

**FONDO DE TITULIZACIÓN HIPOTECARIA**

**BANESTO 4**

**INFORME TRIMESTRAL BONOS DE TITULIZACIÓN HIPOTECARIA**

Fecha: 15 de junio de 2007

**BONOS DE TITULIZACIÓN HIPOTECARIA. PRINCIPAL**

<b>SALDO ANTERIOR:</b>	796.870.813,50 €
<b>AMORTIZACIONES:</b>	35.999.173,50 €
<b>SALDO ACTUAL:</b>	760.871.640,00 €
<b>% SOBRE SALDO INICIAL:</b>	50,72%

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

**BONOS DE TITULIZACIÓN HIPOTECARIA. INTERESES**

<b>INTERESES PAGADOS B.T.H.'S SERIE A</b>	7.856.854,50 €
<b>INTERESES PAGADOS B.T.H.'S SERIE B</b>	521.986,50 €

**INTERESES DEVENGADOS NO PAGADOS:** 0,00 €

**FONDO DE TITULIZACIÓN HIPOTECARIA**

**BANESTO 4**

**INFORME TRIMESTRAL PARTICIPACIONES HIPOTECARIAS**

Fecha: 15 de junio de 2007

**PH'S PRINCIPAL**

<b>SALDO ANTERIOR:</b>	796.870.814,90 €
<b>AMORTIZACIONES:</b>	35.999.164,93 €
<b>SALDO ACTUAL:</b>	760.871.649,97 €
<b>NUMERO DE PRESTAMOS:</b>	12.244

**PH'S INTERESES**

<b>INTERESES COBRADOS EN EL TRIMESTRE:</b>	8.499.487,57 €
<b>INTERESES DEVENGADOS EN EL TRIMESTRE:</b>	9.025.042,22 €

**PH'S EN MOROSIDAD**

**HASTA 30 DIAS:**

<b>1. PRINCIPAL:</b>	117.272,71 €
<b>2. INTERES:</b>	152.404,85 €
<b>3. SALDO DE LOS PRESTAMOS:</b>	30.416.220,94 €
<b>4. NUMERO DE PRESTAMOS:</b>	446

**DE 30 A 60 DIAS:**

<b>1. PRINCIPAL:</b>	24.516,51 €
<b>2. INTERES:</b>	33.871,78 €
<b>3. SALDO DE LOS PRESTAMOS:</b>	6.394.389,85 €
<b>4. NUMERO DE PRESTAMOS:</b>	88

**DE 60 A 90 DIAS:**

<b>1. PRINCIPAL:</b>	6.376,66 €
<b>2. INTERES:</b>	8.957,30 €
<b>3. SALDO DE LOS PRESTAMOS:</b>	1.600.964,39 €
<b>4. NUMERO DE PRESTAMOS:</b>	25

**DE 90 A 180 DIAS:**

<b>1. PRINCIPAL:</b>	3.920,33 €
<b>2. INTERES:</b>	4.917,31 €
<b>3. SALDO DE LOS PRESTAMOS:</b>	748.585,83 €
<b>4. NUMERO DE PRESTAMOS:</b>	15

**MAS DE 180 DIAS:**

<b>1. PRINCIPAL:</b>	8.388,25 €
<b>2. INTERES:</b>	11.081,54 €
<b>3. SALDO DE LOS PRESTAMOS:</b>	542.148,56 €
<b>4. NUMERO DE PRESTAMOS:</b>	11

FONDO DE TITULIZACIÓN HIPOTECARIA

BANESTO 4

INFORME TRIMESTRAL DE ORIGEN Y APLICACIÓN DE FONDOS

(CAJA)

Fecha: 15 de junio de 2007

<b>A.- ORIGEN:</b>	<b>44.828.061,36 €</b>
a) <i>PRINCIPAL COBRADO</i>	
1. AMORTIZACION DE PH'S:	35.999.164,93 €
b) <i>INTERESES COBRADOS</i>	
1. INTERESES DE PH'S:	8.499.487,57 €
2. INTERESES DE REINVERSION:	329.408,86 €
<b>B.- APLICACIÓN:</b>	<b>44.828.061,36 €</b>
1. GASTOS CORRIENTES:	50.586,54 €
2. SWAP S.A.:	-670.585,23 €
3. INTERESES DE BTH'S SERIE A:	7.856.854,50 €
4. AMORTIZACION BTH'S SERIE A:	35.999.173,50 €
5. SWAP S.B.:	-91.885,00 €
6. INTERESES DE BTH'S SERIE B:	521.986,50 €
7. INTERES PRESTAMO SUBORDINADO A:	89.420,41 €
8. AMORTIZ. DE PRESTAMO SUBORDINADO A:	386.991,02 €
9. COMISIONES FIJA A FAVOR BANESTO:	6.000,00 €
10. COMISION VARIABLE A FAVOR BANESTO:	1.066.510,14 €
11. DISPOSICIONES DE FONDOS DE RESERVA	
PRINCIPAL Y SECUNDARIO:	-386.991,02 €
12. GASTOS DE EMISION	0,00 €
13. RETENCION DE COMISIONES 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:	7.968.708,15 €
2. UTILIZACION DEL PERIODO:	-359.991,65 €
3. SALDO ACTUAL:	7.608.716,50 €
<i>b) EN CONCEPTO DE FONDO DE RESERVA SECUNDARIO</i>	
1. SALDO ANTERIOR:	1.722.653,11 €
2. UTILIZACION DEL PERIODO:	-26.999,37 €
3. SALDO ACTUAL:	1.695.653,74 €
<i>c) RETENCION COMISION VARIABLE</i>	27,00 €
<b>TOTAL (A+B+C)</b>	<b>9.304.397,24 €</b>

BANESTO 4

Date	Real outstanding	1,28% 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	1.500.000.000,0		100,00%	100,00%			13,61%	1.500.000.000,00	1.500.000.000,00
2	8-ene-04 1.495.729.806,1	1.484.079.397,59	98,72%	99,22%	0,78%	8,96%	0,78%	1.476.535.792,26	
3	8-feb-04 1.491.447.086,3	1.467.151.720,99	97,45%	98,37%	0,82%	9,38%	0,86%	1.453.414.577,68	
4	8-mar-04 1.487.151.803,8	1.448.706.233,63	96,20%	97,41%	0,87%	9,95%	11,06%	1.430.631.538,57	69.368.461,43
5	8-abr-04 1.482.843.921,9	1.425.170.063,73	94,96%	96,11%	0,99%	11,22%	1,34%	1.408.181.923,16	
6	8-may-04 1.478.523.403,5	1.407.660.576,34	93,75%	95,21%	0,98%	11,12%	0,94%	1.386.061.044,80	
7	8-jun-04 1.474.190.211,6	1.386.380.191,70	92,54%	94,04%	1,02%	11,56%	1,22%	1.364.264.280,99	66.367.257,58
8	8-jul-04 1.469.844.309,0	1.362.533.521,59	91,36%	92,70%	1,08%	12,19%	1,43%	1.342.787.072,59	
9	8-ago-04 1.465.485.658,4	1.344.717.088,04	90,18%	91,76%	1,07%	12,10%	1,01%	1.321.624.922,94	
10	8-sep-04 1.461.114.222,4	1.335.244.439,02	89,03%	91,39%	1,00%	11,32%	0,41%	1.300.773.397,01	63.490.883,98
11	8-oct-04 1.456.729.963,5	1.314.658.386,81	87,88%	90,25%	1,02%	11,59%	1,25%	1.280.228.120,57	
12	8-nov-04 1.452.332.844,2	1.295.869.428,02	86,76%	89,23%	1,03%	11,69%	1,13%	1.259.984.779,40	
13	8-dic-04 1.447.922.826,6	1.276.785.759,00	85,64%	88,18%	1,04%	11,82%	1,17%	1.240.039.118,44	60.734.278,57
14	8-ene-05 1.443.499.873,0	1.249.470.515,43	84,54%	86,56%	1,10%	12,48%	1,84%	1.220.386.941,03	
15	8-feb-05 1.439.063.945,4	1.230.544.342,13	83,46%	85,51%	1,11%	12,56%	1,21%	1.201.024.108,09	
16	8-mar-05 1.434.615.005,7	1.212.858.606,52	82,39%	84,54%	1,11%	12,57%	1,13%	1.181.946.537,39	58.092.581,05
17	8-abr-05 1.430.153.015,9	1.189.310.534,68	81,33%	83,16%	1,15%	12,92%	1,64%	1.163.150.202,71	
18	8-may-05 1.425.677.937,5	1.168.642.127,52	80,29%	81,97%	1,16%	13,09%	1,43%	1.144.631.133,18	
19	8-jun-05 1.421.189.732,2	1.147.357.322,96	79,26%	80,73%	1,18%	13,30%	1,51%	1.126.385.412,44	55.561.124,95
20	8-jul-05 1.416.689.801,4	1.125.227.264,58	78,24%	79,43%	1,20%	13,54%	1,62%	1.108.410.304,54	
21	8-ago-05 1.412.176.670,8	1.104.796.032,79	77,24%	78,23%	1,22%	13,70%	1,50%	1.090.700.847,82	
22	8-sep-05 1.407.650.301,7	1.090.810.910,79	76,24%	77,49%	1,21%	13,56%	0,95%	1.073.253.285,67	53.132.126,76
23	8-oct-05 1.403.110.655,3	1.071.533.241,87	75,27%	76,37%	1,22%	13,68%	1,45%	1.056.063.913,13	
24	8-nov-05 1.398.557.692,5	1.053.644.931,75	74,30%	75,34%	1,22%	13,74%	1,35%	1.039.129.076,19	
25	8-dic-05 1.393.991.374,4	1.036.110.993,49	73,35%	74,33%	1,23%	13,79%	1,34%	1.022.445.171,15	50.808.114,52
26	8-ene-06 1.389.419.729,0	1.012.469.118,85	72,41%	72,87%	1,26%	14,09%	1,96%	1.006.014.484,95	
27	8-feb-06 1.384.834.673,4	996.130.174,83	71,48%	71,93%	1,26%	14,11%	1,29%	989.827.538,34	
28	8-mar-06 1.380.236.168,2	978.998.721,89	70,56%	70,93%	1,26%	14,16%	1,39%	973.880.876,67	48.564.294,49
29	8-abr-06 1.375.624.174,2	957.444.508,38	69,65%	69,60%	1,29%	14,39%	1,87%	958.171.092,87	
30	8-may-06 1.370.998.651,6	935.849.620,04	68,76%	68,26%	1,31%	14,62%	1,93%	942.694.826,83	
31	8-jun-06 1.366.359.560,8	919.799.144,84	67,88%	67,32%	1,31%	14,64%	1,38%	927.448.764,72	46.432.111,94
32	8-jul-06 1.361.716.074,1	902.616.654,99	67,01%	66,29%	1,32%	14,72%	1,53%	912.435.811,05	
33	8-ago-06 1.357.058.966,5	887.671.015,19	66,15%	65,41%	1,32%	14,72%	1,32%	897.646.429,53	
34	8-sep-06 1.352.388.198,0	877.497.210,61	65,30%	64,89%	1,30%	14,55%	0,80%	883.077.443,93	44.371.320,80
35	8-oct-06 1.347.703.728,6	863.203.424,90	64,46%	64,05%	1,30%	14,55%	1,29%	868.725.721,84	
36	8-nov-06 1.343.005.518,1	849.769.844,98	63,63%	63,27%	1,30%	14,52%	1,21%	854.588.174,07	
37	8-dic-06 1.338.293.526,2	837.627.577,62	62,82%	62,59%	1,29%	14,46%	1,08%	840.661.754,06	42.415.689,87
38	8-ene-07 1.333.579.740,2	821.156.807,85	62,01%	61,58%	1,30%	14,55%	1,62%	826.950.915,70	
39	8-feb-07 1.328.852.127,0	807.849.960,06	61,21%	60,79%	1,30%	14,54%	1,27%	813.445.067,76	
40	8-mar-07 1.324.110.646,2	797.164.189,97	60,43%	60,20%	1,29%	14,46%	0,97%	800.141.291,08	40.520.462,98
41	8-abr-07 1.319.355.257,1	784.899.478,92	59,65%	59,49%	1,29%	14,43%	1,18%	787.036.706,81	
42	8-may-07 1.314.585.918,8	774.269.957,25	58,89%	58,90%	1,28%	14,35%	1,00%	774.128.475,90	
43	8-jun-07 1.309.802.590,5	761.413.798,53	58,13%	58,13%	1,28%	14,36%	1,30%	761.413.798,53	38.727.492,55

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DEAL 1.500.000.000  
 MEZZ. DECLINN 10%  
 MEZZ. STOPS DECLINN 1%  
 VIDA RESIDUAL DESDE 8-jun-07

3,72

5,58

FECHA	PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	SERIE A		SERIE B	
				PRINCIPAL	VIDA MEDIA	PRINCIPAL	VIDA MEDIA
		1.455.000.000	45.000.000				
8-ene-04		0	1.455.000.000	45.000.000	0	0	0
8-feb-04	1	0	1.455.000.000	45.000.000	0	0	0
8-mar-04	1	69.368.461	1.455.000.000	45.000.000	69.368.461	-82.340.363.720	0
8-abr-04	1	0	1.385.631.539	45.000.000	0	0	0
8-may-04	1	0	1.385.631.539	45.000.000	0	0	0
8-jun-04	1	66.367.258	1.385.631.539	45.000.000	66.367.258	-72.672.147.049	0
8-jul-04	1	0	1.319.264.281	45.000.000	0	0	0
8-ago-04	1	0	1.319.264.281	45.000.000	0	0	0
8-sep-04	1	63.490.884	1.319.264.281	45.000.000	63.490.884	-63.681.356.631	0
8-oct-04	1	0	1.255.773.397	45.000.000	0	0	0
8-nov-04	1	0	1.255.773.397	45.000.000	0	0	0
8-dic-04	1	60.734.279	1.255.773.397	45.000.000	60.734.279	-55.389.662.056	0
8-ene-05	1	0	1.195.039.118	45.000.000	0	0	0
8-feb-05	1	0	1.195.039.118	45.000.000	0	0	0
8-mar-05	1	58.092.581	1.195.039.118	45.000.000	58.092.581	-47.752.101.625	0
8-abr-05	1	0	1.136.946.537	45.000.000	0	0	0
8-may-05	1	0	1.136.946.537	45.000.000	0	0	0
8-jun-05	1	55.561.125	1.136.946.537	45.000.000	55.561.125	-40.559.621.214	0
8-jul-05	1	0	1.081.385.412	45.000.000	0	0	0
8-ago-05	1	0	1.081.385.412	45.000.000	0	0	0
8-sep-05	1	53.132.127	1.081.385.412	45.000.000	53.132.127	-33.898.296.876	0
8-oct-05	1	0	1.028.253.286	45.000.000	0	0	0
8-nov-05	1	0	1.028.253.286	45.000.000	0	0	0
8-dic-05	1	50.808.115	1.028.253.286	45.000.000	50.808.115	-27.792.038.643	0
8-ene-06	1	0	977.445.171	45.000.000	0	0	0
8-feb-06	1	0	977.445.171	45.000.000	0	0	0
8-mar-06	1	48.564.294	977.445.171	45.000.000	48.564.294	-22.193.882.580	0
8-abr-06	1	0	928.880.877	45.000.000	0	0	0
8-may-06	1	0	928.880.877	45.000.000	0	0	0
8-jun-06	1	46.432.112	928.880.877	45.000.000	46.432.112	-16.947.720.859	0
8-jul-06	1	0	882.448.765	45.000.000	0	0	0
8-ago-06	1	0	882.448.765	45.000.000	0	0	0
8-sep-06	1	44.371.321	882.448.765	45.000.000	44.371.321	-12.113.370.577	0
8-oct-06	1	0	838.077.444	45.000.000	0	0	0
8-nov-06	1	0	838.077.444	45.000.000	0	0	0
8-dic-06	1	42.415.690	838.077.444	45.000.000	42.415.690	-7.719.655.556	0
8-ene-07	1	0	795.661.754	45.000.000	0	0	0
8-feb-07	1	0	795.661.754	45.000.000	0	0	0
8-mar-07	1	40.520.463	795.661.754	45.000.000	40.520.463	-3.727.882.595	0
8-abr-07	1	0	755.141.291	45.000.000	0	0	0
8-may-07	1	0	755.141.291	45.000.000	0	0	0
8-jun-07	1	38.727.493	755.141.291	45.000.000	38.727.493	0	0
8-jul-07	1	0	716.413.799	45.000.000	0	0	0
8-ago-07	1	0	716.413.799	45.000.000	0	0	0

15000000

DEAL 1.500.000.000  
 MEZZ. DECLINN 10%  
 MEZZ. STOPS DECLINN 1%  
 VIDA RESIDUAL DESDE 8-jun-07

3,72

5,58

FECHA					SERIE A		SERIE B	
		PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	PRINCIPAL	VIDA MEDIA	PRINCIPAL	VIDA MEDIA
8-sep-07	1	36.974.891	716.413.799	45.000.000	36.974.891	3.401.690.018	0	0
8-oct-07	1	0	679.438.907	45.000.000	0	0	0	0
8-nov-07	1	0	679.438.907	45.000.000	0	0	0	0
8-dic-07	1	35.332.425	679.438.907	45.000.000	35.332.425	6.465.833.821	0	0
8-ene-08	1	0	644.106.482	45.000.000	0	0	0	0
8-feb-08	1	0	644.106.482	45.000.000	0	0	0	0
8-mar-08	1	33.719.747	644.106.482	45.000.000	33.719.747	9.239.210.700	0	0
8-abr-08	1	0	610.386.735	45.000.000	0	0	0	0
8-may-08	1	0	610.386.735	45.000.000	0	0	0	0
8-jun-08	1	32.215.961	610.386.735	45.000.000	32.215.961	11.791.041.635	0	0
8-jul-08	1	0	578.170.774	45.000.000	0	0	0	0
8-ago-08	1	0	578.170.774	45.000.000	0	0	0	0
8-sep-08	1	30.748.935	578.170.774	45.000.000	30.748.935	14.083.012.241	0	0
8-oct-08	1	0	547.421.839	45.000.000	0	0	0	0
8-nov-08	1	0	547.421.839	45.000.000	0	0	0	0
8-dic-08	1	29.371.778	547.421.839	45.000.000	29.371.778	16.125.105.878	0	0
8-ene-09	1	0	518.050.061	45.000.000	0	0	0	0
8-feb-09	1	0	518.050.061	45.000.000	0	0	0	0
8-mar-09	1	28.027.099	518.050.061	45.000.000	28.027.099	17.909.316.021	0	0
8-abr-09	1	0	490.022.963	45.000.000	0	0	0	0
8-may-09	1	0	490.022.963	45.000.000	0	0	0	0
8-jun-09	1	26.766.282	490.022.963	45.000.000	26.766.282	19.566.152.069	0	0
8-jul-09	1	0	463.256.681	45.000.000	0	0	0	0
8-ago-09	1	0	463.256.681	45.000.000	0	0	0	0
8-sep-09	1	25.525.902	463.256.681	45.000.000	24.410.518	20.089.856.409	1.115.384	917.960.807
8-oct-09	1	0	438.846.163	43.884.616	0	0	0	0
8-nov-09	1	0	438.846.163	43.884.616	0	0	0	0
8-dic-09	1	24.372.504	438.846.163	43.884.616	22.156.822	20.251.335.130	2.215.682	2.025.133.513
8-ene-10	1	0	416.689.341	41.668.934	0	0	0	0
8-feb-10	1	0	416.689.341	41.668.934	0	0	0	0
8-mar-10	1	23.240.837	416.689.341	41.668.934	21.128.034	21.212.545.819	2.112.803	2.121.254.582
8-abr-10	1	0	395.561.307	39.556.131	0	0	0	0
8-may-10	1	0	395.561.307	39.556.131	0	0	0	0
8-jun-10	1	22.185.756	395.561.307	39.556.131	20.168.869	22.105.080.076	2.016.887	2.210.508.008
8-jul-10	1	0	375.392.439	37.539.244	0	0	0	0
8-ago-10	1	0	375.392.439	37.539.244	0	0	0	0
8-sep-10	1	21.135.071	375.392.439	37.539.244	19.213.701	22.825.877.163	1.921.370	2.282.587.716
8-oct-10	1	0	356.178.737	35.617.874	0	0	0	0
8-nov-10	1	0	356.178.737	35.617.874	0	0	0	0
8-dic-10	1	20.171.216	356.178.737	35.617.874	18.337.469	23.453.623.077	1.833.747	2.345.362.308
8-ene-11	1	0	337.841.268	33.784.127	0	0	0	0
8-feb-11	1	0	337.841.268	33.784.127	0	0	0	0
8-mar-11	1	19.203.657	337.841.268	33.784.127	17.457.870	23.899.824.494	1.745.787	2.389.982.449
8-abr-11	1	0	320.383.398	32.038.340	0	0	0	0
8-may-11	1	0	320.383.398	32.038.340	0	0	0	0
8-jun-11	1	18.323.878	320.383.398	32.038.340	16.658.071	24.337.441.237	1.665.807	2.433.744.124
8-jul-11	1	0	303.725.327	30.372.533	0	0	0	0
8-ago-11	1	0	303.725.327	30.372.533	0	0	0	0
8-sep-11	1	17.411.551	303.725.327	30.372.533	15.828.682	24.581.943.653	1.582.868	2.458.194.365
8-oct-11	1	0	287.896.645	28.789.664	0	0	0	0
8-nov-11	1	0	287.896.645	28.789.664	0	0	0	0
8-dic-11	1	16.610.679	287.896.645	28.789.664	15.100.618	24.825.415.203	1.510.062	2.482.541.520
8-ene-12	1	0	272.796.027	27.279.603	0	0	0	0
8-feb-12	1	0	272.796.027	27.279.603	0	0	0	0
8-mar-12	1	15.752.358	272.796.027	27.279.603	14.320.326	24.845.765.134	1.432.033	2.484.576.513
8-abr-12	1	0	258.475.701	25.847.570	0	0	0	0
8-may-12	1	0	258.475.701	25.847.570	0	0	0	0
8-jun-12	1	15.025.353	258.475.701	25.847.570	13.659.412	24.955.745.257	1.365.941	2.495.574.526
8-jul-12	1	0	244.816.290	24.481.629	0	0	0	0



15000000

DEAL 1.500.000.000  
 MEZZ. DECLINN 10%  
 MEZZ. STOPS DECLINN 1%  
 VIDA RESIDUAL DESDE 8-jun-07

3,72

5,58

FECHA				SERIE A		SERIE B		
	PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	PRINCIPAL	VIDA MEDIA	PRINCIPAL	VIDA MEDIA	
8-ago-12	1	0	244.816.290	24.481.629	0	0	0	0
8-sep-12	1	14.247.962	244.816.290	24.481.629	12.952.692	24.856.216.486	1.295.269	2.485.621.649
8-oct-12	1	0	231.863.597	23.186.360	0	0	0	0
8-nov-12	1	0	231.863.597	23.186.360	0	0	0	0
8-dic-12	1	13.588.010	231.863.597	23.186.360	12.352.736	24.828.999.413	1.235.274	2.482.899.941
8-ene-13	1	0	219.510.861	21.951.086	0	0	0	0
8-feb-13	1	0	219.510.861	21.951.086	0	0	0	0
8-mar-13	1	12.882.674	219.510.861	21.951.086	11.711.522	24.594.195.895	1.171.152	2.459.419.589
8-abr-13	1	0	207.799.340	20.779.934	0	0	0	0
8-may-13	1	0	207.799.340	20.779.934	0	0	0	0
8-jun-13	1	12.283.683	207.799.340	20.779.934	11.166.984	24.478.029.635	1.116.698	2.447.802.963
8-jul-13	1	0	196.632.355	19.663.236	0	0	0	0
8-ago-13	1	0	196.632.355	19.663.236	0	0	0	0
8-sep-13	1	11.661.460	196.632.355	19.663.236	10.601.328	24.213.432.255	1.060.133	2.421.343.225
8-oct-13	1	0	186.031.028	18.603.103	0	0	0	0
8-nov-13	1	0	186.031.028	18.603.103	0	0	0	0
8-dic-13	1	11.116.696	186.031.028	18.603.103	10.106.088	24.001.957.937	1.010.609	2.400.195.794
8-ene-14	1	0	175.924.940	17.592.494	0	0	0	0
8-feb-14	1	0	175.924.940	17.592.494	0	0	0	0
8-mar-14	1	10.559.614	175.924.940	17.592.494	9.599.649	23.663.133.950	959.965	2.366.313.395
8-abr-14	1	0	166.325.291	16.632.529	0	0	0	0
8-may-14	1	0	166.325.291	16.632.529	0	0	0	0
8-jun-14	1	10.063.696	166.325.291	16.632.529	8.431.167	21.558.493.358	1.632.529	4.174.377.023
8-jul-14	1	0	157.894.125	15.000.000	0	0	0	0
8-ago-14	1	0	157.894.125	15.000.000	0	0	0	0
8-sep-14	1	9.562.261	157.894.125	15.000.000	9.562.261	25.330.428.668	0	0
8-oct-14	1	0	148.331.864	15.000.000	0	0	0	0
8-nov-14	1	0	148.331.864	15.000.000	0	0	0	0
8-dic-14	1	9.110.551	148.331.864	15.000.000	9.110.551	24.962.910.183	0	0
8-ene-15	1	0	139.221.313	15.000.000	0	0	0	0
8-feb-15	1	0	139.221.313	15.000.000	0	0	0	0
8-mar-15	1	8.646.834	139.221.313	15.000.000	8.646.834	24.470.539.988	0	0
8-abr-15	1	0	130.574.479	15.000.000	0	0	0	0
8-may-15	1	0	130.574.479	15.000.000	0	0	0	0
8-jun-15	1	145.574.479	130.574.479	15.000.000	130.574.479	381.538.627.335	15.000.000	43.830.000.000

# BANESTO 4

## ACTIVO: PARTICIPACIONES HIPOTECARIAS

### CARACTERISTICAS GENERALES

CONCEPTOS	18-12-2003	15-06-2007
Nº DE PRÉSTAMOS DE LA CARTERA	19.736	12.244
SALDO VIVO	1.500.001.687,69 €	760.871.649,97 €
TIPO DE INTERÉS DE LAS PH's	3,73%	4,56%
COBERTURA MEDÍA/SALDO VIVO	62,70%	53,21%

### AMORTIZACIONES ANTICIPADAS ( % sobre saldo vivo)

MESES	TASA		TASA MEDIA	
	Mensual	Anualizada	Mensual	Anualizada
DICIEMBRE 06	1,08%	12,24%	1,29%	14,46%
MARZO 07	0,97%	11,03%	1,29%	14,46%
JUNIO 07	1,30%	14,54%	1,28%	14,36%

### MOROSIDAD DE LA CARTERA a día 15 de Junio de 2007

CONCEPTOS	HASTA 30 DÍAS	MAS DE 30 DÍAS
Nº DE RECIBOS EN MORA	573	291
IMPORTE	269.677,56 €	102.029,68 €

### MEJORA CREDITICIA

CONCEPTOS	18-12-2003	15-06-2007
EMISIÓN SUBORDINADA	3,00%	5,91%
FONDO RESERVA PRINCIPAL	15.000.000 € (1%)	7.608.716,50 € (1%)
FONDO RESERVA SECUNDARIO	2.250.000 € (0,15%)	1.695.653,74 € (0,22%)
MARGEN ADICIONAL	0,65%	0,65%

## PASIVO: BONOS DE TITULIZACION HIPOTECARIA

### EMISION PRINCIPAL SERIE A

CONCEPTOS	18-12-2003	15-06-2007
NÚMERO DE BONOS	14.550	14.550
SALDO VIVO TOTAL	1.455.000.000 €	715.871.640,00 €
SALDO VIVO UNITARIO	100.000,00 €	49.200,80 €
TIPO DE INTERÉS APLICABLE	EURIBOR 3 meses + 20 p.b. Revisión trimestral	EURIBOR 3 meses + 20 p.b. Revisión trimestral
TIPO DE INTERÉS NOMINAL	2,796 %	4,345%
RATING (S&P)	AAA	AAA
AMORTIZACION	PASS - THROUGH	
VIDA RESIDUAL (años)	8,9	3,72

### EMISION SUBORDINADA SERIE B

CONCEPTOS	18-12-2003	15-06-2007
NÚMERO DE BONOS	450	450
SALDO VIVO TOTAL	45.000.000 €	45.000.000,00€
SALDO VIVO UNITARIO	100.000,00 €	100.000,00 €
TIPO DE INTERÉS APLICABLE	EURIBOR 3 meses + 65 p.b. Revisión trimestral	EURIBOR 3 meses + 65 p.b. Revisión trimestral
TIPO DE INTERÉS NOMINAL	2,796%	4,795%
RATING (S&P)	A	A
AMORTIZACION	SUBORDINADA	
VIDA RESIDUAL (años)	16,8	5,58

### PRESTAMO SUBORDINADO

CONCEPTOS	18-12-2003	15-06-2007
SALDO VIVO	20.386.000,00 €	9.306.062,50 €
TIPO INTERES	3,10%	3,91%