



**FONDO DE TITULIZACIÓN HIPOTECARIA  
BANESTO 1**

October 31st, 2009

<b>PRINCIPAL BALANCE IN ARREARS</b>	
Principal Balance in Arrears < 30 days	13.066,09 €
Interest accrued on MP's in Arrears < 30 days	3.716,99 €
Outstanding Balance < 30 days	678.304,74 €
Number of Mortgage Participations < 30 days	34
% of Outstanding Balance	0,97%
Principal Balance in Arrears < 60 days	4.775,17 €
Interest accrued on MP's in Arrears < 60 days	2.281,29 €
Outstanding Balance < 60 days	368.965,30 €
Number of Mortgage Participations < 60 días	13
% of Outstanding Balance	0,53%
Principal Balance in Arrears < 90 days	0,00 €
Interest accrued on MP's in Arrears < 90 days	0,00 €
Outstanding Balance < 90 days	0,00 €
Number of Mortgage Participations < 90 días	0
% of Outstanding Balance	0,00%
Principal Balance in Arrears < 180 days	4.483,84 €
Interest accrued on MP's in Arrears < 180 days	607,73 €
Outstanding Balance < 180 days	217.029,74 €
Number of Mortgage Participations < 180 días	9
% of Outstanding Balance	0,31%
Principal Balance in Arrears < 365 days	3.341,14 €
Interest accrued on MP's in Arrears < 365 days	198,31 €
Outstanding Balance < 365 days	10.157,98 €
Number of Mortgage Participations < 365 días	2
% of Outstanding Balance	0,01%
Principal Balance in Arrears > 365 days	7.873,08 €
Interest accrued on MP's in Arrears > 365 days	234,12 €
Outstanding Balance > 365 days	9.733,62 €
Number of Mortgage Participations > 365 días	4
% of Outstanding Balance	0,01%

<b>LEGAL</b>	- €
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Legal: Loans in which the originator will take legal actions. This amount is included in the over 180 days in arrears bucket.



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HISTORICAL ARREARS DATA

Date	Jul-09	Aug-09	Sep-09	Oct-09
< 30 days	1,025%	0,891%	1,401%	0,973%
30-60 days	0,524%	0,000%	0,166%	0,529%
60-90 days	0,000%	0,605%	0,000%	0,000%
90-180 days	0,499%	0,488%	0,626%	0,311%
> 180 days	0,034%	0,026%	0,028%	0,029%

