

**FONDO DE TITULIZACIÓN HIPOTECARIA
BANESTO 3**

May 31, 2011

PRINCIPAL BALANCE IN ARREARS	
Principal Balance in Arrears < 30 days	5.669,63 €
Interest accrued on MP's in Arrears < 30 days	1.021,25 €
Outstanding Balance < 30 days	1.111.156,49 €
Number of Mortgage Participations < 30 days	26
% of Outstanding Balance	1,20%
Principal Balance in Arrears < 60 days	5.503,07 €
Interest accrued on MP's in Arrears < 60 days	1.505,72 €
Outstanding Balance < 60 days	520.163,13 €
Number of Mortgage Participations < 60 días	11
% of Outstanding Balance	0,56%
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	10.824,01 €
Interest accrued on MP's in Arrears < 180 days	2.649,05 €
Outstanding Balance < 180 days	378.753,80 €
Number of Mortgage Participations < 180 días	8
% of Outstanding Balance	0,41%
Principal Balance in Arrears < 365 days	0,00 €
Interest accrued on MP's in Arrears < 365 days	0,00 €
Outstanding Balance < 365 days	0,00 €
Number of Mortgage Participations < 365 días	0
% of Outstanding Balance	0,00%
Principal Balance in Arrears > 365 days	5.124,70 €
Interest accrued on MP's in Arrears > 365 days	1.726,48 €
Outstanding Balance > 365 days	223.097,02 €
Number of Mortgage Participations > 365 días	1
% of Outstanding Balance	0,24%

LEGAL

134.823,81 €

Legal: Loans in which the originator will take legal actions. This amount is included in the over 180 days in arrears bucket.

TRANSITORY PROPERTIES

23.412,39 €



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HISTORICAL ARREARS DATA

Date	Feb-11	Mar-11	Apr-11	May-11
< 30 days	1,559%	1,082%	2,705%	1,197%
30-60 days	0,222%	0,264%	0,477%	0,560%
60-90 days	0,324%	0,318%	0,130%	0,000%
90-180 days	0,071%	0,019%	0,282%	0,408%
> 180 days	0,293%	0,294%	0,245%	0,240%

