



# **EMPRESAS BANESTO 5 FONDO DE TITULIZACION DE ACTIVOS**

**FRANCISCO FORTES CLAVERO**

**ANALYST**

**SANTANDER DE TITULIZACION, S.G.F.T, S.A.**

**CIUDAD GRUPO SANTANDER**

**28660 BOADILLA DEL MONTE**

**[ffortes@gruposantander.com](mailto:ffortes@gruposantander.com)**

**Tel: 912893290**



NAME OF THE FUND:

EMPRESAS BANESTO 5 FONDO DE TITULIZACION DE ACTIVOS

INFORMATION AT:

QUARTER/SEMESTER:

June 15, 2015

-

September 14, 2015

YEAR:

2015

|  |            |
|--|------------|
| Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager: | Signature: |
| IGNACIO ORTEGA GAVARA - GENERAL MANAGER  |            |

**I. DATA OF THE FUND**

|                          |  |                    |                |         |
|--------------------------|--|--------------------|----------------|---------|
| Constitution Date        | September 13, 2010                       | Paying Agent       | BANESTO        |         |
| Disbursement Date        | September 16, 2010                       | Negotiation Market | AIAF           |         |
| Final Date of Redemption | December 14, 2052                        | Ratings Agencies   | MOODY'S ESPAÑA |         |
|                          |  |                    | DBRS           |         |
| Management Company       | SANTANDER DE TITULIZACION, S.G.F.T, S.A. | Rating             | Initial        | Current |
| Credit Rights 's Seller  | BANESTO                                  | CLASS A            | Aaa/AAA        | Aa2/AAA |
|                          |  | CLASS B            | Aa3/AA (low)   | Aa2/AAA |
|                          |  | CLASS C            | Baa3/BBB (low) | Aa2/A   |

## II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS

| CLASS PRIORITY<br>ISIN CODE | NUM BONDS | NOMINAL          |                  |                |          |
|-----------------------------|-----------|------------------|------------------|----------------|----------|
|                             |           |                  | Initial          | Current        | %Act/In  |
| CLASS A<br>ES0330864002     | 13.440    | Nominal per Bond | 100.000,00       | 2.418,72       |          |
|                             |           | Total Nominal    | 1.344.000.000,00 | 32.507.596,80  | 2,42 %   |
| CLASS B<br>ES0330864010     | 960       | Nominal per Bond | 100.000,00       | 100.000,00     |          |
|                             |           | Total Nominal    | 96.000.000,00    | 96.000.000,00  | 100,00 % |
| CLASS C<br>ES0330864028     | 1.600     | Nominal per Bond | 100.000,00       | 100.000,00     |          |
|                             |           | Total Nominal    | 160.000.000,00   | 160.000.000,00 | 100,00 % |

| REDEMPTION AND INTEREST OF THE BONDS                     |                         |                |  |                            |                          |
|--|-------------------------|----------------|--|----------------------------|--------------------------|
| Current  |                         |                | Next                                   |                            |                          |
| Payment Date of the Current Period<br>September 14, 2015 |                         |                | Next Payment Date<br>December 14, 2015 |                            |                          |
|  | Redemption of the Bonds | Gross Interest | Interest Rate                          | Gross Interest Next Coupon | Net Interest Next Coupon |
| CLASS A  | 1.298,32 €              | 6,45 €         | 0,6640 %                               | 4,06 €                     | 3,27 €                   |
| CLASS B  | 0,00 €                  | 299,79 €       | 1,1640 %                               | 294,23 €                   | 236,86 €                 |
| CLASS C  | 0,00 €                  | 502,02 €       | 1,9640 %                               | 496,46 €                   | 399,65 €                 |
| Accrued amortisation due not payed                       | 0,00 €                  |                |  |                            |                          |
| Scheduled Amortisation                                   | NO                      |                |  |                            |                          |

**III. ASSET PURCHASED BY THE FUND: CREDIT RIGHTS**

| CREDIT RIGHTS                             | ISSUE DATE       | CURRENT DATE   |
|---|------------------|----------------|
| Numbre of CR's                            | 6.206            | 957            |
| CR's Outstanding to be amortised          | 1.600.000.000,62 | 288.507.563,50 |
| CR's Outstanding per Loan to be amortised | 257.815,02       | 301.470,80     |
| Interest Rate                             | 2,90 %           | 1,58 %         |

| PREPAYMENT RATE                            | CURRENT SITUATION |
|--|-------------------|
| Monthly Single Rate                        | 6,71 %            |
| Average Monthly Single Rate                | Í, Í H%           |
| Constant Prepayment Rate from Constitution | 5,32 %            |

| CURRENT DELINQUENCY             | Up to 1 month | From 1 to 6 months | Greater than 6 months |
|---------------------------------|---------------|--------------------|-----------------------|
| Debt Due (Principal + Interest) | 294.782,54    | 295.881,75         | 0,00                  |
| Debt to be amortised            | 0,00          | 0,00               | 287.958.637,31        |
| Total Debt                      | 294.782,54    | 295.881,75         | 287.958.637,31        |

## EMPRESAS BANESTO 5 FONDO DE TITULIZACION DE ACTIVOS

### QUARTERLY BONDS PAYOUT REPORT

September 14, 2015

| BONDS. PRINCIPAL             |                  |
|------------------------------|------------------|
| Previous Balance             | 305.957.017,60 € |
| Principal Amortised          | 17.449.420,80 €  |
| Outstanding Balance          | 288.507.596,80 € |
| % of Initial Balance         | 18,03%           |
| Principal accrued and unpaid | 0                |

| DATA                        |            |
|-----------------------------|------------|
| Pool Cut-off Date           | 07/09/2015 |
| Payment Date                | 14/09/2015 |
| Last Payment Date           | 15/06/2015 |
| Number of Days (Act/360)    | 91         |
| Reference Interest Rate (%) | -0,036%    |
| Next Payment Date           | 14/12/2015 |

| INTEREST PAID               |              |
|-----------------------------|--------------|
| CLASS A                     | 86.688,00 €  |
| CLASS B                     | 287.798,40 € |
| CLASS C                     | 803.232,00 € |
| Interest accrued and unpaid | 0,00 €       |

| RESIDUAL LIFE (YEARS) |         |                    |
|-----------------------|---------|--------------------|
|                       | INITIAL | September 14, 2015 |
| CLASS A               | 1,82    | 0,36               |
| CLASS B               | 5,96    | 1,07               |
| CLASS C               | 7,04    | 2,25               |

## EMPRESAS BANESTO 5 FONDO DE TITULIZACION DE ACTIVOS

### QUARTERLY COLLATERAL REPORT

September 14, 2015

| PRINCIPAL               |                  | MORTGAGES        |
|-------------------------|------------------|------------------|
| Previous Balance        | 305.956.970,40 € | 197.172.274,72 € |
| Principal Amortised     | 17.449.406,90 €  | -3.525.986,49 €  |
| Outstanding Balance     | 288.507.563,50 € | 200.698.261,21 € |
| Number of Credit Rights | 957              | 714              |
| LTV                     | N/A              | 46,35%           |

| INTEREST                                 |                |
|--|----------------|
| Interest received during relevant period | 1.087.371,38 € |
| Interest accrued during relevant period  | 1.864.897,32 € |

| PRINCIPAL BALANCE IN ARREARS                 |                 |                |               |                |                |
|--|-----------------|----------------|---------------|----------------|----------------|
|  | UP to 30 DAYS   | 30 to 60 DAYS  | 60 to 90 DAYS | 90 to 180 DAYS | > 180 DAYS     |
| Principal Balance in Arrears                 | 285.830,65 €    | 104.419,28 €   | 69.262,63 €   | 89.413,63 €    | 0,00 €         |
| Interest accrued on Credit Rights in Arrears | 8.951,89 €      | 7.697,59 €     | 3.835,92 €    | 21.252,70 €    | 0,00 €         |
| Outstanding Balance                          | 10.034.073,30 € | 2.887.918,98 € | 713.211,47 €  | 2.723.621,04 € | 2.703.740,06 € |
| Number of Credit Rights                      | 56              | 15             | 10            | 11             | 26             |
| % of Outstanding Balance                     | 3,48%           | 1,00%          | 0,25%         | 0,94%          | 0,94%          |

| WRITE OFF                                   |                 |
|---|-----------------|
| Cumulative WRITE OFF as of previous balance | 22.640.744,04 € |
| Difference in Actual Period                 | 1.180.176,78 €  |
| Cumulative WRITE OFF up to date             | 23.820.920,82 € |

**EMPRESAS BANESTO 5 FONDO DE TITULIZACION DE ACTIVOS**

**QUARTERLY COLLATERAL REPORT**

**September 14, 2015**

| <b>CONTENTIOUS / JUDICIAL</b> |                 |
|-------------------------------|-----------------|
| Last balance                  | 4.553.924,22 €  |
| Difference in Actual Period   | -1.205.154,03 € |
| Current balance               | 3.348.770,19 €  |
| Contentious CR's number       | 27              |

| <b>TRANSITORY PROPERTIES</b>      |                |
|-----------------------------------|----------------|
| Last balance                      | 7.414.426,43 € |
| Difference in Actual Period       | 246.390,73 €   |
| Current balance                   | 7.660.817,16 € |
| Transitory properties CR's number | 46             |

| <b>NET LOSS</b>             |                 |
|-----------------------------|-----------------|
| Last balance                | 15.107.586,00 € |
| Difference in Actual Period | -15.062,04 €    |
| Current balance             | 15.092.523,96 € |

## EMPRESAS BANESTO 5 FONDO DE TITULIZACION DE ACTIVOS

### QUARTERLY REPORT - ALLOCATION OF CASH

September 14, 2015

| TOTAL CASH RECEIVED END OF PERIOD               | 18.048.297,25 € |
|---|-----------------|
| <b>CASH RECEIVED - PRINCIPAL</b>                |                 |
| Amortisation of Credit Rights                   | 15.863.480,68 € |
| <b>CASH RECEIVED - INTEREST</b>                 |                 |
| Interest received from Credit Rights            | 1.087.371,38 €  |
| Interest received under GIC                     | 0,00 €          |
| <b>CONTENTIOUS</b>                              | 410.959,52 €    |
| <b>INCOMES/EXPENSES OF TRANSTORY PROPERTIES</b> | -171.071,36 €   |
| <b>RESERVE FUNDS</b>                            | 872.682,02 €    |
| <b>OTHERS</b>                                   | -15.124,99 €    |

| TREASURY ACCOUNT STATEMENT     | 235.031.748,10 € |
|--------------------------------|------------------|
| <b>PRINCIPAL RESERVE FUND</b>  |                  |
| Previous Balance               | 235.904.430,12 € |
| Period utilization             | 872.682,02 €     |
| Outstanding Balance            | 235.031.748,10 € |
| <b>WITHHOLDING TAXES</b>       | 0,00 €           |
| <b>ISSUE EXPENSES WITHHELD</b> | 0,00 €           |
| <b>OTHERS</b>                  | 0,00 €           |

| TOTAL CASH PAID END OF PERIOD               | 18.048.297,25 € |
|---|-----------------|
| <b>CURRENT EXPENSES</b>                     | 181,50 €        |
| MANAGEMENT FEE                              | 15.255,94 €     |
| SWAP PAYMENT                                | 1.087.371,38 €  |
| SWAP COLLECTION                             | -1.681.650,77 € |
| CLASS A INTEREST                            | 86.688,00 €     |
| CLASS B INTEREST                            | 287.798,40 €    |
| CLASS C INTEREST                            | 803.232,00 €    |
| CLASS A REDEMPTION                          | 17.449.420,80 € |
| CLASS B REDEMPTION                          | 0,00 €          |
| CLASS C REDEMPTION                          | 0,00 €          |
| RESERVE FUND SUBORDINATED LOAN INTEREST     | 0,00 €          |
| RESERVE FUND SUBORDINATED LOAN REDEMPTION   | 0,00 €          |
| ISSUE EXPENSES SUBORDINATED LOAN INTEREST   | 0,00 €          |
| ISSUE EXPENSES SUBORDINATED LOAN REDEMPTION | 0,00 €          |
| ADMINISTRATION FEE                          | 0,00 €          |
| VARIABLE FEE                                | 0,00 €          |



## EMPRESAS BANESTO 5 FONDO DE TITULIZACION DE ACTIVOS

### CREDIT ENHANCEMENT AND SUBORDINATED LOAN

September 14, 2015

| CREDIT ENHANCEMENT     |                            |                         |
|------------------------|----------------------------|-------------------------|
| CONCEPTS               | INITIAL                    | September 14, 2015      |
| SUBORDINATED ISSUE     | 16,00 %                    | 88,73%                  |
| PRINCIPAL RESERVE FUND | 272.000.000,00 € (17,00 %) | 235.031.748,10 € 81,46% |

| SUBORDINATED LOANS                       |                  |                    |
|--|------------------|--------------------|
| CONCEPTS                                 | INITIAL          | September 14, 2015 |
| SUBORDINATED LOAN FONDO DE RESERVA       |                  |                    |
| Total Outstanding Subordinated Loan      | 272.000.000,00 € | 272.000.000,00 €   |
| Interest Rate                            | 1,868%           | 0,986%             |
| SUBORDINATED LOAN GASTOS DE CONSTITUCION |                  |                    |
| Total Outstanding Subordinated Loan      | 620.000,00 €     | 526.094,89 €       |
| Interest Rate                            | 1,868%           | 0,986%             |

## EMPRESAS BANESTO 5 FONDO DE TITULIZACION DE ACTIVOS

### TRIGGERS OF THE MODEL

September 14, 2015

| RESERVE FUND's TRIGGERS                                   |                |
|---|----------------|
| IF 1) IS HIGHER THAN 2) RESERVE FUNDS WILL NOT BE REDUCED |                |
| 1) CREDIT RIGHTS IN ARREARS OVER 90 DAYS                  | 5.427.361,10 € |
| 2) 1% CREDIT RIGHTS OUTSTANDING BALANCE                   | 2.885.075,64 € |

REQUIRED RESERVE FUND LEVEL CAN NOT BE REDUCED

| CUMULATIVE FAILED LOANS |
|-------------------------|
| 61.083.146,67 €         |

| CLASSES B, C DEFERRAL INTEREST TRIGGERS  |    |
|--|----|
| CLASS B INTEREST DEFERRAL (9th PLACE) IF CUMULATIVE FAILED LOANS > 480.000.000,19 EUR  | NO |
| CLASS C INTEREST DEFERRAL (10th PLACE) IF CUMULATIVE FAILED LOANS > 320.000.000,12 EUR | NO |

## EMPRESAS BANESTO 5 FONDO DE TITULIZACION DE ACTIVOS

### DEFINITIONS

September 14, 2015

**POOL CUT-OFF DATE** Means the date in which the Gestora will carry out the necessary calculations, on behalf of the Fund, for the distribution of the available funds at this date, according with the Order of Priority of Payments. All the information regarding the Assets (Outstanding Balance of the Credit Rights, arrears' tables, transitory properties, stratification tables, etc.) are referred to this mentioned date.

**WRITE OFF** Those loans that at a given date are unpaid for a period equal or higher to 12 or 18 months (according to Prospectus) of arrears in due payments.

**NET LOSSES** Those loans which the Originator considers that will not recover (net of recoveries).

**FAILED LOANS** Those loans which the Originator considers that will not recover, or those loans that at a given date are unpaid for a period equal or higher to 12 or 18 months.

**CUMULATIVE FAILED LOANS** Accumulated outstanding balance of the failed loans without taking into account the recovered amount.

**TRANSITORY PROPERTIES** Those assets in the balance of the Fund as a consequence of a judicial or non-judicial process.

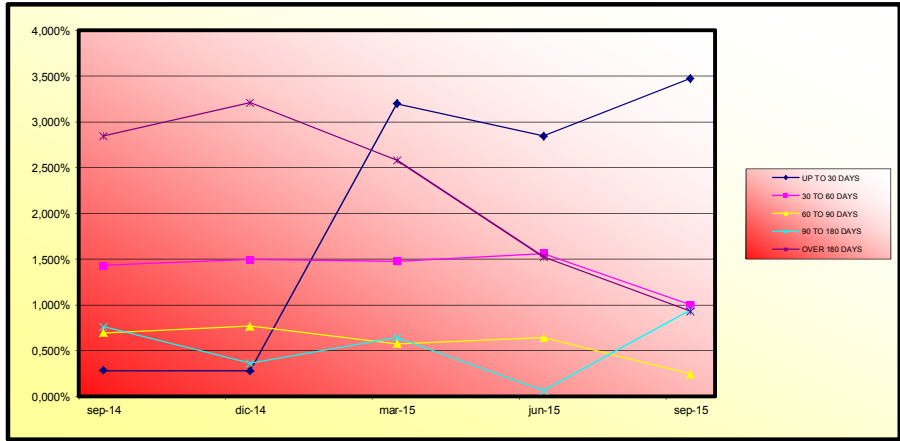
**CONTENTIOUS / JUDICIAL** Loans in which the Originator will take legal actions. This amount is included in the different buckets in arrears.



**EMPRESAS BANESTO 5  
FONDO DE TITULIZACION DE ACTIVOS**

Report date: September 14th , 2015

| ARREARS PERFORMANCE |            |            |            |            |            |
|---------------------|------------|------------|------------|------------|------------|
|                     | 08/09/2014 | 05/12/2014 | 09/03/2015 | 08/06/2015 | 07/09/2015 |
| UP TO 30 DAYS       | 0.284%     | 0.279%     | 3.201%     | 2.849%     | 3.478%     |
| 30 TO 60 DAYS       | 1.436%     | 1.500%     | 1.480%     | 1.566%     | 1.001%     |
| 60 TO 90 DAYS       | 0.698%     | 0.773%     | 0.578%     | 0.645%     | 0.247%     |
| 90 TO 180 DAYS      | 0.765%     | 0.366%     | 0.643%     | 0.064%     | 0.944%     |
| OVER 180 DAYS       | 2.849%     | 3.213%     | 2.584%     | 1.528%     | 0.934%     |





**EMPRESAS BANESTO 5  
FONDO DE TITULIZACION DE ACTIVOS**

Report date: September 14th , 2015

**COLLATERAL DESCRIPTION**

| <b>BIGGEST BORROWERS</b> |               |               |  |
|--------------------------|---------------|---------------|--|
| BORROWER                 | OUTS. BALANCE | % OUTSTANDING |  |
| 1                        | 28.421.145,61 | 9,85%         |  |
| 2                        | 23.088.248,84 | 8,00%         |  |
| 3                        | 18.291.333,28 | 6,34%         |  |
| 4                        | 12.970.638,85 | 4,50%         |  |
| 5                        | 12.500.000,00 | 4,33%         |  |
| 6                        | 7.225.837,39  | 2,50%         |  |
| 7                        | 5.943.499,72  | 2,06%         |  |
| 8                        | 4.851.288,20  | 1,68%         |  |
| 9                        | 4.593.367,27  | 1,59%         |  |
| 10                       | 4.449.139,42  | 1,54%         |  |
| 11                       | 4.115.840,23  | 1,43%         |  |
| 12                       | 4.000.000,06  | 1,39%         |  |
| 13                       | 3.888.812,45  | 1,35%         |  |
| 14                       | 3.528.333,40  | 1,22%         |  |
| 15                       | 3.165.813,95  | 1,10%         |  |
| 16                       | 2.865.334,30  | 0,99%         |  |
| 17                       | 2.333.455,60  | 0,81%         |  |
| 18                       | 1.845.631,30  | 0,64%         |  |
| 19                       | 1.772.853,19  | 0,61%         |  |
| 20                       | 1.626.700,48  | 0,56%         |  |

| <b>LTV</b> |                 |               |              |             |
|------------|-----------------|---------------|--------------|-------------|
|            | OUTS. BALANCE   | % OUTSTANDING | NUMBER LOANS | % NUM LOANS |
| 0-9,99     | 7.967.240,39 €  | 3,97%         | 77           | 10,78%      |
| 10-19,99   | 12.328.353,99 € | 6,14%         | 83           | 11,62%      |
| 20-29,99   | 20.245.204,14 € | 10,09%        | 109          | 15,27%      |
| 30-39,99   | 18.303.723,91 € | 9,12%         | 91           | 12,75%      |
| 40-49,99   | 31.487.068,67 € | 15,69%        | 80           | 11,20%      |
| 50-59,99   | 37.939.848,66 € | 18,90%        | 67           | 9,38%       |
| 60-69,99   | 17.959.456,06 € | 8,95%         | 57           | 7,98%       |
| 70-79,99   | 23.299.546,34 € | 11,61%        | 52           | 7,28%       |
| >80        | 31.167.819,05 € | 15,53%        | 98           | 13,73%      |



**EMPRESAS BANESTO 5**  
**FONDO DE TITULIZACION DE ACTIVOS**

Report date: September 14th , 2015

**COLLATERAL DESCRIPTION**

| <b>INDUSTRY DISTRIBUTION</b>                             |               |               |
|--|---------------|---------------|
| INDUSTRY   | OUTS. BALANCE | % OUTSTANDING |
| Agriculture, stockbreeding and hunting                   | 44.075.057,48 | 15,28%        |
| Forestry   | 268.727,65    | 0,09%         |
| Fishing  | 451.721,58    | 0,16%         |
| Metallic minerals extraction                             | 0,00          | 0,00%         |
| Other Mineral extraction                                 | 699.488,51    | 0,24%         |
| Associate Activities to Mineral extraction               | 1.576.395,51  | 0,55%         |
| Food Industry  | 9.930.128,54  | 3,44%         |
| Beverage Industry  | 2.934.389,28  | 1,02%         |
| Textile Industry   | 242.689,16    | 0,08%         |
| Clothing industry  | 241.437,64    | 0,08%         |
| Preparation of the leather                               | 156.630,30    | 0,05%         |
| Timber and cork Industry.                                | 1.034.075,08  | 0,36%         |
| Paper Industry   | 1.549.689,45  | 0,54%         |
| Printing and picture reproduction                        | 1.651.970,86  | 0,57%         |
| Oil and fuel industry                                    | 333.422,49    | 0,12%         |
| Chemical Industry  | 1.374.098,79  | 0,48%         |
| Pharmaceutical Products                                  | 147.587,23    | 0,05%         |
| Rubber manufacturing                                     | 1.598.910,60  | 0,55%         |
| Other Mineral products manufacturing                     | 1.886.626,33  | 0,65%         |
| Metallurgy   | 1.020.110,65  | 0,35%         |
| Metallic products manufacturing                          | 3.063.866,62  | 1,06%         |
| Construction of machinery and equipment                  | 420.628,97    | 0,15%         |
| Office and computer machinery manufacturing              | 604.239,55    | 0,21%         |
| Equipment and electric material manufacturing            | 5.729.802,40  | 1,99%         |
| Vehicle and trailer manufacturing                        | 49.250,00     | 0,02%         |
| Other transport material manufacturing                   | 55.467,75     | 0,02%         |
| Manufacture of furniture                                 | 1.200.908,64  | 0,42%         |
| Other material manufacturing                             | 990.756,65    | 0,34%         |
| Machinery Repair   | 311.490,31    | 0,11%         |
| Production and distribution of electrical energy and gas | 859.614,57    | 0,30%         |
| Water distribution                                       | 15.791.194,46 | 5,47%         |
| Harnessing, distribution and purification of water       | 0,00          | 0,00%         |
| Residual treatments                                      | 650.969,13    | 0,23%         |
| Construction   | 17.997.451,72 | 6,24%         |
| Civil Engineering  | 1.666.045,61  | 0,58%         |
| Specialized Construction Activities                      | 7.331.399,11  | 2,54%         |
| Sale, maintenance and repair of vehicles                 | 3.320.258,80  | 1,15%         |
| Wholesale trade  | 9.476.780,51  | 3,28%         |
| Retail trade   | 8.321.934,66  | 2,88%         |
| Surface transport and plumbing                           | 1.217.797,30  | 0,42%         |



**EMPRESAS BANESTO 5**  
**FONDO DE TITULIZACION DE ACTIVOS**

COLLATERAL DESCRIPTION

| INDUSTRY DISTRIBUTION                |                       |                |
|--------------------------------------|-----------------------|----------------|
| INDUSTRY                             | OUTS. BALANCE         | % OUTSTANDING  |
| Transport associaive activities      | 4.449.502,89          | 1,54%          |
| Accomodation Services                | 27.562.302,87         | 9,55%          |
| Beverages Services                   | 6.308.394,64          | 2,19%          |
| Edition                              | 295.423,76            | 0,10%          |
| Media Activities                     | 320.758,20            | 0,11%          |
| Telecommunication                    | 158.267,63            | 0,05%          |
| Consultancy                          | 241.542,79            | 0,08%          |
| Information Services                 | 19.254,51             | 0,01%          |
| Brokerage, except insurance          | 5.307.882,60          | 1,84%          |
| Insurance                            | 0,00                  | 0,00%          |
| Other Financial Services             | 225.534,56            | 0,08%          |
| Real Estate office                   | 89.159.030,36         | 30,90%         |
| Law activites                        | 1.037.460,94          | 0,36%          |
| Consultancy                          | 804.925,65            | 0,28%          |
| Architecture servivces               | 953.400,99            | 0,33%          |
| Research and development             | 0,00                  | 0,00%          |
| Market research                      | 87.648,18             | 0,03%          |
| Scientific activities                | 4.752.290,83          | 1,65%          |
| Veterinary                           | 11.428,60             | 0,00%          |
| Renting                              | 2.738.834,71          | 0,95%          |
| Employment activities                | 211.104,44            | 0,07%          |
| Tourism                              | 148.627,57            | 0,05%          |
| Security activities                  | 0,00                  | 0,00%          |
| Gardening                            | 1.608.797,66          | 0,56%          |
| Administration activities            | 1.449.766,06          | 0,50%          |
| Public administration                | 1.889.862,40          | 0,66%          |
| Education                            | 1.786.849,21          | 0,62%          |
| Healthcare                           | 1.363.476,14          | 0,47%          |
| Associative activities               | 1.316.586,08          | 0,46%          |
| Games and hazard                     | 71.428,64             | 0,02%          |
| Sport                                | 1.186.239,52          | 0,41%          |
| Associative activities               | 4.163.461,86          | 1,44%          |
| Personal computer repair             | 117.313,34            | 0,04%          |
| Other activities of personal service | 2.439.168,25          | 0,85%          |
| <b>TOTAL</b>                         | <b>288.507.563,50</b> | <b>100,00%</b> |

**EMPRESAS BANESTO 5**

| Fecha  | Balance teorico  | Balance Real     | 5,46%<br>0,45%         |         | Tasa Prepago Mensual desde Inicio | Tasa Prepago Anualizada desde Inicio | Tasa Prepago Mensual | Tasa Prepago Mensual Anualizada |
|--------|------------------|------------------|------------------------|---------|-----------------------------------|--------------------------------------|----------------------|---------------------------------|
|        |                  |                  | Vector de Prepago tacp |         |                                   |                                      |                      |                                 |
| sep-10 | 1.600.000.000,00 |                  | 100,00%                | 100,00% |                                   | 5,53%                                |                      |                                 |
| oct-10 | 1.587.166.717,37 | 1.571.670.972,97 | 99,55%                 | 99,02%  | 0,98%                             | 11,11%                               | 0,98%                | 11,11%                          |
| nov-10 | 1.558.199.749,85 | 1.548.665.524,28 | 99,09%                 | 99,39%  | 0,31%                             | 3,62%                                | -0,37%               | -4,51%                          |
| dic-10 | 1.535.838.516,32 | 1.446.656.014,18 | 98,64%                 | 94,19%  | 1,97%                             | 21,28%                               | 5,23%                | 47,49%                          |
| ene-11 | 1.445.218.745,46 | 1.371.065.944,00 | 98,19%                 | 94,87%  | 1,31%                             | 14,62%                               | -0,72%               | -8,96%                          |
| feb-11 | 1.383.086.715,43 | 1.340.931.580,67 | 97,75%                 | 96,95%  | 0,62%                             | 7,16%                                | -2,20%               | -29,77%                         |
| mar-11 | 1.356.954.338,45 | 1.296.568.158,74 | 97,30%                 | 95,55%  | 0,76%                             | 8,70%                                | 1,45%                | 16,04%                          |
| abr-11 | 1.322.880.216,02 | 1.251.610.323,09 | 96,86%                 | 94,61%  | 0,79%                             | 9,06%                                | 0,98%                | 11,16%                          |
| may-11 | 1.280.389.352,90 | 1.230.837.394,39 | 96,42%                 | 96,13%  | 0,49%                             | 5,75%                                | -1,60%               | -21,04%                         |
| jun-11 | 1.261.960.568,47 | 1.178.784.317,83 | 95,98%                 | 93,41%  | 0,75%                             | 8,69%                                | 2,83%                | 29,15%                          |
| jul-11 | 1.225.078.593,51 | 1.145.797.415,41 | 95,54%                 | 93,53%  | 0,67%                             | 7,71%                                | -0,13%               | -1,55%                          |
| ago-11 | 1.199.191.230,10 | 1.128.675.079,00 | 95,11%                 | 94,12%  | 0,55%                             | 6,40%                                | -0,63%               | -7,85%                          |
| sep-11 | 1.179.598.181,66 | 1.112.964.330,17 | 94,68%                 | 94,35%  | 0,48%                             | 5,65%                                | -0,25%               | -2,99%                          |
| oct-11 | 1.163.807.207,43 | 1.032.384.513,33 | 94,25%                 | 88,71%  | 0,92%                             | 10,47%                               | 5,98%                | 52,30%                          |
| nov-11 | 1.088.082.309,61 | 999.383.660,49   | 93,82%                 | 91,85%  | 0,61%                             | 7,03%                                | -3,54%               | -51,82%                         |
| dic-11 | 1.069.714.525,67 | 959.935.493,81   | 93,39%                 | 89,74%  | 0,72%                             | 8,30%                                | 2,30%                | 24,34%                          |
| ene-12 | 1.030.248.797,12 | 918.728.114,74   | 92,97%                 | 89,18%  | 0,71%                             | 8,23%                                | 0,63%                | 7,26%                           |
| feb-12 | 991.697.911,83   | 903.580.010,58   | 92,54%                 | 91,11%  | 0,55%                             | 6,36%                                | -2,17%               | -29,45%                         |
| mar-12 | 959.653.202,12   | 883.087.287,49   | 92,12%                 | 92,02%  | 0,46%                             | 5,39%                                | -1,00%               | -12,62%                         |
| abr-12 | 940.843.414,78   | 828.007.774,35   | 91,70%                 | 88,01%  | 0,67%                             | 7,75%                                | 4,36%                | 41,45%                          |
| may-12 | 908.481.740,38   | 813.115.506,62   | 91,29%                 | 89,50%  | 0,55%                             | 6,44%                                | -1,70%               | -22,41%                         |
| jun-12 | 877.753.102,69   | 796.869.687,42   | 90,87%                 | 90,79%  | 0,46%                             | 5,37%                                | -1,43%               | -18,62%                         |
| jul-12 | 862.979.237,05   | 752.735.193,29   | 90,46%                 | 87,23%  | 0,62%                             | 7,18%                                | 3,92%                | 38,12%                          |
| ago-12 | 840.246.222,41   | 740.799.719,52   | 90,05%                 | 88,16%  | 0,55%                             | 6,36%                                | -1,08%               | -13,72%                         |
| sep-12 | 825.697.536,93   | 725.167.627,14   | 89,64%                 | 87,82%  | 0,54%                             | 6,29%                                | 0,39%                | 4,53%                           |
| oct-12 | 814.577.640,30   | 682.393.418,75   | 89,23%                 | 83,77%  | 0,71%                             | 8,15%                                | 4,61%                | 43,27%                          |
| nov-12 | 778.230.265,92   | 670.190.681,88   | 88,82%                 | 86,12%  | 0,57%                             | 6,67%                                | -2,80%               | -39,27%                         |
| dic-12 | 765.127.068,44   | 657.527.951,92   | 88,42%                 | 85,94%  | 0,56%                             | 6,51%                                | 0,21%                | 2,48%                           |
| ene-13 | 729.347.510,05   | 641.934.541,37   | 88,02%                 | 88,01%  | 0,45%                             | 5,32%                                | -2,42%               | -33,20%                         |
| feb-13 | 685.982.986,74   | 630.732.945,32   | 87,62%                 | 91,95%  | 0,29%                             | 3,41%                                | -4,47%               | -68,93%                         |
| mar-13 | 672.739.988,46   | 617.659.026,99   | 87,22%                 | 91,81%  | 0,28%                             | 3,36%                                | 0,15%                | 1,73%                           |
| abr-13 | 663.629.649,50   | 598.972.070,60   | 86,82%                 | 90,26%  | 0,33%                             | 3,89%                                | 1,69%                | 18,54%                          |
| may-13 | 649.065.705,31   | 589.182.669,32   | 86,43%                 | 90,77%  | 0,30%                             | 3,56%                                | -0,57%               | -7,09%                          |
| jun-13 | 636.775.309,62   | 577.905.166,97   | 86,03%                 | 90,75%  | 0,29%                             | 3,47%                                | 0,02%                | 0,25%                           |
| jul-13 | 614.912.742,57   | 544.596.962,11   | 85,64%                 | 88,56%  | 0,36%                             | 4,20%                                | 2,41%                | 25,41%                          |
| ago-13 | 599.100.282,83   | 534.792.159,24   | 85,25%                 | 89,27%  | 0,32%                             | 3,82%                                | -0,79%               | -9,92%                          |
| sep-13 | 588.673.593,51   | 526.368.408,76   | 84,86%                 | 89,42%  | 0,31%                             | 3,66%                                | -0,17%               | -2,04%                          |
| oct-13 | 580.459.518,76   | 512.905.700,05   | 84,48%                 | 88,36%  | 0,33%                             | 3,93%                                | 1,18%                | 13,26%                          |



**EMPRESAS BANESTO 5**

| Fecha  | Balance teorico | Balance Real   | Vector<br>de Prepago<br>tacp | 5,46%  |       | Tasa Prepago<br>Mensual desde<br>Inicio | Tasa Prepago<br>Anualizada desde<br>Inicio | Tasa Prepago<br>Mensual | Tasa Prepago<br>Mensual<br>Anualizada |
|--------|-----------------|----------------|------------------------------|--------|-------|---|--|-------------------------|---------------------------------------|
|        |                 |                |                              | 0,45%  |       |   |  |                         |                                       |
| nov-13 | 566.004.483,86  | 504.613.997,90 | 84,09%                       | 89,15% | 0,30% | 3,56%                                   | -0,90%                                     | -11,30%                 |                                       |
| dic-13 | 555.747.555,42  | 488.209.001,38 | 83,71%                       | 87,85% | 0,33% | 3,91%                                   | 1,47%                                      | 16,23%                  |                                       |
| ene-14 | 546.956.356,01  | 473.485.304,68 | 83,33%                       | 86,57% | 0,36% | 4,24%                                   | 1,46%                                      | 16,15%                  |                                       |
| feb-14 | 536.060.202,17  | 466.298.844,77 | 82,95%                       | 86,99% | 0,34% | 4,00%                                   | -0,48%                                     | -5,97%                  |                                       |
| mar-14 | 525.999.495,00  | 460.370.628,21 | 82,58%                       | 87,52% | 0,32% | 3,74%                                   | -0,62%                                     | -7,66%                  |                                       |
| abr-14 | 518.160.415,68  | 439.575.851,80 | 82,20%                       | 84,83% | 0,38% | 4,49%                                   | 3,07%                                      | 31,23%                  |                                       |
| may-14 | 500.070.146,54  | 433.074.552,86 | 81,83%                       | 86,60% | 0,33% | 3,85%                                   | -2,09%                                     | -28,10%                 |                                       |
| jun-14 | 490.352.344,04  | 420.390.738,10 | 81,45%                       | 85,73% | 0,34% | 4,02%                                   | 1,01%                                      | 11,42%                  |                                       |
| jul-14 | 483.102.792,30  | 403.722.966,60 | 81,08%                       | 83,57% | 0,39% | 4,57%                                   | 2,52%                                      | 26,42%                  |                                       |
| ago-14 | 473.164.751,00  | 380.386.498,34 | 80,71%                       | 80,39% | 0,46% | 5,42%                                   | 3,80%                                      | 37,19%                  |                                       |
| sep-14 | 464.598.462,75  | 373.113.590,65 | 80,35%                       | 80,31% | 0,46% | 5,33%                                   | 0,10%                                      | 1,23%                   |                                       |
| oct-14 | 459.037.977,95  | 363.943.984,95 | 79,98%                       | 79,28% | 0,47% | 5,53%                                   | 1,28%                                      | 14,28%                  |                                       |
| nov-14 | 449.838.117,73  | 357.779.123,61 | 79,62%                       | 79,54% | 0,46% | 5,35%                                   | -0,32%                                     | -3,87%                  |                                       |
| dic-14 | 442.672.029,18  | 347.122.954,01 | 79,26%                       | 78,42% | 0,48% | 5,56%                                   | 1,41%                                      | 15,65%                  |                                       |
| ene-15 | 435.362.860,49  | 329.204.089,37 | 78,90%                       | 75,62% | 0,54% | 6,25%                                   | 3,57%                                      | 35,35%                  |                                       |
| feb-15 | 426.936.628,84  | 330.459.398,61 | 78,54%                       | 77,40% | 0,48% | 5,63%                                   | -2,36%                                     | -32,34%                 |                                       |
| mar-15 | 419.669.029,13  | 325.894.695,84 | 78,18%                       | 77,66% | 0,47% | 5,46%                                   | -0,33%                                     | -3,99%                  |                                       |
| abr-15 | 415.185.083,37  | 316.730.786,41 | 77,82%                       | 76,29% | 0,49% | 5,73%                                   | 1,76%                                      | 19,21%                  |                                       |
| may-15 | 407.109.894,20  | 312.544.229,43 | 77,47%                       | 76,77% | 0,47% | 5,51%                                   | -0,64%                                     | -7,90%                  |                                       |
| jun-15 | 395.798.945,55  | 305.956.970,40 | 77,12%                       | 77,30% | 0,45% | 5,28%                                   | -0,69%                                     | -8,60%                  |                                       |
| jul-15 | 391.798.620,86  | 299.774.650,81 | 76,77%                       | 76,51% | 0,46% | 5,39%                                   | 1,02%                                      | 11,58%                  |                                       |
| ago-15 | 385.080.655,13  | 294.630.269,40 | 76,42%                       | 76,51% | 0,45% | 5,30%                                   | 0,00%                                      | 0,02%                   |                                       |
| sep-15 | 379.266.118,30  | 288.507.563,50 | 76,07%                       | 76,07% | 0,45% | 5,32%                                   | 0,58%                                      | 6,71%                   |                                       |

FTAEMPRESAS BANESTO 5

14-sep-15

0,36

1,07

2,25

| Fecha       | Principal disponible para la amortización | SERIE A       | SERIE B    | SERIE C     | AMORTIZACION SERIE A | VIDA SERIE A     | AMORTIZACION SERIE B | VIDA SERIE B | AMORTIZACION SERIE C | VIDA SERIE C |
|-------------|---|---------------|------------|-------------|----------------------|------------------|----------------------|--------------|----------------------|--------------|
| 16-sep-10   |   | 1.344.000.000 | 96.000.000 | 160.000.000 |                      |                  |                      |              |                      |              |
| 14-oct-10 0 | 0,00                                      | 1.344.000.000 | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-nov-10 0 | 0,00                                      | 1.344.000.000 | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-dic-10 1 | 153.343.985,82                            | 1.344.000.000 | 96.000.000 | 160.000.000 | 153.343.985,82       | -266.051.815.398 | 0,00                 | 0            | 0,00                 | 0            |
| 14-ene-11 0 | 0,00                                      | 1.190.656.014 | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-feb-11 0 | 0,00                                      | 1.190.656.014 | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-mar-11 1 | 150.087.855,44                            | 1.190.656.014 | 96.000.000 | 160.000.000 | 150.087.855,44       | -246.894.522.199 | 0,00                 | 0            | 0,00                 | 0            |
| 14-abr-11 0 | 0,00                                      | 1.040.568.159 | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-may-11 0 | 0,00                                      | 1.040.568.159 | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-jun-11 1 | 117.783.840,91                            | 1.040.568.159 | 96.000.000 | 160.000.000 | 117.783.840,91       | -182.918.304.933 | 0,00                 | 0            | 0,00                 | 0            |
| 14-jul-11 0 | 0,00                                      | 922.784.318   | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-ago-11 0 | 0,00                                      | 922.784.318   | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-sep-11 1 | 65.819.987,66                             | 922.784.318   | 96.000.000 | 160.000.000 | 65.819.987,66        | -96.163.001.971  | 0,00                 | 0            | 0,00                 | 0            |
| 14-oct-11 0 | 0,00                                      | 856.964.330   | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-nov-11 0 | 0,00                                      | 856.964.330   | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-dic-11 1 | 153.028.836,36                            | 856.964.330   | 96.000.000 | 160.000.000 | 153.028.836,36       | -209.649.505.813 | 0,00                 | 0            | 0,00                 | 0            |
| 14-ene-12 0 | 0,00                                      | 703.935.494   | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-feb-12 0 | 0,00                                      | 703.935.494   | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-mar-12 1 | 76.848.206,32                             | 703.935.494   | 96.000.000 | 160.000.000 | 76.848.206,32        | -98.288.855.883  | 0,00                 | 0            | 0,00                 | 0            |
| 14-abr-12 0 | 0,00                                      | 627.087.287   | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-may-12 0 | 0,00                                      | 627.087.287   | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-jun-12 1 | 86.217.600,07                             | 627.087.287   | 96.000.000 | 160.000.000 | 86.217.600,07        | -102.340.291.283 | 0,00                 | 0            | 0,00                 | 0            |
| 14-jul-12 0 | 0,00                                      | 540.869.687   | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-ago-12 0 | 0,00                                      | 540.869.687   | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-sep-12 1 | 71.702.060,28                             | 540.869.687   | 96.000.000 | 160.000.000 | 71.702.060,28        | -78.513.756.007  | 0,00                 | 0            | 0,00                 | 0            |
| 14-oct-12 0 | 0,00                                      | 469.167.627   | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-nov-12 0 | 0,00                                      | 469.167.627   | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-dic-12 1 | 67.639.675,22                             | 469.167.627   | 96.000.000 | 160.000.000 | 67.639.675,22        | -67.910.233.921  | 0,00                 | 0            | 0,00                 | 0            |
| 14-ene-13 0 | 0,00                                      | 401.527.952   | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-feb-13 0 | 0,00                                      | 401.527.952   | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-mar-13 1 | 39.868.924,93                             | 401.527.952   | 96.000.000 | 160.000.000 | 39.868.924,93        | -36.440.197.386  | 0,00                 | 0            | 0,00                 | 0            |
| 14-abr-13 0 | 0,00                                      | 361.659.027   | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-may-13 0 | 0,00                                      | 361.659.027   | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-jun-13 1 | 39.753.860,02                             | 361.659.027   | 96.000.000 | 160.000.000 | 39.753.860,02        | -32.677.672.936  | 0,00                 | 0            | 0,00                 | 0            |
| 14-jul-13 0 | 0,00                                      | 321.905.167   | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-ago-13 0 | 0,00                                      | 321.905.167   | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-sep-13 1 | 51.536.758,21                             | 321.905.167   | 96.000.000 | 160.000.000 | 51.536.758,21        | -37.621.833.493  | 0,00                 | 0            | 0,00                 | 0            |
| 14-oct-13 0 | 0,00                                      | 270.368.409   | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |
| 14-nov-13 0 | 0,00                                      | 270.368.409   | 96.000.000 | 160.000.000 | 0,00                 | 0                | 0,00                 | 0            | 0,00                 | 0            |

FTAEMPRESAS BANESTO 5  
14-sep-15

0,36

1,07

2,25

| Fecha     | Principal disponible para la amortización | SERIE A       | SERIE B     | SERIE C    | AMORTIZACION SERIE A | VIDA SERIE A  | AMORTIZACION SERIE B | VIDA SERIE B  | AMORTIZACION SERIE C | VIDA SERIE C |   |
|-----------|---|---------------|-------------|------------|----------------------|---------------|----------------------|---------------|----------------------|--------------|---|
| 14-dic-13 | 1   | 38.159.407,38 | 270.368.409 | 96.000.000 | 160.000.000          | 38.159.407,38 | -24.383.861.316      | 0,00          | 0                    | 0,00         | 0 |
| 14-ene-14 | 0   | 0,00          | 232.209.001 | 96.000.000 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-feb-14 | 0   | 0,00          | 232.209.001 | 96.000.000 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-mar-14 | 1   | 27.838.373,17 | 232.209.001 | 96.000.000 | 160.000.000          | 27.838.373,17 | -15.283.266.870      | 0,00          | 0                    | 0,00         | 0 |
| 14-abr-14 | 0   | 0,00          | 204.370.628 | 96.000.000 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-may-14 | 0   | 0,00          | 204.370.628 | 96.000.000 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-jun-14 | 1   | 39.979.890,11 | 204.370.628 | 96.000.000 | 160.000.000          | 39.979.890,11 | -18.270.809.780      | 0,00          | 0                    | 0,00         | 0 |
| 14-jul-14 | 0   | 0,00          | 164.390.738 | 96.000.000 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-ago-14 | 0   | 0,00          | 164.390.738 | 96.000.000 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-sep-14 | 1   | 47.277.147,45 | 164.390.738 | 96.000.000 | 160.000.000          | 47.277.147,45 | -17.256.158.819      | 0,00          | 0                    | 0,00         | 0 |
| 14-oct-14 | 0   | 0,00          | 117.113.591 | 96.000.000 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-nov-14 | 0   | 0,00          | 117.113.591 | 96.000.000 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-dic-14 | 1   | 25.990.636,64 | 117.113.591 | 96.000.000 | 160.000.000          | 25.990.636,64 | -7.121.434.439       | 0,00          | 0                    | 0,00         | 0 |
| 14-ene-15 | 0   | 0,00          | 91.122.954  | 96.000.000 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-feb-15 | 0   | 0,00          | 91.122.954  | 96.000.000 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-mar-15 | 1   | 21.228.258,17 | 91.122.954  | 96.000.000 | 160.000.000          | 21.228.258,17 | -3.905.999.503       | 0,00          | 0                    | 0,00         | 0 |
| 14-abr-15 | 0   | 0,00          | 69.894.696  | 96.000.000 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-may-15 | 0   | 0,00          | 69.894.696  | 96.000.000 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-jun-15 | 1   | 19.937.725,44 | 69.894.696  | 96.000.000 | 160.000.000          | 19.937.725,44 | -1.834.270.740       | 0,00          | 0                    | 0,00         | 0 |
| 14-jul-15 | 0   | 0,00          | 49.956.970  | 96.000.000 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-ago-15 | 0   | 0,00          | 49.956.970  | 96.000.000 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-sep-15 | 1   | 17.449.406,90 | 49.956.970  | 96.000.000 | 160.000.000          | 17.449.406,90 | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-oct-15 | 0   | 0,00          | 32.507.564  | 96.000.000 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-nov-15 | 0   | 0,00          | 32.507.564  | 96.000.000 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-dic-15 | 1   | 18.153.458,67 | 32.507.564  | 96.000.000 | 160.000.000          | 18.153.458,67 | 1.651.964.739        | 0,00          | 0                    | 0,00         | 0 |
| 14-ene-16 | 0   | 0,00          | 14.354.105  | 96.000.000 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-feb-16 | 0   | 0,00          | 14.354.105  | 96.000.000 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-mar-16 | 1   | 20.392.396,98 | 14.354.105  | 96.000.000 | 160.000.000          | 14.354.104,83 | 2.612.447.079        | 6.038.292,15  | 549.484.586          | 0,00         | 0 |
| 14-abr-16 | 0   | 0,00          | 0           | 89.961.708 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-may-16 | 0   | 0,00          | 0           | 89.961.708 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-jun-16 | 1   | 22.203.734,72 | 0           | 89.961.708 | 160.000.000          | 0,00          | 0                    | 22.203.734,72 | 4.041.079.719        | 0,00         | 0 |
| 14-jul-16 | 0   | 0,00          | 0           | 67.757.973 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-ago-16 | 0   | 0,00          | 0           | 67.757.973 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-sep-16 | 1   | 14.125.087,25 | 0           | 67.757.973 | 160.000.000          | 0,00          | 0                    | 14.125.087,25 | 3.870.273.905        | 0,00         | 0 |
| 14-oct-16 | 0   | 0,00          | 0           | 53.632.886 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-nov-16 | 0   | 0,00          | 0           | 53.632.886 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-dic-16 | 1   | 11.760.848,92 | 0           | 53.632.886 | 160.000.000          | 0,00          | 0                    | 11.760.848,92 | 4.304.470.706        | 0,00         | 0 |
| 14-ene-17 | 0   | 0,00          | 0           | 41.872.037 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-feb-17 | 0   | 0,00          | 0           | 41.872.037 | 160.000.000          | 0,00          | 0                    | 0,00          | 0                    | 0,00         | 0 |
| 14-mar-17 | 1   | 11.226.478,31 | 0           | 41.872.037 | 160.000.000          | 0,00          | 0                    | 11.226.478,31 | 5.130.500.589        | 0,00         | 0 |

**FTAEMPRESAS BANESTO 5**  
14-sep-15

0,36

1,07

2,25

| Fecha     | Principal disponible para la amortización | SERIE A | SERIE B    | SERIE C     | AMORTIZACION SERIE A | VIDA SERIE A | AMORTIZACION SERIE B | VIDA SERIE B  | AMORTIZACION SERIE C | VIDA SERIE C    |
|-----------|---|---------|------------|-------------|----------------------|--------------|----------------------|---------------|----------------------|-----------------|
| 14-abr-17 | 0,00                                      | 0       | 30.645.559 | 160.000.000 | 0,00                 | 0            | 0,00                 | 0             | 0,00                 | 0               |
| 14-may-17 | 0,00                                      | 0       | 30.645.559 | 160.000.000 | 0,00                 | 0            | 0,00                 | 0             | 0,00                 | 0               |
| 14-jun-17 | 10.691.812,09                             | 0       | 30.645.559 | 160.000.000 | 0,00                 | 0            | 10.691.812,09        | 5.848.421.215 | 0,00                 | 0               |
| 14-jul-17 | 0,00                                      | 0       | 19.953.747 | 160.000.000 | 0,00                 | 0            | 0,00                 | 0             | 0,00                 | 0               |
| 14-ago-17 | 0,00                                      | 0       | 19.953.747 | 160.000.000 | 0,00                 | 0            | 0,00                 | 0             | 0,00                 | 0               |
| 14-sep-17 | 10.306.282,44                             | 0       | 19.953.747 | 160.000.000 | 0,00                 | 0            | 10.306.282,44        | 6.585.714.478 | 0,00                 | 0               |
| 14-oct-17 | 0,00                                      | 0       | 9.647.464  | 160.000.000 | 0,00                 | 0            | 0,00                 | 0             | 0,00                 | 0               |
| 14-nov-17 | 0,00                                      | 0       | 9.647.464  | 160.000.000 | 0,00                 | 0            | 0,00                 | 0             | 0,00                 | 0               |
| 14-dic-17 | 11.895.610,48                             | 0       | 9.647.464  | 160.000.000 | 0,00                 | 0            | 9.647.464,11         | 7.052.296.266 | 2.248.146,36         | 1.643.394.991   |
| 14-ene-18 | 0,00                                      | 0       | 0          | 157.751.854 | 0,00                 | 0            | 0,00                 | 0             | 0,00                 | 0               |
| 14-feb-18 | 0,00                                      | 0       | 0          | 157.751.854 | 0,00                 | 0            | 0,00                 | 0             | 0,00                 | 0               |
| 14-mar-18 | 157.751.853,64                            | 0       | 0          | 157.751.854 | 0,00                 | 0            | 0,00                 | 0             | 157.751.853,64       | 129.672.023.690 |