



EMPRESAS BANESTO 1 FONDO DE TITULIZACIÓN DE ACTIVOS



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NAME OF THE FUND:

EMPRESAS BANESTO 1 FONDO DE TITULIZACIÓN DE ACTIVOS

INFORMATION AT:

QUARTER/SEMESTER

22 09 2008 - 22 12 2008

YEAR:

2008

I. DATA OF THE FUND

Constitution Date	October 5th, 2007	Paying Agency	Banesto	
Disbursement Date	October 9th, 2007	Negotiation Market	AIAF	
Final Date of Redemption	September 20th, 2040	Rating Agencies	S&P	
Gestora	Santander de Titulización	Rating	Initial	Current
Credit Rights's Seller	Banesto	Series A1	AAA	AAA
		Series A2	AAA	AAA
		Series B	A	A
		Series C	BBB-	BBB-
		Series D	BB-	BB-

II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS

SERIES PRIORITY OF PAYMENT (ISIN CODE)	NUMBER OF BONDS	NOMINAL			
			INITIAL	CURRENT	%Curr/In
Series A1 ES0330866007	10.600	Nominal per Bond	100.000,00	28.308,79	28,31%
		Total Nominal	1.060.000.000,00	300.073.174,00	
Series A2 ES0330866015	8.000	Nominal per Bond	100.000,00	100.000,00	100,00%
		Total Nominal	800.000.000,00	800.000.000,00	
Series B ES0330866023	700	Nominal per Bond	100.000,00	100.000,00	100,00%
		Total Nominal	70.000.000,00	70.000.000,00	
Series C ES0330866031	350	Nominal per Bond	100.000,00	100.000,00	100,00%
		Total Nominal	35.000.000,00	35.000.000,00	
Series D ES0330866049	350	Nominal per Bond	100.000,00	100.000,00	100,00%
		Total Nominal	35.000.000,00	35.000.000,00	

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period December 22th, 2008			Next Payment Date March 20th, 2009		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest in Next Payment Date	Net Interest in Next Payment Date
Series A1	15.498,49	562,64	3,215%	222,48	182,43
Series A2	0,00	1.324,81	3,375%	825,00	676,50
Series B	0,00	1.350,09	3,475%	849,44	696,54
Series C	0,00	1.463,84	3,925%	959,44	786,74
Series D	0,00	1.640,78	4,625%	1.130,56	927,06
Accrued amortisation due not paid	0,00				
Scheduled Amortisation	NO				



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2008

III. ASSETS PURCHASED BY THE FUND: CREDIT RIGHTS

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR 's	18.660	7.775
Principal Outstanding	2.000.000.488,74	1.240.073.217,51
Principal Outstanding per Loan	107.181,16	159.494,95
Interest Rate	4,50%	5,37%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	4,77%
Average 12 Moth Single Rate	3,29%
Prepayment Rate from Constitution	5,97%

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	2.972.758,06	20.336.025,66	788.953,96
Debt to be amortised	0,00	0,00	0,00
Total Debt	2.972.758,06	20.336.025,66	788.953,96

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QUARTERLY BONDS PAYOUT REPORT

December 22th, 2008

BONDS, PRINCIPAL	
Previous Balance	1.404.357.168,00€
Principal Amortised	164.283.994,00€
Outstanding Balance	1.240.073.174,00€
% of Initial Balance	62,00%
Principal Accrued not paid	- €

DATA	
Determination Date	December 15th, 2008
Payment Date	December 22th, 2008
Last Payment Date	22-sep-2008
Number of Days (Act /360)	91
3 Months Euribor(%)	3,125%
Next Payment Date	March 20th, 2009

CUMULATIVE INTEREST PAID	
Bond Holders as of Previous Payment Date	86.335.216,00€
Interest paid December 22th, 2008	18.594.144,00€
Cumulative interest paid to Bond to Bond Holders up to Date	104.929.360,00€

RESIDUAL LIFE (YEARS)		
	<i>initial date</i> <i>October 9th, 2007</i> <i>CPR 5,00%</i>	<i>actual date</i> <i>December 22th, 2008</i> <i>CPR 5,97%</i>
Series A1	1,02	0,56
Series A2	3,90	2,72
Series B	4,03	3,61
Series C	4,03	3,60
Series D	4,03	3,60

EMPRESAS BANESTO 1 FONDO DE TITULIZACIÓN DE ACTIVOS

QUARTERLY SECURITISED ASSETS REPORT

December 22th, 2008

LOANS, PRINCIPAL	
Previous Balance	1.404.357.159,46 €
Principal Amortised	164.283.941,95 €
Outstanding Balance	1.240.073.217,51 €
Number of Mortgage Loans	7.775
Mortgage Outstanding Balance	381.585.492,92 €
LTV	46,50%

LOANS, INTEREST	
Interest received during relevant period	18.185.508,07 €
Interest accrued during relevant period	7.093.458,41 €

LOANS BALANCE IN ARREARS					
LOANS DEBT	UP TO 30 DAYS	30 TO 60 DAYS	60 TO 90 DAYS	90 TO 180 DAYS	> 180 DAYS ²
Principal Balance in Arrears	2.421.894,59 €	4.379.770,96 €	340.922,89 €	14.911.682,06 €	424.439,65 €
Interest accrued on CR's in Arrears	550.863,47 €	102.609,07 €	440.193,53 €	160.847,15 €	364.514,31 €
Outstanding Balance	44.914.974,26 €	11.337.850,20 €	41.353.695,98 €	5.701.859,52 €	18.582.229,35 €
Number of Mortgage Participation	583	195	112	125	144
% of Outstanding Balance	3,62%	0,91%	3,33%	0,46%	1,50%

WRITE-OFF (arrears over 12 months) NET OF RECOVERIES	
1.- Balance at September 15th, 2008	- €
2.- Difference in Actual Period	340.603,00 €
3.- Balance at December 15th, 2008	340.603,00 €

Judicial²	1.162.796,76 €
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Properties Awarded	Ppal Outstanding
1.- Balance at September 15th, 2008	- €
2.- Difference in Actual Period	- €
3.- Balance at December 15th, 2008	- €

² **Judicial**: Loans in which the originator will take legal actions. This amount is included in the "> 180 days" in arrears bucket.

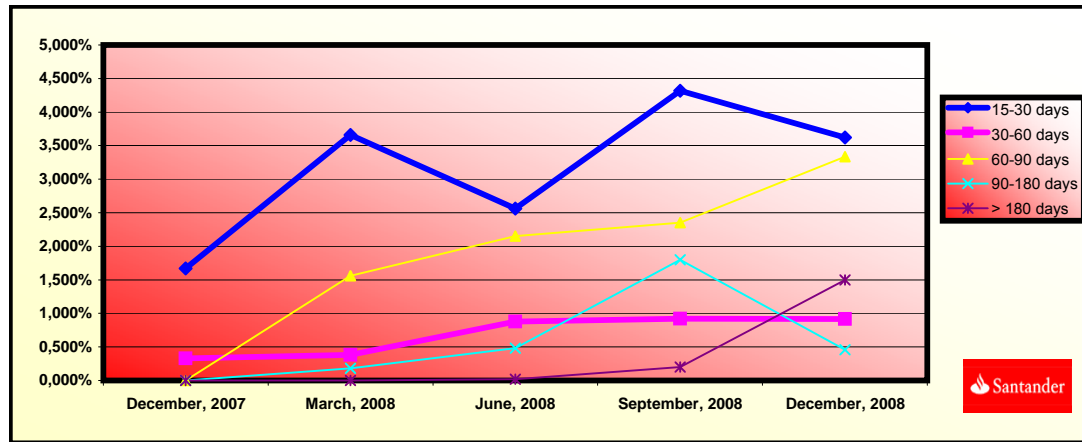


EMPRESAS BANESTO 1 FONDO DE TITULIZACIÓN DE ACTIVOS

HISTORICAL ARREARS REPORTS

December 22th, 2008

Date	December, 2007	March, 2008	June, 2008	September, 2008	December, 2008
15-30 days	1,670%	3,660%	2,560%	4,320%	3,622%
30-60 days	0,330%	0,380%	0,880%	0,920%	0,914%
60-90 days	0,000%	1,560%	2,150%	2,350%	3,335%
90-180 days	0,000%	0,180%	0,480%	1,800%	0,460%
> 180 days	0,000%	0,000%	0,020%	0,200%	1,498%



EMPRESAS BANESTO 1 FONDO DE TITULIZACIÓN DE ACTIVOS

QUATERLY REPORT - ALLOCATION OF CASH

December 22th, 2008

TOTAL CASH RECEIVED END OF PERIOD	185.632.650,47 €
a) PRINCIPAL DUE ON LOANS	
Loan Amortisation	163.245.614,55 €
b) C.D. JUDICIALS	954.526,23 €
c) INTEREST DUE	- €
Interest received from Loans	18.185.508,07 €
Interest received under GIC	2.248.059,23 €
Interest from disbursement	998.942,39 €
d) REG. PROCESS	- €
d) WITHHOLDINGS	352.077,84 €

TREASURY ACCOUNT STATEMENT	38.000.000,00 €
a) RESERVE FUND	
1. Previous Balance	38.000.000,00 €
2. Period utilization	0,00
3. Outstanding Balance	38.000.000,00 €
b) AMOUNT WITHHELD	- €

TOTAL CASH PAID END OF PERIOD	185.632.650,47 €
1 Ordinary Expenses	8.874,00
2 Management Fee SdT	70.025,48
3 SWAP	(1.972.481,14)
4 Interest Payment Series A1 and A2	16.562.464,00
5 Interest Payment Series B	945.063,00
6 Interest Payment Series C	512.344,00
7 Interest Payment Series D	574.273,00
8 Principal Withholding	164.283.994,00
9 Ppal and Interest Sub. Loan (R.F.)	575.468,83
10 Ppal and Interest Sub. Loan (Const.)	87.172,25
11 Management Fee (BANESTO)	31.220,21
12 Intermediation Margin	3.954.232,83
13 Cash Reserve disposal	0,00



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QUATERLY REPORT - CREDIT ENHANCEMENT AND SUBORDINATED LOAN

December 22th, 2008

CREDIT ENHACEMENT		
CONCEPTS	<i>inicial date</i>	<i>current date</i> December 22th, 2008
Subordinated Series	7,00%	11,29%
Reserve Fund	38.000.000 (1,90%)	38.000.000 (3,06%)

SUBORDINATED LOAN		
CONCEPTS	<i>inicial date</i>	<i>current date</i> December 22th, 2008
Total Outstanding	39.950.000,00 €	38.585.082,11 €
Interest Rate	5,619%	4,125%

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QUARTERLY REPORT - TRIGGERS OF THE MODEL

December 22th, 2008

RESERVE FUND TRIGGERS

1. CASH RESERVE:	38.000.000,00 €
R.F. SHALL BE THE LOWER	
1.a) INITIAL CASH RESERVE	38.000.000,00 €
1.b) THE HIGHER OF:	
1.b.1) 3,80% CURRENT BONDS OUTSTANDING	53.365.572,38 €
1.b.2) 1,00% INITIAL BONDS OUTSTANDING	20.000.000,00 €
2. NEITHER 2.a), 2.b) NOR 2.c) SHALL OCCUR	
2.a) R.F NOT PROVISIONED UP COMPLETELY	NO
2.b) LOANS IN ARREARS >1,50% LOANS WITHOUT WRITE-OFF	SÍ
2.c) PAYMENT DATE > 05.10.2009	NO

AT LEAST ONE CASH RESERVE TRIGGER HAS BEEN BREACHED, SO THE RESERVE FUND WILL NOT BE LOWERED

BONDS TRIGGER

1. PRINCIPAL REDEMPTION OF SERIES A1 and A2	
PRORRATA, IF 1.a)/1.b) < 1	
SEQUENTIAL, IF 1.a)/1.b) ≥ 1	1,091
1.a) CURRENT LOANS + PPAL REDEMPTION IN DETERMINATION PERIOD	1.379.034.743,19
1.b) OUTSTANDING BALANCE SERIES A1 and A2	1.264.357.168,00
2. PRINCIPAL REDEMPTION OF SERIES B IF:	
2.a) OUTSTANDING BALANCE SERIES B ≥ 7,00% OUTSTANDING BALANCE SERIES A1 to D	4,98%
2.b) LOANS IN ARREARS < 1,25% LOANS WITHOUT WRITE-OFFS	NO
2.b) LOANS IN ARREARS	24.284.088,87 €
2.b) 1,25% LOANS WITHOUT WRITE-OFFS	17.020.290,30 €
3. PRINCIPAL REDEMPTION OF SERIES C IF:	
3.a) OUTSTANDING BALANCE SERIES C ≥ 3,50% OUTSTANDING BALANCE SERIES A1 to D	2,49%
3.b) LOANS IN ARREARS < 1,00% LOANS WITHOUT WRITE-OFFS	NO
3.b) LOANS IN ARREARS	24.284.088,87 €
3.b) 1,00% LOANS WITHOUT WRITE-OFFS	13.616.232,24 €
4. PRINCIPAL REDEMPTION OF SERIES D IF:	
4.a) OUTSTANDING BALANCE SERIES D ≥ 3,50% OUTSTANDING BALANCE SERIES A1 to D	2,49%
4.b) LOANS IN ARREARS < 0,75% LOANS WITHOUT WRITE-OFFS	NO
4.b) LOANS IN ARREARS	24.284.088,87 €
4.b) 0,75% LOANS WITHOUT WRITE-OFFS	10.212.174,18 €
5. PRORRATA REDEMPTION FOR SERIES A1, A2, B,C and/or D	
5.a) R.F. FUNDED < R.F. DUE	NO
5.b) LOANS OUTSTANDING BALANCE <10% INITIAL OUTSTANDING BALANCE	NO

TRIGGERS HAVE BEEN BREACHED, SO NEITHER SERIES A2, B, C and D WILL AMORTISED

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QUATERLY REPORT - LOAN TO VALUE RATIO

December 22th, 2008

LOAN TO VALUE STATISTICAL INFORMATION

Interval (%)	Outstanding Balance (Thousand)	%	Nº loans	%
0,00% - 10,00%	3.179,92 €	0,83%	49	2,25%
10,01% - 20,00%	14.009,16 €	3,67%	138	6,34%
20,01% - 30,00%	30.282,09 €	7,94%	210	9,64%
30,01% - 40,00%	46.034,86 €	12,06%	281	12,90%
40,01% - 50,00%	55.700,92 €	14,60%	292	13,41%
50,01% - 60,00%	53.412,03 €	14,00%	254	11,66%
60,01% - 70,00%	36.042,14 €	9,45%	133	6,11%
70,01% - 80,00%	13.154,06 €	3,45%	35	1,61%
80,01% - 90,00%	2.733,65 €	0,72%	8	0,37%
90,01% - 100,00%	2.279,28 €	0,60%	6	0,28%
100,01% - ---	1.962,92 €	0,51%	3	0,14%
rest of loans	122.794,46 €	32,18%	769	35,31%
	381.585.492,92 €	100,00%	2.178	100,00%

Maximum 113,59%
 Minimum 0,17%
 Average 46,50%

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QUARTERLY COLLATERAL REPORT

December 22th, 2008

CONCENTRATION PER OBLIGOR		
OBLIGOR	OUTSTANDING BALANCE	% OUTSTANDING BALANCE
Obligor 1	18.030.000,00 €	1,4539%
Obligor 2	17.750.000,00 €	1,4314%
Obligor 3	17.565.000,00 €	1,4164%
Obligor 4	16.521.497,68 €	1,3323%
Obligor 5	12.162.450,97 €	0,9808%
Obligor 6	12.083.333,38 €	0,9744%
Obligor 7	11.398.088,96 €	0,9191%
Obligor 8	11.221.028,51 €	0,9049%
Obligor 9	10.350.150,40 €	0,8346%
Obligor 10	9.750.000,00 €	0,7862%
Obligor 11	9.000.000,00 €	0,7258%
Obligor 12	8.254.029,12 €	0,6656%
Obligor 13	7.826.694,22 €	0,6311%
Obligor 14	7.477.761,89 €	0,6030%
Obligor 15	7.333.333,34 €	0,5914%
Obligor 16	7.000.000,00 €	0,5645%
Obligor 17	6.684.507,37 €	0,5390%
Obligor 18	5.999.880,40 €	0,4838%
Obligor 19	5.422.648,00 €	0,4373%
Deudor 20	5.298.155,35 €	0,4272%

FLows FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER
(AMOUNTS IN EUR)
CPR = 5,97%

Payment Date	Series A1 Bonds			Series A2 Bonds			Series B Bonds			Series C Bonds			Series D Bonds		
	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow
TOTALS:	300.171.966,00	8.249.972,16	308.421.938,16	800.000.000,00	109.886.043,97	909.886.043,97	70.000.000,00	13.017.502,47	83.017.502,47	35.000.000,00	7.061.953,47	42.061.953,47	35.000.000,00	7.956.518,69	7.956.518,69
dic-22-08															
mar-22-09	94.367.847,77	3.533.757,79	97.901.605,56	0,00	9.730.844,44	9.730.844,44	0,00	868.560,00	868.560,00	0,00	472.780,00	472.780,00	0,00	532.668,89	532.668,89
jun-21-09	83.799.671,80	2.532.945,62	86.332.617,41	0,00	10.173.155,56	10.173.155,56	0,00	908.040,00	908.040,00	0,00	494.270,00	494.270,00	0,00	556.881,11	556.881,11
sep-20-09	66.007.675,63	1.501.576,50	67.509.252,13	0,00	10.173.155,56	10.173.155,56	0,00	908.040,00	908.040,00	0,00	494.270,00	494.270,00	0,00	556.881,11	556.881,11
dec-20-09	55.996.770,80	681.692,24	56.678.463,05	41.855.446,10	10.062.577,78	51.918.023,87	0,00	898.170,00	898.170,00	0,00	488.897,50	488.897,50	0,00	550.828,06	550.828,06
mar-21-10	0,00	0,00	0,00	116.371.889,81	9.431.318,25	125.803.208,06	0,00	888.300,00	888.300,00	0,00	483.525,00	483.525,00	0,00	544.775,00	544.775,00
jun-20-10	0,00	0,00	0,00	80.018.564,00	8.161.066,43	88.179.630,43	0,00	908.040,00	908.040,00	0,00	494.270,00	494.270,00	0,00	556.881,11	556.881,11
sep-20-10	0,00	0,00	0,00	61.145.485,20	7.143.514,81	68.289.000,00	0,00	908.040,00	908.040,00	0,00	494.270,00	494.270,00	0,00	556.881,11	556.881,11
dec-20-10	0,00	0,00	0,00	60.516.582,55	6.296.766,40	66.813.348,96	0,00	898.170,00	898.170,00	0,00	488.897,50	488.897,50	0,00	550.828,06	550.828,06
mar-20-11	0,00	0,00	0,00	39.626.958,41	5.474.744,88	45.101.703,29	11.609.608,57	888.300,00	12.497.908,57	6.063.168,85	483.525,00	6.546.693,85	6.063.168,85	544.775,00	544.775,00
jun-20-11	0,00	0,00	0,00	46.296.611,88	5.092.491,86	51.389.103,74	6.750.344,70	757.440,16	7.507.784,86	3.345.303,57	408.645,93	3.753.949,50	3.345.303,57	460.410,71	460.410,71
sep-20-11	0,00	0,00	0,00	36.056.000,45	4.503.763,57	40.559.764,02	5.257.197,48	669.874,69	5.927.072,17	2.605.336,81	361.403,55	2.966.740,36	2.605.336,81	407.183,95	407.183,95
dec-20-11	0,00	0,00	0,00	32.738.234,48	4.001.289,23	36.739.523,71	4.773.445,80	595.138,34	5.368.584,14	2.365.601,46	321.082,61	2.686.684,06	2.365.601,46	361.755,39	361.755,39
mar-20-12	0,00	0,00	0,00	23.725.989,16	3.589.500,45	27.315.489,61	3.459.402,29	533.890,26	3.993.292,55	1.714.394,06	288.038,70	2.002.432,76	1.714.394,06	324.525,69	324.525,69
jun-20-12	0,00	0,00	0,00	26.099.404,37	3.327.235,28	29.426.639,65	3.805.461,54	494.881,81	4.300.343,35	1.885.892,44	266.993,29	2.152.885,73	1.885.892,44	300.814,37	300.814,37
sep-20-12	0,00	0,00	0,00	17.226.501,18	2.995.343,66	20.221.844,83	2.511.735,01	445.517,37	2.957.252,38	1.244.753,63	240.360,72	1.485.114,35	1.244.753,63	270.808,15	270.808,15
dec-20-12	0,00	0,00	0,00	16.600.997,24	2.746.106,81	19.347.104,05	2.420.532,50	408.446,72	2.828.979,22	1.199.555,93	220.360,76	1.419.916,69	1.199.555,93	248.274,72	248.274,72
mar-20-13	0,00	0,00	0,00	17.105.341,81	2.509.413,41	19.614.755,22	2.494.069,19	373.241,73	2.867.310,93	1.235.998,89	201.367,35	1.437.366,24	1.235.998,89	226.875,33	226.875,33
jun-20-13	0,00	0,00	0,00	17.423.302,38	2.347.659,02	19.770.961,41	2.540.429,90	349.182,93	2.889.612,82	1.258.974,11	188.387,40	1.447.361,51	1.258.974,11	212.251,17	212.251,17
sep-22-13	0,00	0,00	0,00	167.192.691,00	2.126.096,57	169.318.787,56	24.377.773,01	316.228,47	24.694.001,48	12.081.020,25	170.608,17	12.251.628,42	12.081.020,25	192.219,77	192.219,77

EMPRESAS BANESTO 1

	Series	numero de bonos	margen	nominal total		
situación inicial	Serie A1	10.600	0,090%	1.060.000.000,00	100.000,00	
	Serie A2	8.000	0,250%	800.000.000,00	100.000,00	
	Serie B	700	0,350%	70.000.000,00	100.000,00	7,00%
	Serie C	350	0,800%	35.000.000,00	100.000,00	3,50%
	Serie D	350	1,500%	35.000.000,00	100.000,00	3,50%

Tasa mensual actual anualizada:	4,77%
Tasa últimos 12 meses anualizada:	3,29%
Tasa anualizada desde Constitución del Fondo	5,97%

6,14%
0,51%

CLEAN-UP CALL 9-abr-15

Date	Outstanding	Real outstanding	Vector de Prepago tacp	Remaining at the end of the month	Average Single Monthly Mortality	CPR	Monthly Single Monthly Mortality	CPR	Outstanding after payment
0	4-nov-07	2.000.000.488,70							2.000.000.488,70
1	noviembre-07	1.975.860.156,75	1.967.211.246,60	99,49%	99,56%	0,44%	5,13%	0,44%	5,13%
2	diciembre-07	1.951.719.824,80	1.902.908.394,09	98,98%	97,50%	1,26%	14,10%	2,07%	22,22%
3	enero-08	1.933.816.629,49	1.825.709.336,49	98,47%	94,41%	1,90%	20,56%	3,17%	32,05%
4	febrero-08	1.852.198.623,33	1.765.379.157,25	97,97%	95,31%	1,19%	13,41%	-0,96%	-12,10%
5	marzo-08	1.809.031.271,57	1.715.691.540,86	97,47%	94,84%	1,05%	11,94%	0,50%	5,79%
6	abril-08	1.742.488.233,08	1.654.749.584,70	96,97%	94,96%	0,86%	9,82%	-0,13%	-1,59%
7	mayo-08	1.658.278.153,58	1.611.276.962,74	96,47%	97,17%	0,41%	4,81%	-2,32%	-31,65%
8	junio-08	1.620.311.405,95	1.558.122.415,35	95,98%	96,16%	0,49%	5,70%	1,03%	11,72%
9	julio-08	1.566.828.123,75	1.492.767.845,08	95,49%	95,27%	0,54%	6,25%	0,92%	10,54%
10	agosto-08	1.502.403.105,50	1.436.067.171,75	95,00%	95,58%	0,45%	5,27%	-0,33%	-3,99%
11	septiembre-08	1.461.194.879,44	1.403.954.897,42	94,51%	96,08%	0,36%	4,27%	-0,52%	-6,43%
12	octubre-08	1.409.671.011,28	1.349.281.019,12	94,03%	95,72%	0,36%	4,28%	0,38%	4,48%
13	noviembre-08	1.373.202.496,31	1.302.924.575,26	93,55%	94,88%	0,40%	4,73%	0,87%	9,97%
14	diciembre-08	1.332.517.946,89	1.240.171.963,66	93,07%	93,07%	0,51%	5,97%	1,91%	20,66%