



FONDO DE TITULIZACIÓN HIPOTECARIA BANESTO 3

Desirée Pérez Montoro
Analista
Santander de Titulización
Ciudad Grupo Santander
Ed. Encinar 28660 Boadilla del Monte
desperez@gruposantander.com
Tel: +34 91 289 32 78



DENOMINACION DEL FONDO:

FONDO DE TITULIZACION DE HIPOTECARIA : BANESTO 3

INFORMACION

CORRESPONDIENTE AL:

TRIMESTRE/SEMESTRE 18/12/2008 - 18/03/2009 AÑO:

2009

Personas que asumen la responsabilidad de esta información y cargos que ocupan:	Firma:
Ignacio Ortega Gavara-Director General	

I. DATOS GENERALES SOBRE EL FONDO

Fecha de Constitución del Fondo	16 de julio de 2001	Agencia de Pago de Bonos	Banesto	
Fecha de Desembolso BTH'S	19 de julio de 2001	Negociación Mercado	AIAF	
Fecha Final Amortización BTH'S	18 de marzo de 2.031	Agencia de Calificación	Moody's	
Sociedad Gestora	Santander de Titulización S.G.F.T, S.A.	Calificación	Inicial	Actual
Originador PH's	Banesto	Emisión principal	Aaa	Aaa
		Emisión subordinada	A2	A2

II. VALORES EMITIDOS POR EL FONDO: BONOS DE TITULIZACIÓN HIPOTECARIA

SERIES PRELACION CODIGO ISIN	Nº BTA'S	NOMINAL EN CIRCULACIÓN			
			INICIAL	ACTUAL	%Act/In
Serie A Preferente (ISIN=ES0338398003)	5.273	Nominal Unitario Nominal Total	100.000,00 € 527.300.000,00 €	22.615,83 € 119.253.271,59 €	22,62%
Serie B Subordinada (ISIN=ES0338398011)	177	Nominal Unitario Nominal Total	100.000,00 € 17.700.000,00 €	67.374,74 € 11.925.328,98 €	67,37%

AMORTIZACIÓN E INTERESES BTH'S			
Actual		Próximo	
Fecha Amortización Período Actual	18 de marzo de 2009	Fecha Próximo Cupón	18 de junio de 2009
Amortización devengada no pagada	0	Tipo de Interés	Serie A - 1,8848% Serie B - 2,2600%
Amortización Calendario	NO		
Amortización Serie A	930,05 €	Importe Bruto Próximo Cupón	Serie A - 107,44 € Serie B - 383,79 €
Amortización Serie B	2.770,69 €		
Intereses Brutos Serie A	202,14 €	Importe Neto Próximo Cupón	Serie A - 88,10 € Serie B - 314,71 €
Intereses Brutos Serie B	667,08 €		

**FONDO DE TITULIZACIÓN DE HIPOTECARIA : BANESTO 3****III. VALORES ADQUIRIDOS POR EL FONDO: PARTICIPACIONES HIPOTECARIAS
(Participación en Préstamos Hipotecarios)**

PRESTAMOS HIPOTECARIOS	A LA EMISIÓN	SITUACIÓN ACTUAL
Número de préstamos	8.799	3.420
Saldo Pendiente de Amortizar PH's	545.000.751,44 €	131.178.612,49 €
Importes Unitarios Préstamos Vivos	61.938,94 €	38.356,32 €
Tipo de Interés	5,73%	5,78%

TASAS DE AMORTIZACIÓN ANTICIPADA	SITUACIÓN ACTUAL
Tasa mensual actual anualizada:	4,37%
Tasa últimos 12 meses anualizada:	8,63%
Tasa anualizada desde Constitución del Fondo	12,95%

MOROSIDAD ACTUAL	Hasta 1 mes	De 1 a 6 meses	Mayor de 6 mes.
Deuda Vencida(Principal+Intereses)	45.435,07 €	22.293,31 €	1.084,17 €
Deuda Pendiente de vencimiento			131.143.364,05 €
Deuda Total	45.435,07 €	22.293,31 €	131.144.448,22 €



**FONDO DE TITULIZACIÓN HIPOTECARIA
BANESTO 3**

**INFORME TRIMESTRAL BONOS DE TITULIZACIÓN
18 DE MARZO DE 2009**

BONOS TITULIZACIÓN HIPOTECARIA. PRINCIPAL	
Saldo anterior	136.573.166,35 €
Amortizaciones	5.394.565,78 €
Saldo actual	131.178.600,57 €
% sobre saldo inicial	24,07%
Amort. devengada no pagada	0,00 €

BONOS TITULIZACIÓN HIPOTECARIA. INTERESES	
Intereses pagados BTH's Serie A	1.065.884,22 €
Intereses pagados BTH's Serie B	118.073,16 €
Intereses devengados no pagados	0,00 €

DATOS	
Fecha de determinación	11-mar-2009
Fecha de Pago de Cupón Actual	18-mar-2009
Fecha de Pago de Cupón Anterior	18-dic-2008
Número de días (Act/360)	90
3 Meses Euribor(%)	1,629%
Próxima Fecha de Pago	18-jun-2009

VIDA RESIDUAL (ANOS)		
	19-jul-2001	18-mar-2009
Serie A	10,1	2,77
Serie B	17,25	2,77



**FONDO DE TITULIZACIÓN HIPOTECARIA
BANESTO 3**

**INFORME TRIMESTRAL PARTICIPACIONES HIPOTECARIAS
18 DE MARZO DE 2009**

PARTICIPACIONES HIPOTECARIAS. PRINCIPAL	
Saldo anterior	136.573.150,58 €
Amortizaciones	5.394.538,09 €
Saldo actual	131.178.612,49 €
Número de préstamos	3.420
LTV	44,02%

PARTICIPACIONES HIPOTECARIAS. INTERESES	
Intereses cobrados en trimestre	1.951.947,61 €
Intereses devengados trimestre	1.896.720,88 €

PARTICIPACIONES HIPOTECARIAS EN MOROSIDAD					
PH'S MOROSIDAD	HASTA 30 DÍAS	DE 30 A 60 DÍAS	DE 60 A 90 DÍAS	DE 90 A 180 DÍAS	MÁS DE 180 DÍAS
Principal	24.755,94 €	6.007,17 €	2.227,71 €	1.974,21 €	283,41 €
Intereses	20.679,13 €	6.113,53 €	2.818,42 €	3.152,27 €	800,76 €
Saldo de los Préstamos	4.286.909,28 €	1.113.804,39 €	278.606,42 €	409.444,87 €	107.638,27 €
Número de Préstamos	96	25	9	7	3
% sobre saldo PH's	3,27%	0,85%	0,21%	0,31%	0,08%

JUDICIALES	54.160,17 €
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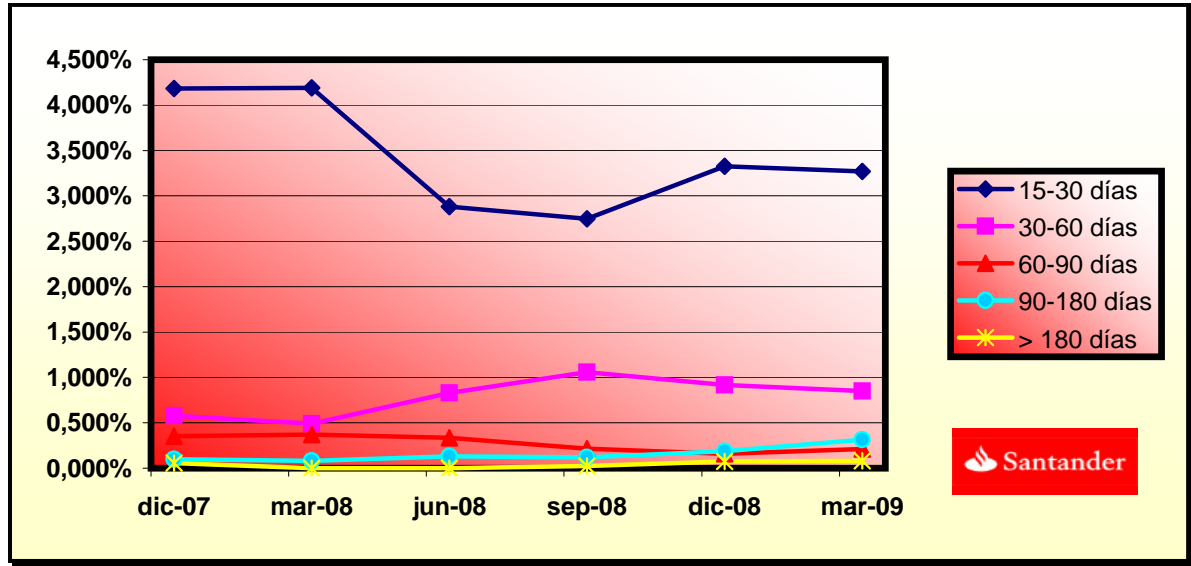
Judiciales: Préstamos sobre los que el cedente va a iniciar acciones judiciales. Esta cantidad está incluida en el cuadro de morosidad superior a 180 días.



**FONDO DE TITULIZACIÓN HIPOTECARIA
BANESTO 3**

**INFORME HISTÓRICO DE MOROSIDAD
18 DE MARZO DE 2009**

Fecha	dic-07	mar-08	jun-08	sep-08	dic-08	mar-09
15-30 días	4,183%	4,190%	2,882%	2,746%	3,327%	3,268%
30-60 días	0,578%	0,490%	0,829%	1,057%	0,918%	0,849%
60-90 días	0,351%	0,370%	0,334%	0,215%	0,159%	0,212%
90-180 días	0,099%	0,080%	0,132%	0,120%	0,187%	0,312%
> 180 días	0,055%	0,000%	0,000%	0,025%	0,074%	0,082%



**FONDO DE TITULIZACIÓN HIPOTECARIA
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**ESTADO DE ORIGEN Y APLICACIÓN DE FONDOS Y CTA DE TESORERÍA
18 DE MARZO DE 2009**

ORIGEN	7.446.743,53 €
a) PRINCIPAL COBRADO	
Amortización PH's	5.436.449,45 €
b) INTERESES COBRADOS	
Intereses de PH's	1.951.947,61 €
Intereses de Reinversión	99.784,54 €
c) JUDICIALES	-743,28 €
d) REG. PROCESOS	-40.694,79 €

ESTADO DE LA CUENTA DE TESORERÍA	3.330.179,19 €
a) FONDO RESERVA PRINCIPAL	
1. Saldo anterior	1.707.164,38 €
2. Utilizado en el período	-67.431,73 €
3. Saldo actual	1.639.732,66 €
b) FONDO RESERVA SECUNDARIO	
1. Saldo anterior	1.703.932,88 €
2. Utilizado en el período	-13.486,35 €
3. Saldo actual	1.690.446,53 €
c) COMISIONES RETENIDAS	0,00 €

APLICACIÓN	7.446.743,53 €
1. Gastos corrientes	8.970,46 €
2.1 Pago Swap	-1.065.893,20 €
2.2 Cobro Swap	1.613.466,97 €
3. Intereses de BTH's Serie A	1.065.884,22 €
4.1 Amortización BTH's A	4.904.153,65 €
4.2 Amortización BTH's B	490.412,13 €
5.1 Pago Swap	-118.072,68 €
5.2 Cobro Swap	161.346,68 €
6. Intereses de BTH's Serie B	118.073,16 €
7. Int. Préstamo Subord A	43.422,82 €
8. Int. Préstamo Subord B	4.310,35 €
9. Amort. Préstamo Subord A	80.918,07 €
10. Amort. Préstamo Subord B	13.381,42 €
11. Comisión Fija Banesto	6.000,00 €
12. Comisión Variable Banesto	201.287,54 €
13. Disposición Fondo Reserva Principal y Secundario	-80.918,07 €



**FONDO DE TITULIZACIÓN HIPOTECARIA
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**MEJORA CREDITICIA Y PRÉSTAMO SUBORDINADO
18 DE MARZO DE 2009**

MEJORA DE CRÉDITO		
CONCEPTOS	19-jul-2001	18-mar-2009
Emisión Subordinada	3,25%	9,09%
Fondo de Reserva Principal	6.812.500€ (1,25%)	1.639.732,66€ (1,25%)
Fondo de Reserva Secundario	2.725.000€ (0,50%)	1.690.446,53€ (1,29%)
Margen adicional	0,65%	0,65%

PRÉSTAMO SUBORDINADO		
CONCEPTOS	19-jul-2001	18-mar-2009
Saldo Vivo A	10.655.260,00 €	3.331.943,25 €
Saldo Vivo B	1.351.900,00 €	325.395,18 €
Tipo de interés A	5,08%	5,13%
Tipo de interés B	5,08%	5,13%



**FONDO DE TITULIZACIÓN HIPOTECARIA
BANESTO 3**

**INFORMACIÓN RELATIVA A LOS TRIGGERS
18 DE MARZO DE 2009**

TRIGGERS BONOS

1. SI 1.a) ES MAYOR QUE 1.b) NO SE AMORTIZA LA SERIE B:	
1.a) MOROSIDAD PH'S SUPERIOR A 90 DÍAS	517.083,14 €
1.b) 7% SALDO VIVO PARTICIPACIONES HIPOTECARIAS	9.182.502,87 €

NO SE HA ALCANZADO EL NIVEL DEL TRIGGER, POR TANTO LA SERIE B CONTINUARÁ AMORTIZÁNDOSE.



**FONDO DE TITULIZACIÓN HIPOTECARIA
BANESTO 3**

**LTV
18 DE MARZO DE 2009**

INTERVALO (%)	SALDOS VIVOS (MILES)	% SALDOS VIVOS	Nº DE PRESTAMOS	% Nº PRESTAMOS
0,00 - 9,99	2.879,76	2,19%	383	11,19%
10,00 - 19,99	5.844,71	6,51%	422	12,33%
20,00 - 29,99	15.157,94	11,55%	504	14,73%
30,00 - 39,99	22.051,83	16,81%	604	17,66%
40,00 - 49,99	26.255,20	20,01%	532	15,55%
50,00 - 59,99	33.803,51	25,76%	605	17,69%
60,00 - 69,99	22.344,18	17,03%	366	10,70%
70,00 - 79,99	23,74	0,01%	1	0,02%
>80	119,14	0,09%	3	0,08%

PREPAYMENTS -BANESTO 3

March, 18th 2009

DATE	OUTSTANDING BEFORE PREPAYMENT	REAL OUTSTANDING	PREPAYMENT VECTOR	REMAINING AT THE END OF THE MONTH	AVERAGE SINGLE MONTHLY MORTALITY	CPR	MONTHLY SINGLE MONTHLY MORTALITY	CPR	OUTSTANDING AFTER PREPAYMENT	PRINCIPAL AVAILABLE
			1,15%			13,24%		8,63%		
	545.000,75		100,00%	100,00%					545.000,000000	545.000,000000
ago-01	543.527,97	539.890,26	98,85%	99,33%	0,67%	7,74%	0,67%	7,74%	537.281,25	
sep-01	542.048,16	536.425,27	97,71%	98,96%	0,52%	6,06%	0,37%	4,36%	529.660,32	15.339,68
oct-01	540.561,28	529.205,98	96,59%	97,90%	0,71%	8,14%	1,07%	12,16%	522.136,77	
nov-01	539.067,30	508.856,10	95,48%	94,40%	1,43%	15,89%	3,58%	35,42%	514.709,42	
dic-01	537.566,18	504.903,38	94,38%	93,92%	1,25%	13,97%	0,50%	5,83%	507.377,09	22.283,23
ene-02	536.058,09	497.975,70	93,30%	92,90%	1,22%	13,70%	1,09%	12,37%	500.138,81	
feb-02	534.542,80	492.605,76	92,23%	92,15%	1,16%	13,07%	0,80%	9,17%	492.993,25	
mar-02	533.020,28	487.539,03	91,17%	91,47%	1,11%	12,52%	0,75%	8,59%	485.939,27	21.437,82
abr-02	531.490,48	482.325,78	90,12%	90,75%	1,07%	12,14%	0,78%	9,02%	478.975,77	
may-02	529.953,38	472.096,04	89,08%	89,08%	1,15%	12,95%	1,84%	19,95%	472.101,63	
jun-02	528.408,94	467.430,92	88,06%	88,46%	1,11%	12,52%	0,70%	8,07%	465.315,77	20.623,50
jul-02	526.857,13	462.405,44	87,05%	87,77%	1,08%	12,23%	0,78%	9,01%	458.617,12	
ago-02	525.297,91	456.827,61	86,05%	86,97%	1,07%	12,10%	0,91%	10,42%	452.004,59	
sep-02	523.731,24	453.636,50	85,06%	86,62%	1,02%	11,59%	0,40%	4,71%	445.477,16	19.838,62
oct-02	522.157,09	449.551,51	84,08%	86,10%	0,99%	11,29%	0,60%	6,99%	439.033,76	
nov-02	520.575,42	444.561,67	83,11%	85,40%	0,98%	11,16%	0,81%	9,29%	432.673,39	
dic-02	518.986,20	439.227,31	82,16%	84,63%	0,98%	11,11%	0,90%	10,25%	426.395,02	19.082,14
ene-03	517.390,11	433.249,55	81,21%	83,74%	0,98%	11,16%	1,06%	11,97%	420.198,23	
feb-03	515.786,40	428.692,19	80,28%	83,11%	0,97%	11,02%	0,74%	8,57%	414.081,44	
mar-03	514.175,03	423.303,14	79,36%	82,33%	0,97%	11,01%	0,95%	10,80%	408.043,67	18.351,35
abr-03	512.555,97	416.694,08	78,45%	81,30%	0,98%	11,16%	1,25%	14,01%	402.083,95	
may-03	510.929,17	412.683,71	77,55%	80,77%	0,97%	11,00%	0,65%	7,49%	396.201,33	
jun-03	509.294,61	407.499,71	76,65%	80,01%	0,96%	10,98%	0,94%	10,71%	390.394,86	17.648,81
jul-03	507.654,69	402.586,78	75,77%	79,30%	0,96%	10,95%	0,89%	10,13%	384.665,46	
ago-03	506.006,94	397.341,20	74,90%	78,52%	0,96%	10,96%	0,98%	11,16%	379.010,33	
sep-03	504.351,31	392.372,47	74,04%	77,80%	0,96%	10,94%	0,93%	10,57%	373.428,55	16.966,31
oct-03	502.687,79	387.970,25	73,19%	77,18%	0,95%	10,87%	0,79%	9,13%	367.919,22	
nov-03	501.016,31	382.648,49	72,35%	76,37%	0,96%	10,91%	1,04%	11,82%	362.481,46	
dic-03	499.336,86	377.345,85	71,52%	75,57%	0,96%	10,94%	1,05%	11,94%	357.114,38	16.314,17
ene-04	497.651,76	371.070,26	70,70%	74,56%	0,97%	11,08%	1,33%	14,84%	351.818,79	
feb-04	495.958,61	366.124,10	69,88%	73,82%	0,97%	11,09%	1,00%	11,32%	346.592,14	
mar-04	494.257,38	358.230,57	69,08%	72,48%	1,00%	11,37%	1,82%	19,77%	341.433,57	15.680,81
abr-04	492.548,02	352.050,49	68,29%	71,48%	1,01%	11,50%	1,38%	15,40%	336.342,25	
may-04	490.830,50	346.309,50	67,50%	70,56%	1,02%	11,58%	1,29%	14,39%	331.317,34	

PREPAYMENTS -BANESTO 3

March, 18th 2009

DATE	OUTSTANDING BEFORE PREPAYMENT	REAL OUTSTANDING	PREPAYMENT VECTOR	REMAINING AT THE END OF THE MONTH	AVERAGE SINGLE MONTHLY MORTALITY	CPR	MONTHLY SINGLE MONTHLY MORTALITY	CPR	OUTSTANDING AFTER PREPAYMENT	PRINCIPAL AVAILABLE
			1,15%			13,24%		8,63%		
	545.000,75		100,00%	100,00%					545.000,000000	545.000,000000
jun-04	489.104,78	339.879,89	66,73%	69,49%	1,03%	11,73%	1,51%	16,69%	326.358,04	15.075,53
jul-04	487.378,07	333.538,37	65,96%	68,44%	1,05%	11,88%	1,52%	16,77%	321.468,32	
ago-04	485.643,12	328.314,83	65,20%	67,60%	1,05%	11,92%	1,21%	13,64%	316.642,50	
sep-04	483.899,88	325.180,03	64,45%	67,20%	1,04%	11,80%	0,60%	6,94%	311.879,82	14.478,22
oct-04	482.148,31	318.392,25	63,71%	66,04%	1,06%	11,99%	1,73%	18,91%	307.179,47	
nov-04	480.388,39	313.447,63	62,98%	65,25%	1,06%	12,02%	1,19%	13,41%	302.540,71	
dic-04	478.620,06	308.765,00	62,25%	64,51%	1,06%	12,04%	1,13%	12,75%	297.962,77	13.917,05
ene-05	476.851,11	301.648,49	61,54%	63,26%	1,08%	12,26%	1,94%	20,97%	293.449,71	
feb-05	475.073,72	296.110,32	60,83%	62,33%	1,09%	12,36%	1,47%	16,27%	288.995,90	
mar-05	473.287,83	292.384,76	60,13%	61,78%	1,09%	12,31%	0,89%	10,12%	284.600,59	13.362,18
abr-05	471.493,43	287.710,34	59,44%	61,02%	1,09%	12,34%	1,22%	13,74%	280.263,07	
may-05	469.690,45	283.326,47	58,76%	60,32%	1,09%	12,35%	1,15%	12,91%	275.982,63	
jun-05	467.878,86	277.846,23	58,08%	59,38%	1,10%	12,46%	1,55%	17,14%	271.758,56	12.842,03
jul-05	466.074,04	273.281,57	57,42%	58,63%	1,11%	12,49%	1,26%	14,14%	267.599,01	
ago-05	464.260,61	269.162,22	56,76%	57,98%	1,11%	12,50%	1,12%	12,67%	263.494,29	
sep-05	462.438,51	265.737,25	56,10%	57,46%	1,10%	12,45%	0,88%	10,10%	259.443,71	12.314,85
oct-05	460.607,71	261.586,56	55,46%	56,79%	1,10%	12,46%	1,17%	13,18%	255.446,61	
nov-05	458.768,17	254.744,37	54,82%	55,53%	1,12%	12,69%	2,23%	23,66%	251.502,32	
dic-05	456.919,85	249.916,94	54,19%	54,70%	1,13%	12,77%	1,50%	16,57%	247.610,20	11.833,51
ene-06	455.081,63	243.334,40	53,57%	53,47%	1,15%	12,99%	2,24%	23,81%	243.779,73	
feb-06	453.234,63	237.882,89	52,95%	52,49%	1,17%	13,12%	1,84%	20,00%	239.999,95	
mar-06	451.378,82	233.269,53	52,34%	51,68%	1,17%	13,19%	1,54%	16,95%	236.270,24	11.339,96
abr-06	449.514,14	228.659,73	51,74%	50,87%	1,18%	13,26%	1,57%	17,29%	232.589,97	
may-06	447.640,55	215.149,19	51,15%	48,06%	1,26%	14,07%	5,51%	49,37%	228.958,54	
jun-06	445.758,03	211.654,12	50,56%	47,48%	1,25%	14,06%	1,21%	13,58%	225.375,33	10.894,91
jul-06	443.877,35	208.876,51	49,98%	47,06%	1,25%	13,99%	0,89%	10,22%	221.845,16	
ago-06	441.987,68	205.480,06	49,40%	46,49%	1,25%	13,99%	1,21%	13,54%	218.361,93	
sep-06	440.089,00	203.064,54	48,84%	46,14%	1,24%	13,90%	0,75%	8,63%	214.925,06	10.450,26
oct-06	438.181,25	199.830,38	48,28%	45,60%	1,24%	13,89%	1,16%	13,11%	211.533,97	
nov-06	436.264,39	196.223,60	47,72%	44,98%	1,24%	13,91%	1,37%	15,29%	208.188,09	
dic-06	434.338,38	192.840,14	47,17%	44,40%	1,24%	13,92%	1,29%	14,41%	204.886,86	10.038,20
ene-07	432.415,18	188.995,63	46,63%	43,71%	1,25%	13,97%	1,56%	17,17%	201.635,32	
feb-07	430.482,80	185.490,72	46,09%	43,09%	1,25%	14,00%	1,41%	15,71%	198.427,23	
mar-07	428.541,19	182.634,62	45,56%	42,62%	1,25%	13,97%	1,09%	12,36%	195.262,04	9.624,82
abr-07	426.590,31	180.123,60	45,04%	42,22%	1,24%	13,92%	0,92%	10,54%	192.139,22	
may-07	424.630,11	177.873,88	44,52%	41,89%	1,24%	13,86%	0,79%	9,11%	189.058,24	
jun-07	422.660,55	174.890,05	44,01%	41,38%	1,24%	13,86%	1,22%	13,69%	186.018,58	9.243,46
jul-07	420.697,00	172.177,92	43,51%	40,93%	1,23%	13,83%	1,09%	12,34%	183.026,43	
ago-07	418.724,08	168.822,05	43,01%	40,32%	1,24%	13,87%	1,49%	16,46%	180.074,45	
sep-07	416.741,73	166.931,26	42,51%	40,06%	1,23%	13,79%	0,65%	7,52%	177.162,15	8.856,43
oct-07	414.749,92	164.555,51	42,02%	39,68%	1,23%	13,75%	0,95%	10,82%	174.289,03	
nov-07	412.748,60	162.322,92	41,54%	39,33%	1,22%	13,70%	0,88%	10,05%	171.454,59	
dic-07	410.737,72	160.233,58	41,06%	39,01%	1,22%	13,64%	0,80%	9,23%	168.658,36	8.503,78
ene-08	408.732,94	157.397,63	40,59%	38,51%	1,22%	13,65%	1,29%	14,41%	165.906,24	

PREPAYMENTS -BANESTO 3

March, 18th 2009

DATE	OUTSTANDING BEFORE PREPAYMENT	REAL OUTSTANDING	PREPAYMENT VECTOR	REMAINING AT THE END OF THE MONTH	AVERAGE SINGLE MONTHLY MORTALITY	CPR	MONTHLY SINGLE MONTHLY MORTALITY	CPR	OUTSTANDING AFTER PREPAYMENT	PRINCIPAL AVAILABLE
			1,15%			13,24%		8,63%		
	545.000,75		100,00%	100,00%					545.000,000000	545.000,000000
feb-08	406.718,59	155.495,62	40,12%	38,23%	1,21%	13,59%	0,72%	8,30%	163.191,26	
mar-08	404.694,62	153.316,91	39,66%	37,88%	1,21%	13,55%	0,91%	10,37%	160.512,95	8.145,41
abr-08	402.660,99	151.340,98	39,21%	37,59%	1,20%	13,50%	0,79%	9,08%	157.870,86	
may-08	400.617,65	149.611,77	38,76%	37,35%	1,19%	13,42%	0,64%	7,40%	155.264,54	
jun-08	398.564,55	147.407,19	38,31%	36,98%	1,19%	13,39%	0,97%	11,00%	152.693,54	7.819,41
jul-08	396.525,06	145.308,27	37,87%	36,65%	1,19%	13,36%	0,92%	10,46%	150.166,28	
ago-08	394.475,83	143.409,80	37,44%	36,35%	1,18%	13,31%	0,79%	9,12%	147.673,29	
sep-08	392.416,82	141.865,64	37,01%	36,15%	1,18%	13,24%	0,56%	6,49%	145.214,16	7.479,38
oct-08	390.347,98	140.074,65	36,58%	35,88%	1,17%	13,18%	0,74%	8,52%	142.788,44	
nov-08	388.269,26	138.000,87	36,16%	35,54%	1,17%	13,16%	0,95%	10,86%	140.395,73	
dic-08	386.180,61	136.573,15	35,74%	35,37%	1,16%	13,08%	0,50%	5,83%	138.035,61	7.178,54
ene-09	384.112,62	132.614,45	35,33%	34,52%	1,17%	13,22%	2,38%	25,06%	135.718,50	
feb-09	382.034,76	132.390,94	34,93%	34,65%	1,16%	13,04%	-0,37%	-4,59%	133.432,97	
mar-09	379.946,98	131.178,61	34,53%	34,53%	1,15%	12,95%	0,37%	4,37%	131.178,61	6.857,00



DEAL
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 VIDA RESIDUAL DESDE

545.000.00000
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11/03/09

DATE	PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	CLASS A PRINCIPAL	VIDA MEDIA	CLASS B PRINCIPAL	VIDA MEDIA
					2,77		2,77
			545000000	5450000			
11/08/01	0	527.300.000	17.700.000	0	0	0	0
11/09/01	1 15.339.681	527.300.000	17.700.000	15.339.681	(42.000.046.894)	0	0
11/10/01	1 0	511.960.319	17.700.000	0	0	0	0
11/11/01	1 0	511.960.319	17.700.000	0	0	0	0
11/12/01	1 22.283.226	511.960.319	17.700.000	22.283.226	(58.983.699.347)	0	0
11/01/02	1 0	489.677.093	17.700.000	0	0	0	0
11/02/02	1 0	489.677.093	17.700.000	0	0	0	0
11/03/02	1 21.437.823	489.677.093	17.700.000	21.437.823	(54.816.513.052)	0	0
11/04/02	1 0	468.239.270	17.700.000	0	0	0	0
11/05/02	1 0	468.239.270	17.700.000	0	0	0	0
11/06/02	1 20.623.498	468.239.270	17.700.000	20.623.498	(50.836.921.674)	0	0
11/07/02	1 0	447.615.772	17.700.000	0	0	0	0
11/08/02	1 0	447.615.772	17.700.000	0	0	0	0
11/09/02	1 19.838.616	447.615.772	17.700.000	19.838.616	(47.077.035.293)	0	0
11/10/02	1 0	427.777.157	17.700.000	0	0	0	0
11/11/02	1 0	427.777.157	17.700.000	0	0	0	0
11/12/02	1 19.082.140	427.777.157	17.700.000	19.082.140	(43.545.442.880)	0	0
11/01/03	1 0	408.695.017	17.700.000	0	0	0	0
11/02/03	1 0	408.695.017	17.700.000	0	0	0	0
11/03/03	1 18.351.348	408.695.017	17.700.000	18.351.348	(40.226.155.703)	0	0
11/04/03	1 0	390.343.668	17.700.000	0	0	0	0
11/05/03	1 0	390.343.668	17.700.000	0	0	0	0
11/06/03	1 17.648.807	390.343.668	17.700.000	17.648.807	(37.062.495.393)	0	0
11/07/03	1 0	372.694.861	17.700.000	0	0	0	0
11/08/03	1 0	372.694.861	17.700.000	0	0	0	0
11/09/03	1 16.966.314	372.694.861	17.700.000	16.966.314	(34.068.357.713)	0	0
11/10/03	1 0	355.728.547	17.700.000	0	0	0	0
11/11/03	1 0	355.728.547	17.700.000	0	0	0	0
11/12/03	1 16.314.169	355.728.547	17.700.000	16.314.169	(31.274.261.579)	0	0
11/01/04	1 0	339.414.379	17.700.000	0	0	0	0
11/02/04	1 0	339.414.379	17.700.000	0	0	0	0
11/03/04	1 15.680.809	339.414.379	17.700.000	15.680.809	(28.633.157.080)	0	0
11/04/04	1 0	323.733.570	17.700.000	0	0	0	0
11/05/04	1 0	323.733.570	17.700.000	0	0	0	0
11/06/04	1 15.075.530	323.733.570	17.700.000	15.075.530	(26.140.969.188)	0	0
11/07/04	1 0	308.658.040	17.700.000	0	0	0	0
11/08/04	1 0	308.658.040	17.700.000	0	0	0	0
11/09/04	1 14.478.224	308.658.040	17.700.000	14.478.224	(23.773.244.152)	0	0
11/10/04	1 0	294.179.815	17.700.000	0	0	0	0
11/11/04	1 0	294.179.815	17.700.000	0	0	0	0
11/12/04	1 13.917.048	294.179.815	17.700.000	13.917.048	(21.585.341.380)	0	0
11/01/05	1 0	280.262.767	17.700.000	0	0	0	0
11/02/05	1 0	280.262.767	17.700.000	0	0	0	0
11/03/05	1 13.362.178	280.262.767	17.700.000	13.362.178	(19.522.141.778)	0	0
11/04/05	1 0	266.900.590	17.700.000	0	0	0	0
11/05/05	1 0	266.900.590	17.700.000	0	0	0	0
11/06/05	1 12.842.032	266.900.590	17.700.000	12.842.032	(17.580.742.049)	0	0
11/07/05	1 0	254.058.558	17.700.000	0	0	0	0
11/08/05	1 0	254.058.558	17.700.000	0	0	0	0
11/09/05	1 12.314.848	254.058.558	17.700.000	12.314.848	(15.726.060.540)	0	0
11/10/05	1 0	241.743.710	17.700.000	0	0	0	0
11/11/05	1 0	241.743.710	17.700.000	0	0	0	0
11/12/05	1 11.833.511	241.743.710	17.700.000	11.833.511	(14.034.543.974)	0	0
11/01/06	1 0	229.910.199	17.700.000	0	0	0	0
11/02/06	1 0	229.910.199	17.700.000	0	0	0	0
11/03/06	1 11.339.958	229.910.199	17.700.000	11.339.958	(12.428.593.996)	0	0
11/04/06	1 0	218.570.241	17.700.000	0	0	0	0
11/05/06	1 0	218.570.241	17.700.000	0	0	0	0
11/06/06	1 10.894.913	218.570.241	17.700.000	10.894.913	(10.938.492.884)	0	0

DEAL
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 MEZZ. STOPS DECLINN
 VIDA RESIDUAL DESDE

545.000.00000
 10,00%
 1,00%
 11/03/09

DATE		PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	CLASS A PRINCIPAL	VIDA MEDIA	CLASS B PRINCIPAL	VIDA MEDIA
						2,77		2,77
11/07/06	1	0	207.675.328	17.700.000	0	0	0	0
11/08/06	1	0	207.675.328	17.700.000	0	0	0	0
11/09/06	1	10.450.265	207.675.328	17.700.000	10.450.265	(9.530.641.337)	0	0
11/10/06	1	0	197.225.063	17.700.000	0	0	0	0
11/11/06	1	0	197.225.063	17.700.000	0	0	0	0
11/12/06	1	10.038.205	197.225.063	17.700.000	10.038.205	(8.241.366.164)	0	0
11/01/07	1	0	187.186.858	17.700.000	0	0	0	0
11/02/07	1	0	187.186.858	17.700.000	0	0	0	0
11/03/07	1	9.624.821	187.186.858	17.700.000	9.624.821	(7.035.744.432)	0	0
11/04/07	1	0	177.562.037	17.700.000	0	0	0	0
11/05/07	1	0	177.562.037	17.700.000	0	0	0	0
11/06/07	1	9.243.461	177.562.037	17.700.000	8.454.241	(5.402.259.933)	789.220	(504.311.845)
11/07/07	1	0	169.107.796	16.910.780	0	0	0	0
11/08/07	1	0	169.107.796	16.910.780	0	0	0	0
11/09/07	1	8.856.426	169.107.796	16.910.780	8.051.297	(4.404.059.186)	805.130	(440.405.919)
11/10/07	1	0	161.056.499	16.105.650	0	0	0	0
11/11/07	1	0	161.056.499	16.105.650	0	0	0	0
11/12/07	1	8.503.785	161.056.499	16.105.650	7.730.713	(3.525.205.225)	773.071	(352.520.522)
11/01/08	1	0	153.325.786	15.332.579	0	0	0	0
11/02/08	1	0	153.325.786	15.332.579	0	0	0	0
11/03/08	1	8.145.414	153.325.786	15.332.579	7.404.921	(2.702.796.313)	740.492	(270.279.631)
11/04/08	1	0	145.920.865	14.592.086	0	0	0	0
11/05/08	1	0	145.920.865	14.592.086	0	0	0	0
11/06/08	1	7.819.414	145.920.865	14.592.086	7.108.558	(1.940.636.344)	710.856	(194.063.634)
11/07/08	1	0	138.812.307	13.881.231	0	0	0	0
11/08/08	1	0	138.812.307	13.881.231	0	0	0	0
11/09/08	1	7.479.381	138.812.307	13.881.231	6.799.437	(1.230.698.086)	679.944	(123.069.809)
11/10/08	1	0	132.012.870	13.201.287	0	0	0	0
11/11/08	1	0	132.012.870	13.201.287	0	0	0	0
11/12/08	1	7.178.542	132.012.870	13.201.287	6.525.947	(587.335.241)	652.595	(58.733.524)
11/01/09	1	0	125.486.923	12.548.692	0	0	0	0
11/02/09	1	0	125.486.923	12.548.692	0	0	0	0
11/03/09	1	6.857.002	125.486.923	12.548.692	6.233.639	0	623.364	0
11/04/09	1	0	119.253.284	11.925.328	0	0	0	0
11/05/09	1	0	119.253.284	11.925.328	0	0	0	0
11/06/09	1	6.579.855	119.253.284	11.925.328	5.981.686	550.315.108	598.169	55.031.511
11/07/09	1	0	113.271.598	11.327.160	0	0	0	0
11/08/09	1	0	113.271.598	11.327.160	0	0	0	0
11/09/09	1	6.301.767	113.271.598	11.327.160	5.728.879	1.054.113.680	572.888	105.411.368
11/10/09	1	0	107.542.719	10.754.272	0	0	0	0
11/11/09	1	0	107.542.719	10.754.272	0	0	0	0
11/12/09	1	6.045.506	107.542.719	10.754.272	5.495.915	1.511.376.515	549.591	151.137.651
11/01/10	1	0	102.046.805	10.204.680	0	0	0	0
11/02/10	1	0	102.046.805	10.204.680	0	0	0	0
11/03/10	1	5.773.979	102.046.805	10.204.680	5.249.072	1.915.911.149	524.907	191.591.115
11/04/10	1	0	96.797.733	9.679.773	0	0	0	0
11/05/10	1	0	96.797.733	9.679.773	0	0	0	0
11/06/10	1	5.537.866	96.797.733	9.679.773	5.034.423	2.300.731.459	503.442	230.073.146
11/07/10	1	0	91.763.310	9.176.331	0	0	0	0
11/08/10	1	0	91.763.310	9.176.331	0	0	0	0
11/09/10	1	5.211.221	91.763.310	9.176.331	4.737.474	2.600.873.189	473.747	260.087.319
11/10/10	1	0	87.025.836	8.702.584	0	0	0	0
11/11/10	1	0	87.025.836	8.702.584	0	0	0	0
11/12/10	1	4.997.865	87.025.836	8.702.584	4.543.514	2.907.848.957	454.351	290.784.896
11/01/11	1	0	82.482.322	8.248.232	0	0	0	0
11/02/11	1	0	82.482.322	8.248.232	0	0	0	0
11/03/11	1	4.713.269	82.482.322	8.248.232	4.284.790	3.127.896.592	428.479	312.789.659
11/04/11	1	0	78.197.532	7.819.753	0	0	0	0
11/05/11	1	0	78.197.532	7.819.753	0	0	0	0
11/06/11	1	4.519.912	78.197.532	7.819.753	4.109.011	3.377.606.973	410.901	337.760.697
11/07/11	1	0	74.088.521	7.408.852	0	0	0	0
11/08/11	1	0	74.088.521	7.408.852	0	0	0	0
11/09/11	1	4.315.891	74.088.521	7.408.852	3.923.537	3.586.113.160	392.354	358.611.316
11/10/11	1	0	70.164.984	7.016.498	0	0	0	0
11/11/11	1	0	70.164.984	7.016.498	0	0	0	0

DEAL
 MEZZ. DECLINN
 MEZZ. STOPS DECLINN
 VIDA RESIDUAL DESDE

545.000.00000
 10,00%
 1,00%
 11/03/09

DATE		PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	CLASS A PRINCIPAL	VIDA MEDIA	CLASS B PRINCIPAL	VIDA MEDIA
						2,77		2,77
11/12/11	1	4.137.747	70.164.984	7.016.498	3.761.588	3.780.396.087	376.159	378.039.609
11/01/12	1	0	66.403.396	6.640.340	0	0	0	0
11/02/12	1	0	66.403.396	6.640.340	0	0	0	0
11/03/12	1	3.945.895	66.403.396	6.640.340	3.587.177	3.931.546.181	358.718	393.154.618
11/04/12	1	0	62.816.218	6.281.622	0	0	0	0
11/05/12	1	0	62.816.218	6.281.622	0	0	0	0
11/06/12	1	3.782.014	62.816.218	6.281.622	3.438.194	4.084.574.872	343.819	408.457.487
11/07/12	1	0	59.378.024	5.937.802	0	0	0	0
11/08/12	1	0	59.378.024	5.937.802	0	0	0	0
11/09/12	1	3.587.575	59.378.024	5.937.802	3.261.431	4.174.632.239	326.143	417.463.224
11/10/12	1	0	56.116.593	5.611.659	0	0	0	0
11/11/12	1	0	56.116.593	5.611.659	0	0	0	0
11/12/12	1	3.437.822	56.116.593	5.611.659	3.125.293	4.284.776.443	312.529	428.477.644
11/01/13	1	0	52.991.300	5.299.130	0	0	0	0
11/02/13	1	0	52.991.300	5.299.130	0	0	0	0
11/03/13	1	58.290.430	52.991.300	5.299.130	52.991.300	77.420.289.144	5.299.130	7.742.028.914