

FONDO DE TITULIZACIÓN DE ACTIVOS EMPRESAS BANESTO 2

December 31st, 2012

ARREARS FROM CURRENT MONTH						
	Up to 30 days	30 to 60 days	60 to 90 days	90 to 180 days	180 to 365 days	More 365 days
Principal	10.441.489,50	637.359,18	291.386,26	1.810.128,91	6.655.901,07	5.107.943,44
Interest	100.884,82	42.916,94	19.461,50	174.202,18	318.739,15	1.042.687,38
Credit Rights	39.273.516,40	10.488.893,73	2.541.248,68	22.279.103,03	17.844.971,09	9.567.496,56
number of C.R.	115	53	20	41	83	383
% Credit Rights	8,31%	2,22%	0,54%	4,71%	3,78%	2,02%

ARREARS FROM LAST 12 MONTHS								
DATE	NUM. CR'S	BALANCE CR'S	UNPAID DC'S	PRINCIPAL UNPAID	INTEREST UNPAID	TOTAL UNPAID	BALANCE CR'S UNPAID	% UNPAID
February-12	3.468	627.928.650,71	524,00	5.294.516,90	1.174.343,19	6.468.860,09	72.989.501,40	1,00%
March-12	3.280	616.467.590,02	505,00	5.919.116,58	1.329.958,39	7.249.074,97	95.561.130,84	1,00%
April-12	3.054	603.220.874,22	284,00	4.731.094,74	556.813,17	5.287.907,91	91.556.460,63	0,00%
May-12	2.855	590.256.316,25	319,00	6.874.659,30	356.439,91	7.231.099,21	79.917.192,44	1,00%
June-12	2.593	556.743.009,23	317,00	4.461.425,94	528.035,23	4.989.461,17	67.810.900,67	0,00%
July-12	2.389	532.707.914,41	311,00	4.323.690,26	647.896,53	4.971.586,79	73.145.118,92	0,00%
August-12	2.307	519.989.254,74	255,00	3.957.604,33	479.434,70	4.437.039,03	69.444.050,09	0,00%
September-12	2.248	510.525.762,74	206,00	3.472.929,19	273.292,07	3.746.221,26	38.140.068,58	0,00%
October-12	2.195	503.088.853,76	222,00	8.409.897,51	789.866,44	9.199.763,95	69.842.107,15	1,00%
November-12	2.026	487.854.839,99	212,00	4.576.048,03	379.931,12	4.955.979,15	51.541.095,02	1,00%

ARREARS AND LTV FROM CURRENT MONTH						
	Up to 30 days	30 to 60 days	60 to 90 days	90 to 180 days	180 to 365 days	More 365 days
Principal	57.221,33	162.419,60	1.584,46	1.176.796,82	5.712.920,75	4.327.078,47
Interest	44.793,86	27.768,81	889,49	161.849,67	285.271,63	680.843,06
Credit Rights	19.239.428,84	7.904.533,52	188.351,36	20.868.245,96	15.185.411,73	8.662.249,85
number of C.R.	33	23	3	21	15	24
% Credit Rights	4,07%	1,67%	0,04%	4,42%	3,21%	1,83%
% LTV	62,00%	33,00%	37,00%	34,00%	55,00%	67,00%

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LEGAL LOANS	
Previous Date	6.807.679,82 €
Legal loans in month	812.068,20 €
Current Date	7.619.747,82 €

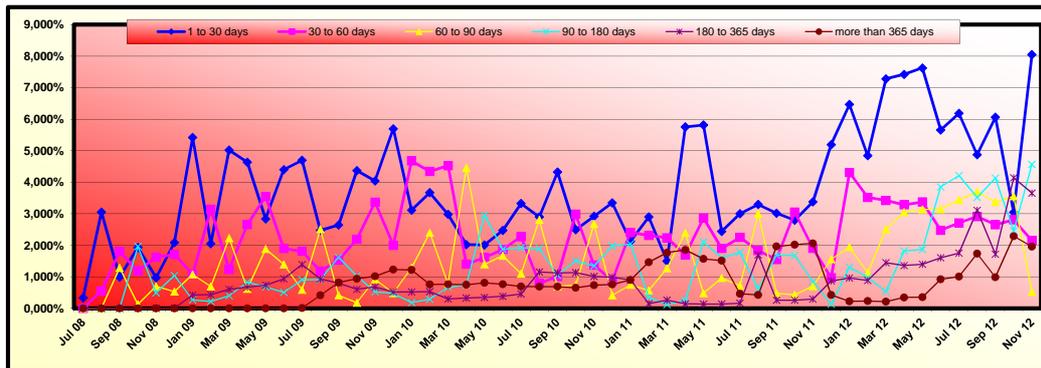
Legal : Loans in which the originator will take legal actions. This amount is included in the less than 365 days in arrears bucket.

CUMULATIVE WRITE-OFF LOANS	
Previous Date	25.702.959,48 €
Write-off loans in month	3.289.087,27 €
Current Date	28.992.046,75 €

TRANSITORY PROPERTIES	
Previous Date	14.297.757,97 €
T.P. in month	(70.021,45) €
Current Date	14.227.736,52 €

POOL LOSSES	
Losses previous Date	244.615,96 €
Losses in month	(244.615,96) €
Losses current Date	0,00 €

Intervals	HISTORICAL ARREARS			
	Sep 2012	Oct 2012	Nov 2012	Dec 2012
1 to 30 days	6,064%	3,048%	8,050%	8,312%
30 to 60 days	2,655%	2,808%	2,150%	2,220%
60 to 90 days	3,370%	3,554%	0,521%	0,538%
90 to 180 days	4,130%	2,455%	4,567%	4,715%
180 to 365 days	1,718%	4,142%	3,658%	3,777%
more than 365 days	0,988%	2,287%	1,961%	2,025%



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MONTHLY CUMULATIVE FAILED LOANS AND RECOVERIES				
	FAILED LOANS	RECOVERIES	% Recovery	NEW TRANSITORY PROPERTIES
January-00	-	0,00 €	0,00%	0,00
January-12	144.219,53 €	92.398,50 €	0,00%	309.913,39
February-12	166.028,30 €	48.429,25 €	33,58%	746.954,30
March-12	767.959,00 €	92.398,50 €	55,65%	768.813,45
April-12	923.792,87 €	117.279,14 €	15,27%	768.813,45
May-12	932.683,99 €	134.612,99 €	14,57%	1.687.705,45
June-12	1.591.541,00 €	293.648,92 €	31,48%	1.687.705,45
July-12	1.617.457,45 €	325.036,00 €	20,42%	1.687.705,45
August-12	1.620.609,55 €	356.308,97 €	22,03%	1.687.705,45
September-12	1.711.620,64 €	367.735,18 €	22,69%	2.127.311,05
October-12	26.146.587,79 €	406.081,72 €	23,72%	2.525.786,37
November-12	26.499.697,68 €	500.470,21 €	1,91%	2.793.104,33

% Recovery: total recoveries n / total cumulative failed loans n-1