473.007	0	0	0	0
11/03/07	1	9.568.457	174.730.069	17.473.007	8.698.597	0	869.860	0
11/04/07	1	0	166.031.472	16.603.147	(0)	(0)	0	0
11/05/07	1	0	166.031.472	16.603.147	0	0	0	0
11/06/07	1	9.158.116	166.031.472	16.603.147	8.325.560	765.951.521	832.556	76.595.152
11/07/07	1	0	157.705.912	15.770.591	0	0	0	0
11/08/07	1	0	157.705.912	15.770.591	0	0	0	0
11/09/07	1	8.745.880	157.705.912	15.770.591	7.950.800	1.462.947.132	795.080	146.294.713
11/10/07	1	0	149.755.112	14.975.511	0	0	0	0
11/11/07	1	0	149.755.112	14.975.511	0	0	0	0
11/12/07	1	8.368.938	149.755.112	14.975.511	7.608.125	2.092.234.440	760.813	209.223.444
11/01/08	1	0	142.146.987	14.214.699	0	0	0	0
11/02/08	1	0	142.146.987	14.214.699	0	0	0	0
11/03/08	1	7.989.807	142.146.987	14.214.699	7.263.461	2.658.426.762	726.346	265.842.676
11/04/08	1	0	134.883.526	13.488.353	0	0	0	0
11/05/08	1	0	134.883.526	13.488.353	0	0	0	0
11/06/08	1	7.643.647	134.883.526	13.488.353	6.948.770	3.182.536.861	694.877	318.253.686
11/07/08	1	0	127.934.755	12.793.476	0	0	0	0
11/08/08	1	0	127.934.755	12.793.476	0	0	0	0
11/09/08	1	7.287.447	127.934.755	12.793.476	6.624.951	3.643.723.291	662.495	364.372.329
11/10/08	1	0	121.309.804	12.130.980	0	0	0	0
11/11/08	1	0	121.309.804	12.130.980	0	0	0	0
11/12/08	1	6.970.108	121.309.804	12.130.980	6.336.462	4.061.672.236	633.646	406.167.224
11/01/09	1	0	114.973.342	11.497.334	0	0	0	0
11/02/09	1	0	114.973.342	11.497.334	0	0	0	0
11/03/09	1	6.636.478	114.973.342	11.497.334	6.033.161	4.410.240.964	603.316	441.024.096
11/04/09	1	0	108.940.180	10.894.018	0	0	0	0
11/05/09	1	0	108.940.180	10.894.018	0	0	0	0
11/06/09	1	6.346.050	108.940.180	10.894.018	5.769.136	4.747.998.900	576.914	474.799.890
11/07/09	1	0	103.171.044	10.317.104	0	0	0	0
11/08/09	1	0	103.171.044	10.317.104	0	0	0	0
11/09/09	1	6.057.164	103.171.044	10.317.104	5.506.513	5.038.459.508	550.651	503.845.951
11/10/09	1	0	97.664.531	9.766.453	0	0	0	0
11/11/09	1	0	97.664.531	9.766.453	0	0	0	0
11/12/09	1	5.790.434	97.664.531	9.766.453	5.264.031	5.295.614.930	526.403	529.561.493
11/01/10	1	0	92.400.500	9.240.050	0	0	0	0
11/02/10	1	0	92.400.500	9.240.050	0	0	0	0
11/03/10	1	5.512.122	92.400.500	9.240.050	5.011.020	5.492.078.185	501.102	549.207.819
11/04/10	1	0	87.389.480	8.738.948	0	0	0	0
11/05/10	1	0	87.389.480	8.738.948	0	0	0	0
11/06/10	1	5.268.000	87.389.480	8.738.948	4.789.091	5.689.439.617	478.909	568.943.962
11/07/10	1	0	82.600.390	8.260.039	0	0	0	0
11/08/10	1	0	82.600.390	8.260.039	0	0	0	0
11/09/10	1	4.944.642	82.600.390	8.260.039	4.495.129	5.753.765.027	449.513	575.376.503
11/10/10	1	0	78.105.261	7.810.526	0	0	0	0
11/11/10	1	0	78.105.261	7.810.526	0	0	0	0
11/12/10	1	4.725.383	78.105.261	7.810.526	4.295.802	5.889.545.164	429.580	588.954.516
11/01/11	1	0	73.809.458	7.380.946	0	0	0	0
11/02/11	1	0	73.809.458	7.380.946	0	0	0	0
11/03/11	1	4.444.372	73.809.458	7.380.946	4.040.339	5.902.934.645	404.034	590.293.465
11/04/11	1	0	69.769.120	6.976.912	0	0	0	0
11/05/11	1	0	69.769.120	6.976.912	0	0	0	0
11/06/11	1	4.246.890	69.769.120	6.976.912	3.860.809	5.995.836.588	386.081	599.583.659
11/07/11	1	0	65.908.311	6.590.831	0	0	0	0
11/08/11	1	0	65.908.311	6.590.831	0	0	0	0
11/09/11	1	4.041.580	65.908.311	6.590.831	3.674.164	6.043.999.546	367.416	604.399.955
11/10/11	1	0	62.234.147	6.223.415	0	0	0	0
11/11/11	1	0	62.234.147	6.223.415	0	0	0	0

DEAL 545.000,00000  
 MEZZ. DECLINN 10,00%  
 MEZZ. STOPS DECLINN 1,00%  
 VIDA RESIDUAL DESDE 11/03/07

3,40

3,41

FECHA		PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	SERIE A		SERIE B	
					PRINCIPAL	VIDA MEDIA	PRINCIPAL	VIDA MEDIA
11/12/11	1	3.860.860	62.234.147	6.223.415	3.509.873	6.093.139.295	350.987	609.313.929
11/01/12	1	0	58.724.274	5.872.427	0	0	0	0
11/02/12	1	0	58.724.274	5.872.427	0	0	0	0
11/03/12	1	3.669.546	58.724.274	5.872.427	3.335.951	6.094.783.131	333.595	609.478.313
11/04/12	1	0	55.388.322	5.538.832	0	0	0	0
11/05/12	1	0	55.388.322	5.538.832	0	0	0	0
11/06/12	1	3.504.415	55.388.322	5.538.832	3.415.583	6.554.503.800	88.832	170.469.078
11/07/12	1	0	51.972.739	5.450.000	0	0	0	0
11/08/12	1	0	51.972.739	5.450.000	0	0	0	0
11/09/12	1	3.313.863	51.972.739	5.450.000	3.313.863	6.664.178.543	0	0
11/10/12	1	0	48.658.876	5.450.000	0	0	0	0
11/11/12	1	0	48.658.876	5.450.000	0	0	0	0
11/12/12	1	54.108.876	48.658.876	5.450.000	48.658.876	102.280.958.216	5.450.000	11.455.900.000



# BANESTO 3

## ACTIVO: PARTICIPACIONES HIPOTECARIAS

### CARACTERISTICAS GENERALES

CONCEPTOS	19-07-01	19-03-2007
Nº DE PRÉSTAMOS DE LA CARTERA	8.799	4.361
SALDO VIVO	545.000.751,44 €	182.634.618,81 €
TIPO DE INTERÉS DE LAS PH's	5,73 %	4,17%
COBERTURA MEDÍA/SALDO VIVO	64,42%	48,38%

### AMORTIZACIONES ANTICIPADAS ( % sobre saldo vivo)

MESES	TASA		TASA MEDIA	
	Mensual	Anualizada	Mensual	Anualizada
SEPTIEMBRE 06	0,75%	8,63%	1,24%	13,90%
DICIEMBRE 06	1,29%	14,41%	1,24%	13,92%
MARZO 07	1,09%	12,36%	1,25%	13,97%

### MOROSIDAD DE LA CARTERA a día 19 de Marzo de 2007

CONCEPTOS	HASTA 30 DÍAS	MAS DE 30 DÍAS
Nº DE RECIBOS EN MORA	134	80
IMPORTE	56.412,09 €	32.003,88 €

### MEJORA CREDITICIA

CONCEPTOS	19-07-01	19-03-2007
EMISIÓN SUBORDINADA	3,25%	9,09%
FONDO RESERVA PRINCIPAL	6.812.500 € (1,25%)	2.282.932,74 (1,25%)
FONDO RESERVA SECUNDARIO	2.725.000 € (0,50%)	1.819.086,55 (0,10%)
MARGEN ADICIONAL	0,65%	0,65%

## PASIVO: BONOS DE TITULIZACION HIPOTECARIA

### EMISION PRINCIPAL SERIE A

CONCEPTOS	19-07-01	19-03-2007
NÚMERO DE BONOS	5.273	5.273
SALDO VIVO TOTAL	527.300.000,00 €	166.031.478,30 €
SALDO VIVO UNITARIO	100.000,00 €	31.487,10 €
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%	4,1833%
RATING (MOODY'S)	Aaa	Aaa
AMORTIZACION	PASS - THROUGH	
VIDA RESIDUAL (años)	10,1	3,40

### EMISION SUBORDINADA SERIE B

CONCEPTOS	19-07-01	19-03-2007
NÚMERO DE BONOS	177	177
SALDO VIVO TOTAL	17.700.000,00 €	16.603.146,93 €
SALDO VIVO UNITARIO	100.000,00 €	93.803,09 €
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%	4,5584%
RATING (MOODY'S)	A2	A2
AMORTIZACION	SUBORDINADA	
VIDA RESIDUAL (años)	17,25	3,41

### PRESTAMO SUBORDINADO

CONCEPTOS	19-07-01	19-03-2007
SALDO VIVO A	10.655.260,00 €	4.102.019,30
SALDO VIVO B	1.351.900,00 €	453.034,39
TIPO INTERES A	5,08%	3,77%
TIPO INTERES B	5,08%	3,77%