

**FONDO DE TITULIZACIÓN HIPOTECARIA**

**BANESTO 2**

**INFORME TRIMESTRAL BONOS DE TITULIZACIÓN HIPOTECARIA**

Fecha: 19 de febrero de 2007

**BONOS DE TITULIZACIÓN HIPOTECARIA. PRINCIPAL**

<b>SALDO ANTERIOR:</b>	197.137.323,00 €
<b>AMORTIZACIONES:</b>	10.577.918,50 €
<b>SALDO ACTUAL:</b>	186.559.404,50 €
<b>% SOBRE SALDO INICIAL:</b>	34,2311%

**AMORTIZACION DEVENGADA NO PAGADA:** 0,00 €

**BONOS DE TITULIZACIÓN HIPOTECARIA. INTERESES**

<b>INTERESES PAGADOS B.T.H.'S SERIE A</b>	1.801.383,00 €
<b>INTERESES PAGADOS B.T.H.'S SERIE B</b>	137.672,50 €
<b>INTERESES DEVENGADOS NO PAGADOS:</b>	0,00 €

FONDO DE TITULIZACIÓN HIPOTECARIA

BANESTO 2

INFORME TRIMESTRAL PARTICIPACIONES HIPOTECARIAS

Fecha: 19 de febrero de 2007

PH'S PRINCIPAL

SALDO ANTERIOR:	197.137.344,44 €
AMORTIZACIONES:	10.577.928,37 €
SALDO ACTUAL:	186.559.416,07 €
NUMERO DE PRESTAMOS:	5.581

PH'S INTERESES

INTERESES COBRADOS EN EL TRIMESTRE:	2.070.343,33 €
INTERESES DEVENGADOS EN EL TRIMESTRE:	2.071.507,47 €

PH'S EN MOROSIDAD

HASTA 30 DIAS:

1. PRINCIPAL:	46.504,69 €
2. INTERES:	20.519,00 €
3. SALDO DE LOS PRESTAMOS:	5.143.484,83 €
4. NUMERO DE PRESTAMOS:	139

DE 30 A 60 DIAS:

1. PRINCIPAL:	10.396,92 €
2. INTERES:	4.813,81 €
3. SALDO DE LOS PRESTAMOS:	1.003.388,29 €
4. NUMERO DE PRESTAMOS:	29

**DE 60 A 90 DIAS:**

<b>1. PRINCIPAL:</b>	3.054,23 €
<b>2. INTERES:</b>	1.787,22 €
<b>3. SALDO DE LOS PRESTAMOS:</b>	499.288,81 €
<b>4. NUMERO DE PRESTAMOS:</b>	13

**DE 90 A 180 DIAS:**

<b>1. PRINCIPAL:</b>	477,90 €
<b>2. INTERES:</b>	365,67 €
<b>3. SALDO DE LOS PRESTAMOS:</b>	113.517,31 €
<b>4. NUMERO DE PRESTAMOS:</b>	2

**MAS DE 180 DIAS:**

<b>1. PRINCIPAL:</b>	2.813,24 €
<b>2. INTERES:</b>	2.230,23 €
<b>3. SALDO DE LOS PRESTAMOS:</b>	772.348,67 €
<b>4. NUMERO DE PRESTAMOS:</b>	14

FONDO DE TITULIZACIÓN HIPOTECARIA  
BANESTO 2

INFORME TRIMESTRAL DE ORIGEN Y APLICACIÓN DE FONDOS  
(CAJA)

Fecha: 19 de febrero de 2007

12.821.165,69 €

a) *PRINCIPAL COBRADO*

1. AMORTIZACION DE PH'S: 10.577.928,37 €

b) *INTERESES COBRADOS*

1. INTERESES DE PH'S: 2.070.343,33 €

2. INTERESES DE REINVERSION: 172.893,99 €

B.- APLICACIÓN:

12.821.165,69 €

1. GASTOS CORRIENTES: 13.182,27 €

2. INTERESES DE BTH'S SERIE A: 1.801.383,00 €

3. INTERESES DE BTH'S SERIE B: 137.672,50 €

4. AMORTIZACION BTH'S SERIE A: 9.885.906,00 €

5. AMORTIZACION BTH'S SERIE B: 692.012,50 €

6. INTERES PRESTAMO SUBORDINADO A: 106.232,24 €

7. INTERES PRESTAMO SUBORDINADO B: 0,00 €

8. AMORTIZ. DE PRESTAMO SUBORDINADO A: 634.675,70 €

9. AMORTIZ. DE PRESTAMO SUBORDINADO B: 0,00 €

10. COMISIONES FIJA A FAVOR BANESTO: 6.000,00 €

11. COMISION VARIABLE A FAVOR BANESTO: 178.777,18 €

12. DISPOSICIONES DE FONDOS DE RESERVA  
PRINCIPAL Y SECUNDARIO: -634.675,70 €

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

*a) EN CONCEPTO DE FONDO DE RESERVA*

**1. SALDO ANTERIOR:** 11.828.240,67 €

**2. UTILIZACION DEL PERIODO:** -634.675,70 €

**3. SALDO ACTUAL:** 11.193.564,96 €

*b) EN CONCEPTO DE COMISIONES RETENIDAS* 0,00

**TOTAL (A+B)** 11.193.564,96 €

**PREPAYMENTS -BANESTO 2**

February 12th 2007

Date	Outstanding before prepayment 0,166386	Real outstanding	1,17% 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	715.001,5		100,00%	100,00%				17,58%	715.001,50	715.000,000000
2 jun-00	712.493,7	708.740,5	98,83%	99,47%	0,53%	6,14%	0,53%	6,14%	704.176,54	
3 jul-00	709.976,6	702.640,4	97,68%	98,97%	0,52%	6,04%	0,51%	5,94%	693.497,75	
4 ago-00	707.450,1	697.112,9	96,54%	98,54%	0,49%	5,72%	0,43%	5,07%	682.963,26	32.037
5 sep-00	704.914,3	692.895,3	95,41%	98,29%	0,43%	5,03%	0,25%	2,93%	672.571,24	
6 oct-00	702.368,9	687.415,2	94,30%	97,87%	0,43%	5,03%	0,43%	5,06%	662.319,87	
7 nov-00	699.814,1	680.661,5	93,20%	97,26%	0,46%	5,40%	0,62%	7,20%	652.207,35	30.756
8 dic-00	697.249,8	674.171,6	92,11%	96,69%	0,48%	5,61%	0,59%	6,85%	642.231,90	
9 ene-01	694.675,9	665.724,9	91,03%	95,83%	0,53%	6,19%	0,89%	10,14%	632.391,78	
10 feb-01	692.092,4	658.650,8	89,97%	95,17%	0,55%	6,39%	0,69%	8,01%	622.685,25	29.522
11 mar-01	689.499,3	652.985,7	88,92%	94,70%	0,54%	6,32%	0,49%	5,69%	613.110,60	
12 abr-01	686.896,5	646.631,9	87,88%	94,14%	0,55%	6,38%	0,60%	6,94%	603.666,15	
13 may-01	684.284,1	621.192,8	86,86%	90,78%	0,80%	9,22%	3,57%	35,33%	594.350,23	28.335
14 jun-01	681.661,9	615.922,8	85,84%	90,36%	0,78%	8,94%	0,47%	5,46%	585.161,19	
15 jul-01	679.029,9	609.811,6	84,84%	89,81%	0,77%	8,80%	0,61%	7,06%	576.097,41	
16 ago-01	676.388,2	602.843,1	83,85%	89,13%	0,76%	8,80%	0,76%	8,71%	567.157,27	27.193
17 sep-01	673.736,6	597.661,2	82,87%	88,71%	0,75%	8,59%	0,47%	5,49%	558.339,21	
18 oct-01	671.075,1	588.606,1	81,90%	87,71%	0,77%	8,84%	1,12%	12,69%	549.641,64	
19 nov-01	668.403,7	561.317,2	80,95%	80,95%	0,97%	10,99%	4,26%	40,65%	541.063,02	26.094
20 dic-01	665.722,4	555.616,9	80,00%	83,46%	0,95%	10,79%	0,62%	7,16%	532.601,82	
21 ene-02	663.031,0	546.977,8	79,07%	82,50%	0,96%	10,90%	1,16%	13,02%	524.256,54	
22 feb-02	660.329,7	541.320,0	78,15%	81,98%	0,94%	10,73%	0,63%	7,30%	516.025,69	25.037
23 mar-02	657.618,2	535.451,6	77,23%	81,42%	0,93%	10,60%	0,68%	7,82%	507.907,78	
24 abr-02	654.896,7	528.800,0	76,33%	80,75%	0,93%	10,56%	0,83%	9,54%	499.901,38	
25 may-02	652.165,1	515.860,9	75,44%	79,10%	0,97%	11,06%	2,04%	21,90%	492.005,04	24.021
26 jun-02	649.440,7	509.614,9	74,56%	78,47%	0,97%	10,99%	0,80%	9,15%	484.230,38	
27 jul-02	646.706,2	503.820,9	73,69%	77,91%	0,96%	10,88%	0,72%	8,29%	476.562,72	
28 ago-02	643.961,6	498.375,4	72,83%	77,39%	0,94%	10,77%	0,66%	7,63%	469.000,66	23.004
29 sep-02	641.206,7	493.101,9	71,98%	76,90%	0,93%	10,65%	0,63%	7,34%	461.542,86	
30 oct-02	638.441,5	487.106,4	71,14%	76,30%	0,93%	10,59%	0,79%	9,06%	454.187,96	
31 nov-02	635.666,0	481.381,2	70,31%	75,73%	0,92%	10,52%	0,74%	8,57%	446.934,64	22.066
32 dic-02	632.880,2	476.444,9	69,49%	75,28%	0,91%	10,41%	0,59%	6,85%	439.781,58	
33 ene-03	630.084,0	469.246,4	68,68%	74,47%	0,92%	10,46%	1,07%	12,15%	432.727,50	
34 feb-03	627.277,4	463.869,7	67,88%	73,95%	0,91%	10,39%	0,70%	8,12%	425.771,11	21.164
35 mar-03	624.460,4	457.362,9	67,08%	73,24%	0,91%	10,41%	0,96%	10,91%	418.911,14	
36 abr-03	621.632,8	451.488,5	66,30%	72,63%	0,91%	10,38%	0,84%	9,58%	412.146,36	
37 may-03	618.794,8	446.016,6	65,53%	72,08%	0,91%	10,34%	0,76%	8,74%	405.475,53	20.296
38 jun-03	615.961,1	440.307,3	64,76%	71,48%	0,90%	10,32%	0,83%	9,47%	398.907,16	
39 jul-03	613.117,0	433.941,3	64,01%	70,78%	0,91%	10,34%	0,99%	11,24%	392.430,13	19.432
40 ago-03	610.262,2	427.566,7	63,26%	70,06%	0,91%	10,37%	1,01%	11,45%	386.043,26	
41 sep-03	607.396,8	422.438,2	62,52%	69,55%	0,90%	10,32%	0,73%	8,45%	379.745,38	
42 oct-03	604.520,7	418.065,1	61,79%	69,16%	0,90%	10,23%	0,56%	6,57%	373.535,34	18.631
43 nov-03	601.633,9	411.284,1	61,07%	68,36%	0,90%	10,30%	1,15%	12,96%	367.411,98	
44 dic-03	598.736,3	405.555,0	60,36%	67,74%	0,90%	10,30%	0,92%	10,45%	361.374,20	
45 ene-04	595.828,0	398.088,7	59,65%	66,81%	0,91%	10,42%	1,36%	15,17%	355.420,88	
46 feb-04	592.908,8	392.070,5	58,96%	66,13%	0,91%	10,44%	1,03%	11,65%	349.550,91	17.861
47 mar-04	589.978,8	383.294,6	58,27%	64,97%	0,93%	10,64%	1,75%	19,12%	343.763,22	
48 abr-04	587.037,8	375.108,1	57,59%	63,90%	0,95%	10,81%	1,65%	18,05%	338.056,74	
49 may-04	584.085,9	369.290,3	56,91%	63,23%	0,95%	10,83%	1,05%	11,93%	332.430,41	17.121
50 jun-04	581.163,7	362.675,1	56,25%	62,40%	0,96%	10,91%	1,30%	14,51%	326.906,11	
51 jul-04	578.230,7	355.786,6	55,59%	61,53%	0,97%	11,00%	1,40%	15,58%	321.459,44	
52 ago-04	575.286,8	350.168,2	54,94%	60,87%	0,97%	11,02%	1,08%	12,17%	316.089,38	16.341
53 sep-04	572.331,8	346.465,9	54,30%	60,54%	0,96%	10,94%	0,55%	6,36%	310.794,93	
54 oct-04	569.365,9	339.056,5	53,67%	59,55%	0,97%	11,07%	1,63%	17,89%	305.575,12	
55 nov-04	566.388,9	333.101,7	53,04%	58,81%	0,98%	11,13%	1,24%	13,91%	300.428,95	15.660
56 dic-04	563.400,9	327.707,4	52,42%	58,17%	0,98%	11,15%	1,10%	12,41%	295.355,48	
57 ene-05	560.401,7	320.093,4	51,81%	57,12%	1,00%	11,31%	1,80%	19,59%	290.353,75	
58 feb-05	557.391,3	313.425,3	51,21%	56,23%	1,00%	11,41%	1,55%	17,14%	285.422,83	15.006
59 mar-05	554.369,7	309.082,9	50,61%	55,75%	1,00%	11,39%	0,85%	9,71%	280.561,79	
60 abr-05	551.336,9	303.105,4	50,02%	54,98%	1,01%	11,46%	1,39%	15,51%	275.769,71	
61 may-05	548.292,7	297.911,2	49,43%	54,33%	1,01%	11,49%	1,17%	13,15%	271.045,70	14.377
62 jun-05	545.272,6	292.270,8	48,86%	53,60%	1,02%	11,55%	1,35%	15,05%	266.406,13	
63 jul-05	542.241,2	286.763,9	48,29%	52,88%	1,02%	11,60%	1,34%	14,90%	261.832,51	13.722
64 ago-05	539.198,6	280.570,5	47,72%	52,03%	1,03%	11,70%	1,61%	17,67%	257.323,98	
65 sep-05	536.144,6	276.835,8	47,17%	51,63%	1,03%	11,66%	0,77%	8,85%	252.879,68	
66 oct-05	533.079,2	271.237,6	46,62%	50,88%	1,03%	11,73%	1,46%	16,17%	248.498,78	
67 nov-05	530.002,4	265.602,8	46,07%	50,11%	1,04%	11,80%	1,51%	16,68%	244.180,43	13.144
68 dic-05	526.914,1	260.510,2	45,53%	49,44%	1,05%	11,85%	1,34%	14,97%	239.923,83	
69 ene-06	523.814,4	255.072,0	45,00%	48,70%	1,05%	11,93%	1,51%	16,67%	235.728,15	
70 feb-06	520.703,1	249.870,8	44,48%	47,99%	1,06%	11,99%	1,45%	16,12%	231.592,60	12.588
71 mar-06	517.580,2	245.008,6	43,96%	47,34%	1,06%	12,03%	1,35%	15,09%	227.516,38	
72 abr-06	514.445,6	240.258,8	43,44%	46,70%	1,07%	12,07%	1,34%	14,96%	223.498,71	
73 may-06	511.299,4	219.352,6	42,94%	42,94%	1,17%	13,16%	8,14%	63,90%	219.538,83	12.054
74 jun-06	508.193,0	214.999,7	42,44%	42,31%	1,17%	13,19%	1,39%	15,41%	215.657,83	
75 jul-06	505.075,0	211.034,9	41,94%	41,78%	1,17%	13,20%	1,24%	13,89%	211.832,68	
76 ago-06	501.945,5	207.140,1	41,45%	41,27%	1,17%	13,20%	1,23%	13,84%	208.062,62	11.476
77 sep-06	498.804,2	204.223,6	40,97%	40,94%	1,17%	13,15%	0,79%	9,05%	204.346,94	
78 oct-06	495.651,3	200.325,4	40,49%	40,42%	1,17%	13,17%	1,28%	14,37%	200.684,92	
79 nov-06	492.486,6	197.137,3	40,02%	40,03%	1,17%	13,14%	0,96%	10,92%	197.075,86	10.987
80 dic-06	489.310,1	194.238,8	39,55%	39,70%	1,16%	13,09%	0,83%	9,53%	193.519,04	
81 ene-07	486.121,8	189.935,0	39,09%	39,07%	1,17%	13,15%	1,57%	17,34%	190.013,78	
82 feb-07	482.921,6	186.559,4	38,63%	38,63%	1,17%	13,14%	1,13%	12,71%	186.559,40	10.516

DEAL 715.000  
 MEZZ. DECLINN 7,00%  
 MEZZ. STOPS DECLINN 1,00%  
 VIDA RESIDUAL DESDE 11/02/07

2,86

3,13

FECHA	SERIE A		SERIE B	
	PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	PRINCIPAL VIDA MEDIA
11/06/00	0	690.000.000	25.000.000	0
11/07/00	1	0	25.000.000	0
11/08/00	1	32.036.736	690.000.000	32.036.736 (76.087.248.746)
11/09/00	1	0	657.963.264	25.000.000
11/10/00	1	0	657.963.264	25.000.000
11/11/00	1	30.755.916	657.963.264	30.755.916 (70.215.757.094)
11/12/00	1	0	627.207.347	25.000.000
11/01/01	1	0	627.207.347	25.000.000
11/02/01	1	29.522.101	627.207.347	29.522.101 (64.682.924.270)
11/03/01	1	0	597.685.246	25.000.000
11/04/01	1	0	597.685.246	25.000.000
11/05/01	1	28.335.018	597.685.246	28.335.018 (59.560.208.368)
11/06/01	1	0	569.350.228	25.000.000
11/07/01	1	0	569.350.228	25.000.000
11/08/01	1	27.192.954	569.350.228	27.192.954 (54.657.836.585)
11/09/01	1	0	542.157.274	25.000.000
11/10/01	1	0	542.157.274	25.000.000
11/11/01	1	26.094.256	542.157.274	26.094.256 (50.048.782.181)
11/12/01	1	0	516.063.019	25.000.000
11/01/02	1	0	516.063.019	25.000.000
11/02/02	1	25.037.332	516.063.019	25.037.332 (45.718.168.385)
11/03/02	1	0	491.025.686	25.000.000
11/04/02	1	0	491.025.686	25.000.000
11/05/02	1	24.020.648	491.025.686	24.020.648 (41.723.865.669)
11/06/02	1	0	467.005.038	25.000.000
11/07/02	1	0	467.005.038	25.000.000
11/08/02	1	23.004.377	467.005.038	23.004.377 (37.842.199.391)
11/09/02	1	0	444.000.662	25.000.000
11/10/02	1	0	444.000.662	25.000.000
11/11/02	1	22.066.025	444.000.662	22.066.025 (34.268.536.468)
11/12/02	1	0	421.934.637	25.000.000
11/01/03	1	0	421.934.637	25.000.000
11/02/03	1	21.163.532	421.934.637	21.163.532 (30.919.920.153)
11/03/03	1	0	400.771.105	25.000.000
11/04/03	1	0	400.771.105	25.000.000
11/05/03	1	20.295.576	400.771.105	20.295.576 (27.845.530.884)
11/06/03	1	0	380.475.529	25.000.000
11/07/03	1	0	380.475.529	25.000.000
11/08/03	1	19.432.265	380.475.529	19.432.265 (24.873.298.883)
11/09/03	1	0	361.043.264	25.000.000
11/10/03	1	0	361.043.264	25.000.000
11/11/03	1	18.631.280	361.043.264	17.667.578 (20.989.082.128)
11/12/03	1	0	343.375.686	24.036.298
11/01/04	1	0	343.375.686	24.036.298
11/02/04	1	17.861.072	343.375.686	16.692.591 (18.295.079.427)
11/03/04	1	0	326.683.096	22.867.817
11/04/04	1	0	326.683.096	22.867.817
11/05/04	1	17.120.505	326.683.096	16.000.472 (16.096.474.344)
11/06/04	1	0	310.682.624	21.747.784
11/07/04	1	0	310.682.624	21.747.784
11/08/04	1	16.341.028	310.682.624	15.271.988 (13.958.597.358)
11/09/04	1	0	295.410.636	20.678.745
11/10/04	1	0	295.410.636	20.678.745
11/11/04	1	15.660.428	295.410.636	14.635.914 (12.030.721.329)
11/12/04	1	0	280.774.722	19.654.231
11/01/05	1	0	280.774.722	19.654.231
11/02/05	1	15.006.121	280.774.722	14.024.412 (10.237.820.831)
11/03/05	1	0	266.750.310	18.672.522

DEAL 715.000  
 MEZZ. DECLINN 7,00%  
 MEZZ. STOPS DECLINN 1,00%  
 VIDA RESIDUAL DESDE 11/02/07

2,86

3,13

FECHA	SERIE A		SERIE B					
	PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	PRINCIPAL VIDA MEDIA				
11/04/05	1	0	266.750.310	18.672.522	0	0	0	
11/05/05	1	14.377.131	266.750.310	18.672.522	13.436.571	(8.612.842.174)	940.560	(602.898.952)
11/06/05	1	0	253.313.738	17.731.962	0	0	0	0
11/07/05	1	0	253.313.738	17.731.962	0	0	0	0
11/08/05	1	13.721.720	253.313.738	17.731.962	12.824.037	(7.040.396.273)	897.683	(492.827.739)
11/09/05	1	0	240.489.702	16.834.279	0	0	0	0
11/10/05	1	0	240.489.702	16.834.279	0	0	0	0
11/11/05	1	13.143.546	240.489.702	16.834.279	12.283.688	(5.613.645.223)	859.858	(392.955.166)
11/12/05	1	0	228.206.014	15.974.421	0	0	0	0
11/01/06	1	0	228.206.014	15.974.421	0	0	0	0
11/02/06	1	12.587.839	228.206.014	15.974.421	11.764.336	(4.293.982.574)	823.504	(300.578.780)
11/03/06	1	0	216.441.678	15.150.917	0	0	0	0
11/04/06	1	0	216.441.678	15.150.917	0	0	0	0
11/05/06	1	12.053.764	216.441.678	15.150.917	11.265.200	(3.109.195.280)	788.564	(217.643.670)
11/06/06	1	0	205.176.478	14.362.353	0	0	0	0
11/07/06	1	0	205.176.478	14.362.353	0	0	0	0
11/08/06	1	11.476.211	205.176.478	14.362.353	10.725.430	(1.973.479.208)	750.780	(138.143.545)
11/09/06	1	0	194.451.047	13.611.573	0	0	0	0
11/10/06	1	0	194.451.047	13.611.573	0	0	0	0
11/11/06	1	10.986.766	194.451.047	13.611.573	10.268.005	(944.656.480)	718.760	(66.125.954)
11/12/06	1	0	184.183.042	12.892.813	0	0	0	0
11/01/07	1	0	184.183.042	12.892.813	0	0	0	0
11/02/07	1	10.516.455	184.183.042	12.892.813	9.828.463	0	687.992	0
11/03/07	1	0	174.354.579	12.204.821	0	0	0	0
11/04/07	1	0	174.354.579	12.204.821	0	0	0	0
11/05/07	1	10.064.565	174.354.579	12.204.821	9.406.135	837.146.026	658.429	58.600.222
11/06/07	1	0	164.948.444	11.546.391	0	0	0	0
11/07/07	1	0	164.948.444	11.546.391	0	0	0	0
11/08/07	1	9.543.069	164.948.444	11.546.391	8.918.756	1.614.294.867	624.313	113.000.641
11/09/07	1	0	156.029.688	10.922.078	0	0	0	0
11/10/07	1	0	156.029.688	10.922.078	0	0	0	0
11/11/07	1	9.131.078	156.029.688	10.922.078	8.533.718	2.329.705.067	597.360	163.079.355
11/12/07	1	0	147.495.970	10.324.718	0	0	0	0
11/01/08	1	0	147.495.970	10.324.718	0	0	0	0
11/02/08	1	8.735.291	147.495.970	10.324.718	8.163.823	2.979.795.417	571.468	208.585.679
11/03/08	1	0	139.332.147	9.753.250	0	0	0	0
11/04/08	1	0	139.332.147	9.753.250	0	0	0	0
11/05/08	1	8.355.099	139.332.147	9.753.250	7.808.503	3.552.869.066	546.595	248.700.835
11/06/08	1	0	131.523.643	9.206.655	0	0	0	0
11/07/08	1	0	131.523.643	9.206.655	0	0	0	0
11/08/08	1	7.885.795	131.523.643	9.206.655	7.369.902	4.031.336.188	515.893	282.193.533
11/09/08	1	0	124.153.742	8.690.762	0	0	0	0
11/10/08	1	0	124.153.742	8.690.762	0	0	0	0
11/11/08	1	7.541.141	124.153.742	8.690.762	7.047.796	4.503.541.455	493.346	315.247.902
11/12/08	1	0	117.105.946	8.197.416	0	0	0	0
11/01/09	1	0	117.105.946	8.197.416	0	0	0	0
11/02/09	1	7.210.123	117.105.946	8.197.416	6.738.433	4.925.794.267	471.690	344.805.599
11/03/09	1	0	110.367.513	7.725.726	0	0	0	0
11/04/09	1	0	110.367.513	7.725.726	0	0	0	0
11/05/09	1	6.892.227	110.367.513	7.725.726	6.441.333	5.281.893.458	450.893	369.732.542
11/06/09	1	0	103.926.180	7.274.833	0	0	0	0
11/07/09	1	0	103.926.180	7.274.833	0	0	0	0
11/08/09	1	6.357.208	103.926.180	7.274.833	6.232.376	5.683.926.592	124.833	113.847.330
11/09/09	1	0	97.693.804	7.150.000	0	0	0	0
11/10/09	1	0	97.693.804	7.150.000	0	0	0	0
11/11/09	1	6.077.510	97.693.804	7.150.000	6.077.510	6.101.820.383	0	0
11/12/09	1	0	91.616.294	7.150.000	0	0	0	0
11/01/10	1	0	91.616.294	7.150.000	0	0	0	0
11/02/10	1	5.808.912	91.616.294	7.150.000	5.808.912	6.366.568.082	0	0
11/03/10	1	0	85.807.382	7.150.000	0	0	0	0
11/04/10	1	0	85.807.382	7.150.000	0	0	0	0
11/05/10	1	5.550.997	85.807.382	7.150.000	5.550.997	6.577.931.116	0	0
11/06/10	1	0	80.256.385	7.150.000	0	0	0	0
11/07/10	1	0	80.256.385	7.150.000	0	0	0	0
11/08/10	1	5.180.293	80.256.385	7.150.000	5.180.293	6.615.233.978	0	0
11/09/10	1	0	75.076.092	7.150.000	0	0	0	0
11/10/10	1	0	75.076.092	7.150.000	0	0	0	0
11/11/10	1	4.949.735	75.076.092	7.150.000	4.949.735	6.776.186.905	0	0
11/12/10	1	0	70.126.357	7.150.000	0	0	0	0
11/01/11	1	0	70.126.357	7.150.000	0	0	0	0
11/02/11	1	4.728.376	70.126.357	7.150.000	4.728.376	6.908.157.335	0	0
11/03/11	1	0	65.397.981	7.150.000	0	0	0	0
11/04/11	1	0	65.397.981	7.150.000	0	0	0	0
11/05/11	1	4.515.869	65.397.981	7.150.000	4.515.869	6.999.597.144	0	0
11/06/11	1	0	60.882.112	7.150.000	0	0	0	0
11/07/11	1	0	60.882.112	7.150.000	0	0	0	0
11/08/11	1	68.032.112	60.882.112	7.150.000	60.882.112	99.968.427.950	7.150.000	11.740.300.000



# BANESTO 2

## ACTIVO: PARTICIPACIONES HIPOTECARIAS

### CARACTERISTICAS GENERALES

CONCEPTOS	08-05-00	19-02-2007
Nº DE PRÉSTAMOS DE LA CARTERA	12.621	5.581
SALDO VIVO	715.001.503,85 €.-	186.559.416,07 €
TIPO DE INTERÉS DE LAS PH's	4,47 %	4,39%
COBERTURA MEDÍA/SALDO VIVO	64,33%	44,43%

### AMORTIZACIONES ANTICIPADAS ( % sobre saldo vivo)

MESES	TASA		TASA MEDIA	
	Mensual	Anualizada	Mensual	Anualizada
AGOSTO 06	1,23%	13,84%	1,17%	13,20%
SEPTIEMBRE 06	0,96%	10,92%	1,17%	13,14%
FEBRERO 07	1,13%	12,71%	1,17%	13,14%

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

CONCEPTOS	HASTA 30 DÍAS	MAS DE 30 DÍAS
Nº DE RECIBOS EN MORA	183	83
IMPORTE	67.023,69 €	25.939,22 €

### MEJORA CREDITICIA

CONCEPTOS	08-05-00	19-02-2007
EMISIÓN SUBORDINADA	3,50%	6,91%
FONDO RESERVA	16.802.500 € (2,35%)	11.193.564,96 (6,00%)

## PASIVO: BONOS DE TITULIZACION HIPOTECARIA

### EMISION PRINCIPAL SERIE A

CONCEPTOS	08-05-00	19-02-2007
NÚMERO DE BONOS	6.900	6.900
SALDO VIVO TOTAL	690.000.000 €.-	184.240.488,00 €.-
SALDO VIVO UNITARIO	100.000 €.-	25.268,78 €
TIPO DE INTERÉS APLICABLE	EURIBOR 3 meses + 27 p.b. Revisión trimestral	EURIBOR 3 meses + 27 p.b. Revisión trimestral
TIPO DE INTERÉS NOMINAL	4,6477%	4,152%
RATING (MOODY'S)	Aaa	Aaa
AMORTIZACION	PASS - THROUGH	
VIDA RESIDUAL (años)	7,7	2,86

### EMISION SUBORDINADA SERIE B

CONCEPTOS	08-05-00	19-02-2007
NÚMERO DE BONOS	250	250
SALDO VIVO TOTAL	25.000.000	12.896.835,62 €
SALDO VIVO UNITARIO	100.000 €.-	48.819,29 €
TIPO DE INTERÉS APLICABLE	EURIBOR 3 meses + 62,5 p.b. Revisión trimestral	EURIBOR 3 meses + 62,5 p.b. Revisión trimestral
TIPO DE INTERÉS NOMINAL	5,0076%	4,512%
RATING (MOODY'S)	A2	A2
AMORTIZACION	SUBORDINADA	
VIDA RESIDUAL (años)	10,9	3,13

### PRESTAMO SUBORDINADO

CONCEPTOS	08-05-00	19-02-2007
SALDO VIVO A	18.194.000 €.-	11.207.912,64 €
SALDO VIVO B	1.770.065,75 €.-	0 €.-
TIPO INTERES A	4,31%	3,825%
TIPO INTERES B	4,31%	-----

TITULIZACIÓN

 Santander Central Hispano