



F.T.H.: BANESTO 3

DESIREE PEREZ MONTORO

ANALYST

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

CIUDAD GRUPO SANTANDER

28660 BOADILLA DEL MONTE

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NAME OF THE FUND:

F.T.H.: BANESTO 3

INFORMATION AT:

QUARTER/SEMESTER:

September 20, 2010 - December 20, 2010

YEAR:

2010

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	July 16, 2001	Paying Agent	BANESTO	
Disbursement Date	July 19, 2001	Negotiation Market	AIAF	
Final Date of Redemption	March 18, 2031	Ratings Agencies	MOODY'S ESPAÑA	
Management Company	SANTANDER DE TITULIZACION, S.G.F.T, S.A.	Rating	Initial	Current
Credit Rights 's Seller	BANESTO	CLASS A	Aaa	Aaa
		CLASS B	A2	A2

II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS

CLASS PRIORITY ISIN CODE	NUM BONDS	NOMINAL			
			Initial	Current	%Act/In
CLASS A ES0338398003	5.273	Nominal per Bond	100.000,00	17.155,15	
		Total Nominal	527.300.000,00	90.459.105,95	17,16 %
CLASS B ES0338398011	177	Nominal per Bond	100.000,00	51.106,83	
		Total Nominal	17.700.000,00	9.045.908,91	51,11 %

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period December 20, 2010			Next Payment Date March 18, 2011		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	674,70 €	49,98 €	1,2714 %	52,59 €	42,60 €
CLASS B	2.010,01 €	198,58 €	1,6466 %	202,89 €	164,34 €
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	8.799	2.856
CR's Outstanding to be amortised	545.000.751,44	99.504.995,22
CR's Outstanding per Loan to be amortised	61.938,94	34.840,68
Interest Rate	5,73 %	2,42 %

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	5,47 %
Average Monthly Single Rate	8,21 %
Constant Prepayment Rate from Constitution	12,09 %

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	0,00	27.368,28	5.729,28
Debt to be amortised	0,00	0,00	99.477.813,05
Total Debt	0,00	27.368,28	99.483.542,33

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QUARTERLY BONDS PAYOUT REPORT

December 20, 2010

BONDS. PRINCIPAL	
Previous Balance	103.418.479,73 €
Principal Amortised	3.913.464,87 €
Outstanding Balance	99.505.014,86 €
% of Initial Balance	18,26 %
Principal accrued and unpaid	0,00 €

DATA	
Determination Date	December 13, 2010
Payment Date	December 20, 2010
Last Payment Date	September 20, 2010
Number of Days (Act/360)	91
Reference Interest Rate (%)	1,024 %
Next Payment Date	March 18, 2011

INTEREST PAID	
CLASS A	263.544,54 €
CLASS B	35.148,66 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	December 20, 2010
CLASS A	10,01	1,85
CLASS B	17,25	1,85

F.T.H.: BANESTO 3**QUARTERLY COLLATERAL REPORT****December 20, 2010**

PRINCIPAL	
Previous Balance	103.418.481,76 €
Principal Amortised	3.913.486,54 €
Outstanding Balance	99.504.995,22 €
Number of Credit Rights	2.856
LTV	40,13%

INTEREST	
Interest received during relevant period	608.353,85 €
Interest accrued during relevant period	785.472,99 €

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	0,00 €	9.244,71 €	899,86 €	12.740,36 €	4.297,24 €
Interest accrued on Credit Rights in Arrears	0,00 €	2.466,75 €	197,99 €	1.818,61 €	1.432,04 €
Outstanding Balance	0,00 €	822.926,31 €	33.585,57 €	451.234,55 €	137.877,20 €
Number of Credit Rights	0	18	2	6	4
% of Outstanding Balance	0,00 %	0,83 %	0,03 %	0,45 %	0,14%

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QUARTERLY COLLATERAL REPORT

December 20, 2010

CONTENTIOUS / JUDICIAL	
Last balance	50.928,64 €
Difference in Actual Period	-2.981,91 €
Current balance	47.946,73 €
Contentious CR's number	2

TRANSITORY PROPERTIES	
Last balance	0,00 €
Difference in Actual Period	23.412,39 €
Current balance	23.412,39 €
Transitory properties CR's number	1

NET LOSSES	
Last balance	0,00 €
Difference in Actual Period	0,00 €
Current balance	0,00 €

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QUARTERLY REPORT - ALLOCATION OF CASH

December 20, 2010

TOTAL CASH RECEIVED END OF PERIOD	4.545.137,79 €
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	3.910.504,63 €
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	608.353,85 €
Interest received under GIC	24.666,00 €
CONTENTIOUS	-437,81 €
INCOMES/EXPENSES OF TRANSTORY PROPERTIES	0,00 €
RESERVE FUNDS	0,00 €
OTHERS	2.051,12 €

TREASURY ACCOUNT STATEMENT	2.855.074,93 €
PRINCIPAL RESERVE FUND	
Previous Balance	1.292.731,02 €
Period utilization	48.918,58 €
Outstanding Balance	1.243.812,44 €
PRINCIPAL RESERVE FUND	
Previous Balance	1.621.046,20 €
Period utilization	9.783,71 €
Outstanding Balance	1.611.262,49 €
WITHHOLDING TAXES	0,00 €
ISSUE EXPENSES WITHHELD	0,00 €
OTHERS	0,00 €

TOTAL CASH PAID END OF PERIOD	4.545.137,79 €
Ordinary Expenses	365,50 €
SGFT Fee	17.036,25 €
Swap Collection A	420.938,32 €
Swap Payment A	-263.557,16 €
Interest paid to Bondholders Class A	263.544,54 €
Principal Withholding Class A	3.557.693,10 €
Principal Withholding Class B	355.771,77 €
Swap collection B	42.093,84 €
Swap Payment B	-35.147,99 €
Interest paid to Bondholders Class B	35.148,66 €
Interest Subordinated Loan A	12.938,61 €
Interest Subordinated Loan B	0,00 €
Redemption Subordinated Loan A	58.702,30 €
Redemption Subordinated Loan B	0,00 €
Fixed Fee	6.000,00 €
Variable Fee	132.312,35 €
Utilization Reserve Fund Principal and Secondary	-58.702,30 €

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CREDIT ENHACEMENT AND SUBORDINATED LOAN

December 20, 2010

CREDIT ENHACEMENT		
CONCEPTS	INITIAL	December 20, 2010
SUBORDINATED ISSUE	3,25 %	9,09 %
PRINCIPAL RESERVE FUND	6.812.500,00 € (1,25 %)	1.243.812,44 € (1,25 %)
SECONDARY RESERVE FUND	2.725.000,00 € (0,50 %)	1.611.262,49 € (1,62 %)
ADDITIONAL MARGIN	0,65%	0,65%

SUBORDINATED LOANS		
CONCEPTS	INITIAL	December 20, 2010
SUBORDINATED LOAN A		
Total Outstanding Subordinated Loan	10.655.260,00 €	2.856.838,99 €
Interest Rate	5,080 %	1,770%
SUBORDINATED LOAN B		
Total Outstanding Subordinated Loan	1.351.900,00 €	-
Interest Rate	5,080 %	-

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TRIGGERS OF THE MODEL

December 20, 2010

BOND's TRIGGERS	
1. IF 1.A) IS HIGHER THAN 1.B) THERE IS NO REDEMPTION OF CLASS B:	
1.A) MP'S IN ARREARS OVER 90 DAYS	589.111,75 €
1.B) 7% MP'S OUTSTANDING BALANCE	6.965.349,67 €

THIS LEVEL HAS NOT BEEN REACHED, SO THE REDEMPTION OF CLASS B HAS TAKEN PLACE.

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DEFINITIONS

December 20, 2010

DETERMINATION 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.

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

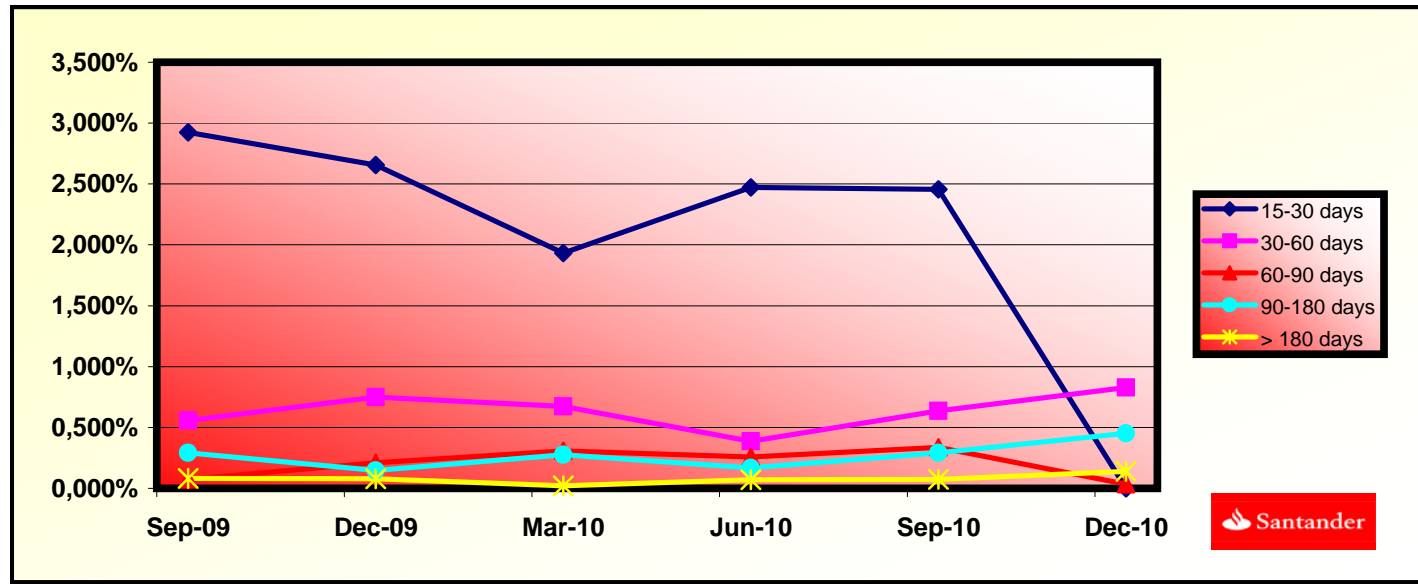
TRANSITORY PROPERTIES Those assets in the balance of the Fund as a consequence of a judicial or non-judicial process.

CONTENTIOUS / JUDICIAL Loans in which the Originator will take legal actions. This amount is included in the bucket > 180 days in arrears.

**FONDO DE TITULIZACIÓN HIPOTECARIA
BANESTO 3**

**HISTORICAL ARRERS REPORT
DECEMBER 20TH, 2010**

Data	Sep-09	Dec-09	Mar-10	Jun-10	Sep-10	Dec-10
15-30 days	2,924%	2,657%	1,933%	2,472%	2,457%	0,000%
30-60 days	0,557%	0,750%	0,674%	0,386%	0,637%	0,827%
60-90 days	0,072%	0,210%	0,307%	0,258%	0,336%	0,034%
90-180 days	0,293%	0,147%	0,275%	0,169%	0,292%	0,453%
> 180 days	0,083%	0,080%	0,022%	0,071%	0,073%	0,139%



**FONDO DE TITULIZACIÓN HIPOTECARIA
BANESTO 3**

**LTV
DECEMBER 20TH, 2010**

LTV (%)	OUTS. BALANC	% OUTSTANDING	LOANS	% LOANS
0,00 - 9,99	2.401,83	2,41%	295,00	10,32%
10,00 - 19,99	9.500,92	9,55%	492,00	17,21%
20,00 - 29,99	15.189,11	15,27%	557,00	19,48%
30,00 - 39,99	17.083,76	17,17%	445,00	15,56%
40,00 - 49,99	26.192,39	26,32%	550,00	19,24%
50,00 - 59,99	22.455,02	22,57%	409,00	14,31%
60,00 - 69,99	6.639,47	6,67%	110,00	3,85%
70,00 - 79,99	38,88	0,04%	1,00	0,04%
>80	0,00	0,00%	0,00	0,00%



PREPAYMENTS -BANESTO 3

December, 18th 2010

DATE	OUTSTANDING BEFORE PREPAYMENT	REAL OUTSTANDING	PREPAYMENT VECTOR	REMAINING AT THE END OF THE MONTH	AVERAGE SINGLE MONTHLY MORTALITY	CPR	MONTHLY SINGLE MONTHLY MORTALITY	CPR	OUTSTANDING AFTER PREPAYMENT
			1,07%			12,33%		8,21%	
	545.000,75		100,00%	100,00%					545.000,000000
ago-01	543.527,97	539.890,26	98,93%	99,33%	0,67%	7,74%	0,67%	7,74%	537.720,35
sep-01	542.048,16	536.425,27	97,87%	98,96%	0,52%	6,06%	0,37%	4,36%	530.526,42
oct-01	540.561,28	529.205,98	96,83%	97,90%	0,71%	8,14%	1,07%	12,16%	523.418,00
nov-01	539.067,30	508.856,10	95,79%	94,40%	1,43%	15,89%	3,58%	35,42%	516.394,11
dic-01	537.566,18	504.903,38	94,77%	93,92%	1,25%	13,97%	0,50%	5,83%	509.453,80
ene-02	536.058,09	497.975,70	93,76%	92,90%	1,22%	13,70%	1,09%	12,37%	502.596,31
feb-02	534.542,80	492.605,76	92,76%	92,15%	1,16%	13,07%	0,80%	9,17%	495.820,53
mar-02	533.020,28	487.539,03	91,76%	91,47%	1,11%	12,52%	0,75%	8,59%	489.125,52
abr-02	531.490,48	482.325,78	90,78%	90,75%	1,07%	12,14%	0,78%	9,02%	482.510,37
may-02	529.953,38	472.096,04	89,81%	89,08%	1,15%	12,95%	1,84%	19,95%	475.974,19
jun-02	528.408,94	467.430,92	88,85%	88,46%	1,11%	12,52%	0,70%	8,07%	469.516,08
jul-02	526.857,13	462.405,44	87,91%	87,77%	1,08%	12,23%	0,78%	9,01%	463.135,15
ago-02	525.297,91	456.827,61	86,97%	86,97%	1,07%	12,10%	0,91%	10,42%	456.830,53
sep-02	523.731,24	453.636,50	86,04%	86,62%	1,02%	11,59%	0,40%	4,71%	450.601,37
oct-02	522.157,09	449.551,51	85,12%	86,10%	0,99%	11,29%	0,60%	6,99%	444.446,79
nov-02	520.575,42	444.561,67	84,21%	85,40%	0,98%	11,16%	0,81%	9,29%	438.365,97
dic-02	518.986,20	439.227,31	83,31%	84,63%	0,98%	11,11%	0,90%	10,25%	432.358,06
ene-03	517.390,11	433.249,55	82,42%	83,74%	0,98%	11,16%	1,06%	11,97%	426.422,83
feb-03	515.786,40	428.692,19	81,54%	83,11%	0,97%	11,02%	0,74%	8,57%	420.558,86
mar-03	514.175,03	423.303,14	80,67%	82,33%	0,97%	11,01%	0,95%	10,80%	414.765,34
abr-03	512.555,97	416.694,08	79,80%	81,30%	0,98%	11,16%	1,25%	14,01%	409.041,47
may-03	510.929,17	412.683,71	78,95%	80,77%	0,97%	11,00%	0,65%	7,49%	403.386,46
jun-03	509.294,61	407.499,71	78,11%	80,01%	0,96%	10,98%	0,94%	10,71%	397.799,54
jul-03	507.654,69	402.586,78	77,27%	79,30%	0,96%	10,95%	0,89%	10,13%	392.281,81
ago-03	506.006,94	397.341,20	76,45%	78,52%	0,96%	10,96%	0,98%	11,16%	386.830,59
sep-03	504.351,31	392.372,47	75,63%	77,80%	0,96%	10,94%	0,93%	10,57%	381.445,12
oct-03	502.687,79	387.970,25	74,82%	77,18%	0,95%	10,87%	0,79%	9,13%	376.124,67
nov-03	501.016,31	382.648,49	74,02%	76,37%	0,96%	10,91%	1,04%	11,82%	370.868,48
dic-03	499.336,86	377.345,85	73,23%	75,57%	0,96%	10,94%	1,05%	11,94%	365.675,83
ene-04	497.651,76	371.070,26	72,45%	74,56%	0,97%	11,08%	1,33%	14,84%	360.547,72
feb-04	495.958,61	366.124,10	71,68%	73,82%	0,97%	11,09%	1,00%	11,32%	355.481,67
mar-04	494.257,38	358.230,57	70,91%	72,48%	1,00%	11,37%	1,82%	19,77%	350.476,99
abr-04	492.548,02	352.050,49	70,15%	71,48%	1,01%	11,50%	1,38%	15,40%	345.532,98
may-04	490.830,50	346.309,50	69,40%	70,56%	1,02%	11,58%	1,29%	14,39%	340.648,94

PREPAYMENTS -BANESTO 3

December, 18th 2010

DATE	OUTSTANDING BEFORE PREPAYMENT	REAL OUTSTANDING	PREPAYMENT VECTOR	REMAINING AT THE END OF THE MONTH	AVERAGE SINGLE MONTHLY MORTALITY	CPR	MONTHLY SINGLE MONTHLY MORTALITY	CPR	OUTSTANDING AFTER PREPAYMENT
			1,07%			12,33%		8,21%	
	545.000,75		100,00%	100,00%					545.000,000000
jun-04	489.104,78	339.879,89	68,66%	69,49%	1,03%	11,73%	1,51%	16,69%	335.824,19
jul-04	487.378,07	333.538,37	67,93%	68,44%	1,05%	11,88%	1,52%	16,77%	331.062,99
ago-04	485.643,12	328.314,83	67,20%	67,60%	1,05%	11,92%	1,21%	13,64%	326.359,65
sep-04	483.899,88	325.180,03	66,48%	67,20%	1,04%	11,80%	0,60%	6,94%	321.713,51
oct-04	482.148,31	318.392,25	65,77%	66,04%	1,06%	11,99%	1,73%	18,91%	317.123,93
nov-04	480.388,39	313.447,63	65,07%	65,25%	1,06%	12,02%	1,19%	13,41%	312.590,26
dic-04	478.620,06	308.765,00	64,38%	64,51%	1,06%	12,04%	1,13%	12,75%	308.111,85
ene-05	476.851,11	301.648,49	63,69%	63,26%	1,08%	12,26%	1,94%	20,97%	303.693,07
feb-05	475.073,72	296.110,32	63,01%	62,33%	1,09%	12,36%	1,47%	16,27%	299.328,22
mar-05	473.287,83	292.384,76	62,33%	61,78%	1,09%	12,31%	0,89%	10,12%	295.016,68
abr-05	471.493,43	287.710,34	61,67%	61,02%	1,09%	12,34%	1,22%	13,74%	290.757,85
may-05	469.690,45	283.326,47	61,01%	60,32%	1,09%	12,35%	1,15%	12,91%	286.551,12
jun-05	467.878,86	277.846,23	60,36%	59,38%	1,10%	12,46%	1,55%	17,14%	282.395,90
jul-05	466.074,04	273.281,57	59,71%	58,63%	1,11%	12,49%	1,26%	14,14%	278.300,79
ago-05	464.260,61	269.162,22	59,07%	57,98%	1,11%	12,50%	1,12%	12,67%	274.255,87
sep-05	462.438,51	265.737,25	58,44%	57,46%	1,10%	12,45%	0,88%	10,10%	270.260,56
oct-05	460.607,71	261.586,56	57,82%	56,79%	1,10%	12,46%	1,17%	13,18%	266.314,28
nov-05	458.768,17	254.744,37	57,20%	55,53%	1,12%	12,69%	2,23%	23,66%	262.416,48
dic-05	456.919,85	249.916,94	56,59%	54,70%	1,13%	12,77%	1,50%	16,57%	258.566,60
ene-06	455.081,63	243.334,40	55,98%	53,47%	1,15%	12,99%	2,24%	23,81%	254.774,69
feb-06	453.234,63	237.882,89	55,39%	52,49%	1,17%	13,12%	1,84%	20,00%	251.029,42
mar-06	451.378,82	233.269,53	54,79%	51,68%	1,17%	13,19%	1,54%	16,95%	247.330,28
abr-06	449.514,14	228.659,73	54,21%	50,87%	1,18%	13,26%	1,57%	17,29%	243.676,72
may-06	447.640,55	215.149,19	53,63%	48,06%	1,26%	14,07%	5,51%	49,37%	240.068,23
jun-06	445.758,03	211.654,12	53,06%	47,48%	1,25%	14,06%	1,21%	13,58%	236.504,28
jul-06	443.877,35	208.876,51	52,49%	47,06%	1,25%	13,99%	0,89%	10,22%	232.990,06
ago-06	441.987,68	205.480,06	51,93%	46,49%	1,25%	13,99%	1,21%	13,54%	229.519,27
sep-06	440.089,00	203.064,54	51,37%	46,14%	1,24%	13,90%	0,75%	8,63%	226.091,41
oct-06	438.181,25	199.830,38	50,83%	45,60%	1,24%	13,89%	1,16%	13,11%	222.706,00
nov-06	436.264,39	196.223,60	50,28%	44,98%	1,24%	13,91%	1,37%	15,29%	219.362,54
dic-06	434.338,38	192.840,14	49,74%	44,40%	1,24%	13,92%	1,29%	14,41%	216.060,55
ene-07	432.415,18	188.995,63	49,21%	43,71%	1,25%	13,97%	1,56%	17,17%	212.805,47
feb-07	430.482,80	185.490,72	48,69%	43,09%	1,25%	14,00%	1,41%	15,71%	209.590,80
mar-07	428.541,19	182.634,62	48,17%	42,62%	1,25%	13,97%	1,09%	12,36%	206.416,10
abr-07	426.590,31	180.123,60	47,65%	42,22%	1,24%	13,92%	0,92%	10,54%	203.280,89
may-07	424.630,11	177.873,88	47,14%	41,89%	1,24%	13,86%	0,79%	9,11%	200.184,72
jun-07	422.660,55	174.890,05	46,64%	41,38%	1,24%	13,86%	1,22%	13,69%	197.127,15
jul-07	420.697,00	172.177,92	46,14%	40,93%	1,23%	13,83%	1,09%	12,34%	194.114,83
ago-07	418.724,08	168.822,05	45,65%	40,32%	1,24%	13,87%	1,49%	16,46%	191.140,10
sep-07	416.741,73	166.931,26	45,16%	40,06%	1,23%	13,79%	0,65%	7,52%	188.202,52
oct-07	414.749,92	164.555,51	44,68%	39,68%	1,23%	13,75%	0,95%	10,82%	185.301,67
nov-07	412.748,60	162.322,92	44,20%	39,33%	1,22%	13,70%	0,88%	10,05%	182.437,11
dic-07	410.737,72	160.233,58	43,73%	39,01%	1,22%	13,64%	0,80%	9,23%	179.608,44
ene-08	408.732,94	157.397,63	43,26%	38,51%	1,22%	13,65%	1,29%	14,41%	176.822,03

PREPAYMENTS -BANESTO 3

December, 18th 2010

DATE	OUTSTANDING BEFORE PREPAYMENT	REAL OUTSTANDING	PREPAYMENT VECTOR	REMAINING AT THE END OF THE MONTH	AVERAGE SINGLE MONTHLY MORTALITY	CPR	MONTHLY SINGLE MONTHLY MORTALITY	CPR	OUTSTANDING AFTER PREPAYMENT
			1,07%			12,33%		8,21%	
	545.000,75		100,00%	100,00%					545.000,000000
feb-08	406.718,59	155.495,62	42,80%	38,23%	1,21%	13,59%	0,72%	8,30%	174.070,56
mar-08	404.694,62	153.316,91	42,34%	37,88%	1,21%	13,55%	0,91%	10,37%	171.353,63
abr-08	402.660,99	151.340,98	41,89%	37,59%	1,20%	13,50%	0,79%	9,08%	168.670,84
may-08	400.617,65	149.611,77	41,44%	37,35%	1,19%	13,42%	0,64%	7,40%	166.021,79
jun-08	398.564,55	147.407,19	41,00%	36,98%	1,19%	13,39%	0,97%	11,00%	163.406,10
jul-08	396.525,06	145.308,27	40,56%	36,65%	1,19%	13,36%	0,92%	10,46%	160.832,87
ago-08	394.475,83	143.409,80	40,13%	36,35%	1,18%	13,31%	0,79%	9,12%	158.292,07
sep-08	392.416,82	141.865,64	39,70%	36,15%	1,18%	13,24%	0,56%	6,49%	155.783,31
oct-08	390.347,98	140.074,65	39,27%	35,88%	1,17%	13,18%	0,74%	8,52%	153.306,24
nov-08	388.269,26	138.000,87	38,85%	35,54%	1,17%	13,16%	0,95%	10,86%	150.860,48
dic-08	386.180,61	136.573,15	38,44%	35,37%	1,16%	13,08%	0,50%	5,83%	148.445,66
ene-09	384.112,62	132.614,45	38,03%	34,52%	1,17%	13,22%	2,38%	25,06%	146.073,08
feb-09	382.034,76	132.390,94	37,62%	34,65%	1,16%	13,04%	0,37%	4,59%	143.730,54
mar-09	379.946,98	131.178,61	37,22%	34,53%	1,15%	12,95%	0,37%	4,37%	141.417,69
abr-09	377.849,22	131.093,99	36,82%	34,69%	1,13%	12,77%	0,49%	6,05%	139.134,19
may-09	375.741,45	126.981,19	36,43%	33,79%	1,15%	12,93%	2,59%	27,05%	136.879,69
jun-09	373.623,62	125.933,10	36,04%	33,71%	1,14%	12,84%	0,26%	3,11%	134.653,86
jul-09	371.507,27	124.036,38	35,65%	33,39%	1,14%	12,81%	0,95%	10,77%	132.460,50
ago-09	369.380,82	122.257,21	35,27%	33,10%	1,13%	12,78%	0,87%	9,92%	130.295,07
sep-09	367.244,21	120.951,68	34,90%	32,93%	1,13%	12,72%	0,49%	5,75%	128.157,24
oct-09	365.097,40	119.660,56	34,52%	32,77%	1,12%	12,65%	0,49%	5,68%	126.046,71
nov-09	362.940,34	118.135,12	34,16%	32,55%	1,12%	12,60%	0,69%	7,95%	123.963,15
dic-09	360.772,98	116.796,95	33,79%	32,37%	1,11%	12,54%	0,54%	6,28%	121.906,24
ene-10	358.622,69	114.950,14	33,43%	32,05%	1,11%	12,53%	0,99%	11,27%	119.884,84
feb-10	356.462,13	112.839,57	33,07%	31,66%	1,11%	12,54%	1,24%	13,92%	117.889,32
mar-10	354.291,26	111.650,69	32,72%	31,51%	1,10%	12,47%	0,45%	5,24%	115.919,39
abr-10	352.110,02	110.326,07	32,37%	31,33%	1,10%	12,42%	0,57%	6,68%	113.974,74
may-10	349.918,36	108.649,09	32,02%	31,05%	1,10%	12,40%	0,90%	10,32%	112.055,07
jun-10	347.716,24	107.147,47	31,68%	30,81%	1,09%	12,37%	0,76%	8,72%	110.160,10
jul-10	345.621,17	105.748,51	31,34%	30,60%	1,09%	12,33%	0,71%	8,17%	108.326,39
ago-10	343.516,10	104.538,19	31,01%	30,43%	1,09%	12,28%	0,54%	6,28%	106.516,18
sep-10	341.400,97	103.418,48	30,68%	30,29%	1,08%	12,22%	0,46%	5,36%	104.729,21
oct-10	339.275,75	102.052,13	30,35%	30,08%	1,08%	12,18%	0,70%	8,12%	102.965,20
nov-10	337.140,38	100.612,46	30,02%	29,84%	1,07%	12,15%	0,79%	9,04%	101.223,88
dic-10	334.994,81	99.505,00	29,70%	29,70%	1,07%	12,09%	0,47%	5,47%	99.505,00



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DATE	PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	CLASS A PRINCIPAL	AVERAGE LIFE CLASS A	CLASS B PRINCIPAL	AVERAGE LIFE CLASS B
					1,85		1,85
			545000000	5450000			
			17.700.000				
11/08/01	0	527.300.000	17.700.000	0	0	0	0
11/09/01	1 14.473.577	527.300.000	17.700.000	14.473.577	(48.877.271.084)	0	0
11/10/01	1 0	512.826.423	17.700.000	0	0	0	0
11/11/01	1 0	512.826.423	17.700.000	0	0	0	0
11/12/01	1 21.072.620	512.826.423	17.700.000	21.072.620	(69.244.630.176)	0	0
11/01/02	1 0	491.753.802	17.700.000	0	0	0	0
11/02/02	1 0	491.753.802	17.700.000	0	0	0	0
11/03/02	1 20.328.285	491.753.802	17.700.000	20.328.285	(64.969.197.986)	0	0
11/04/02	1 0	471.425.518	17.700.000	0	0	0	0
11/05/02	1 0	471.425.518	17.700.000	0	0	0	0
11/06/02	1 19.609.440	471.425.518	17.700.000	19.609.440	(60.867.701.229)	0	0
11/07/02	1 0	451.816.078	17.700.000	0	0	0	0
11/08/02	1 0	451.816.078	17.700.000	0	0	0	0
11/09/02	1 18.914.711	451.816.078	17.700.000	18.914.711	(56.971.108.148)	0	0
11/10/02	1 0	432.901.367	17.700.000	0	0	0	0
11/11/02	1 0	432.901.367	17.700.000	0	0	0	0
11/12/02	1 18.243.309	432.901.367	17.700.000	18.243.309	(53.288.704.501)	0	0
11/01/03	1 0	414.658.059	17.700.000	0	0	0	0
11/02/03	1 0	414.658.059	17.700.000	0	0	0	0
11/03/03	1 17.592.723	414.658.059	17.700.000	17.592.723	(49.805.000.121)	0	0
11/04/03	1 0	397.065.335	17.700.000	0	0	0	0
11/05/03	1 0	397.065.335	17.700.000	0	0	0	0
11/06/03	1 16.965.799	397.065.335	17.700.000	16.965.799	(46.469.323.310)	0	0
11/07/03	1 0	380.099.536	17.700.000	0	0	0	0
11/08/03	1 0	380.099.536	17.700.000	0	0	0	0
11/09/03	1 16.354.413	380.099.536	17.700.000	16.354.413	(43.290.130.952)	0	0
11/10/03	1 0	363.745.123	17.700.000	0	0	0	0
11/11/03	1 0	363.745.123	17.700.000	0	0	0	0
11/12/03	1 15.769.290	363.745.123	17.700.000	15.769.290	(40.306.305.484)	0	0
11/01/04	1 0	347.975.833	17.700.000	0	0	0	0
11/02/04	1 0	347.975.833	17.700.000	0	0	0	0
11/03/04	1 15.198.841	347.975.833	17.700.000	15.198.841	(37.465.143.379)	0	0
11/04/04	1 0	332.776.992	17.700.000	0	0	0	0
11/05/04	1 0	332.776.992	17.700.000	0	0	0	0
11/06/04	1 14.652.798	332.776.992	17.700.000	14.652.798	(34.771.089.452)	0	0
11/07/04	1 0	318.124.194	17.700.000	0	0	0	0
11/08/04	1 0	318.124.194	17.700.000	0	0	0	0
11/09/04	1 14.110.679	318.124.194	17.700.000	14.110.679	(32.186.459.746)	0	0
11/10/04	1 0	304.013.515	17.700.000	0	0	0	0
11/11/04	1 0	304.013.515	17.700.000	0	0	0	0
11/12/04	1 13.601.661	304.013.515	17.700.000	13.601.661	(29.787.636.611)	0	0
11/01/05	1 0	290.411.854	17.700.000	0	0	0	0
11/02/05	1 0	290.411.854	17.700.000	0	0	0	0
11/03/05	1 13.095.172	290.411.854	17.700.000	13.095.172	(27.499.860.430)	0	0
11/04/05	1 0	277.316.683	17.700.000	0	0	0	0
11/05/05	1 0	277.316.683	17.700.000	0	0	0	0
11/06/05	1 12.620.788	277.316.683	17.700.000	12.620.788	(25.342.541.310)	0	0
11/07/05	1 0	264.695.895	17.700.000	0	0	0	0
11/08/05	1 0	264.695.895	17.700.000	0	0	0	0
11/09/05	1 12.135.338	264.695.895	17.700.000	12.135.338	(23.251.307.306)	0	0
11/10/05	1 0	252.560.557	17.700.000	0	0	0	0
11/11/05	1 0	252.560.557	17.700.000	0	0	0	0
11/12/05	1 11.693.959	252.560.557	17.700.000	11.693.959	(21.341.474.458)	0	0
11/01/06	1 0	240.866.599	17.700.000	0	0	0	0
11/02/06	1 0	240.866.599	17.700.000	0	0	0	0
11/03/06	1 11.236.319	240.866.599	17.700.000	11.236.319	(19.495.013.165)	0	0
11/04/06	1 0	229.630.280	17.700.000	0	0	0	0
11/05/06	1 0	229.630.280	17.700.000	0	0	0	0
11/06/06	1 10.825.998	229.630.280	17.700.000	10.825.998	(17.787.115.318)	0	0

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DATE		PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	CLASS A PRINCIPAL	AVERAGE LIFE CLASS A	CLASS B PRINCIPAL	AVERAGE LIFE CLASS B
						1,85		1,85
11/07/06	1	0	218.804.281	17.700.000	0	0	0	0
11/08/06	1	0	218.804.281	17.700.000	0	0	0	0
11/09/06	1	10.412.867	218.804.281	17.700.000	10.412.867	(16.150.357.250)	0	0
11/10/06	1	0	208.391.414	17.700.000	0	0	0	0
11/11/06	1	0	208.391.414	17.700.000	0	0	0	0
11/12/06	1	10.030.862	208.391.414	17.700.000	10.030.862	(14.645.058.439)	0	0
11/01/07	1	0	198.360.552	17.700.000	0	0	0	0
11/02/07	1	0	198.360.552	17.700.000	0	0	0	0
11/03/07	1	9.644.454	198.360.552	17.700.000	9.644.454	(13.212.901.421)	0	0
11/04/07	1	0	188.716.098	17.700.000	0	0	0	0
11/05/07	1	0	188.716.098	17.700.000	0	0	0	0
11/06/07	1	9.288.952	188.716.098	17.700.000	9.288.952	(11.871.280.545)	0	0
11/07/07	1	0	179.427.147	17.700.000	0	0	0	0
11/08/07	1	0	179.427.147	17.700.000	0	0	0	0
11/09/07	1	8.924.627	179.427.147	17.700.000	8.333.947	(9.884.061.180)	590.680	(700.546.535)
11/10/07	1	0	171.093.200	17.109.320	0	0	0	0
11/11/07	1	0	171.093.200	17.109.320	0	0	0	0
11/12/07	1	8.594.076	171.093.200	17.109.320	7.812.796	(8.555.012.001)	781.280	(855.501.200)
11/01/08	1	0	163.280.403	16.328.040	0	0	0	0
11/02/08	1	0	163.280.403	16.328.040	0	0	0	0
11/03/08	1	8.254.811	163.280.403	16.328.040	7.504.374	(7.534.391.235)	750.437	(753.439.123)
11/04/08	1	0	155.776.029	15.577.603	0	0	0	0
11/05/08	1	0	155.776.029	15.577.603	0	0	0	0
11/06/08	1	7.947.533	155.776.029	15.577.603	7.225.030	(6.589.227.453)	722.503	(658.922.745)
11/07/08	1	0	148.550.999	14.855.100	0	0	0	0
11/08/08	1	0	148.550.999	14.855.100	0	0	0	0
11/09/08	1	7.622.786	148.550.999	14.855.100	6.929.806	(5.682.440.795)	692.981	(568.244.079)
11/10/08	1	0	141.621.193	14.162.119	0	0	0	0
11/11/08	1	0	141.621.193	14.162.119	0	0	0	0
11/12/08	1	7.337.653	141.621.193	14.162.119	6.670.594	(4.862.862.984)	667.059	(486.286.298)
11/01/09	1	0	134.950.600	13.495.060	0	0	0	0
11/02/09	1	0	134.950.600	13.495.060	0	0	0	0
11/03/09	1	7.027.965	134.950.600	13.495.060	6.389.059	(4.082.608.617)	638.906	(408.260.862)
11/04/09	1	0	128.561.541	12.856.154	0	0	0	0
11/05/09	1	0	128.561.541	12.856.154	0	0	0	0
11/06/09	1	6.763.836	128.561.541	12.856.154	6.148.941	(3.363.470.933)	614.894	(336.347.093)
11/07/09	1	0	122.412.599	12.241.260	0	0	0	0
11/08/09	1	0	122.412.599	12.241.260	0	0	0	0
11/09/09	1	6.496.614	122.412.599	12.241.260	5.906.013	(2.687.235.906)	590.601	(268.723.591)
11/10/09	1	0	116.506.586	11.650.659	0	0	0	0
11/11/09	1	0	116.506.586	11.650.659	0	0	0	0
11/12/09	1	6.251.007	116.506.586	11.650.659	5.682.733	(2.068.514.880)	568.273	(206.851.488)
11/01/10	1	0	110.823.853	11.082.385	0	0	0	0
11/02/10	1	0	110.823.853	11.082.385	0	0	0	0
11/03/10	1	5.986.851	110.823.853	11.082.385	5.442.592	(1.491.270.119)	544.259	(149.127.012)
11/04/10	1	0	105.381.261	10.538.126	0	0	0	0
11/05/10	1	0	105.381.261	10.538.126	0	0	0	0
11/06/10	1	5.759.285	105.381.261	10.538.126	5.235.714	(952.899.858)	523.571	(95.289.986)
11/07/10	1	0	100.145.548	10.014.555	0	0	0	0
11/08/10	1	0	100.145.548	10.014.555	0	0	0	0
11/09/10	1	5.430.890	100.145.548	10.014.555	4.937.173	(444.345.579)	493.717	(44.434.558)
11/10/10	1	0	95.208.375	9.520.837	0	0	0	0
11/11/10	1	0	95.208.375	9.520.837	0	0	0	0
11/12/10	1	5.224.217	95.208.375	9.520.837	4.749.288	4.749.288	474.929	474.929
11/01/11	1	0	90.459.087	9.045.909	0	0	0	0
11/02/11	1	0	90.459.087	9.045.909	0	0	0	0
11/03/11	1	4.937.601	90.459.087	9.045.909	4.488.728	408.474.247	448.873	40.847.425
11/04/11	1	0	85.970.359	8.597.036	0	0	0	0
11/05/11	1	0	85.970.359	8.597.036	0	0	0	0
11/06/11	1	4.749.334	85.970.359	8.597.036	4.317.576	790.116.426	431.758	79.011.643
11/07/11	1	0	81.652.782	8.165.278	0	0	0	0
11/08/11	1	0	81.652.782	8.165.278	0	0	0	0
11/09/11	1	4.547.808	81.652.782	8.165.278	4.134.371	1.136.952.092	413.437	113.695.209
11/10/11	1	0	77.518.411	7.751.841	0	0	0	0
11/11/11	1	0	77.518.411	7.751.841	0	0	0	0

DEAL
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545.000.00000
 10,00%
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DATE		PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	CLASS A PRINCIPAL	AVERAGE LIFE CLASS A	CLASS B PRINCIPAL	AVERAGE LIFE CLASS B
						1,85		1,85
11/12/11	1	4.373.371	77.518.411	7.751.841	3.975.792	1.455.139.858	397.579	145.513.986
11/01/12	1	0	73.542.619	7.354.262	0	0	0	0
11/02/12	1	0	73.542.619	7.354.262	0	0	0	0
11/03/12	1	4.182.347	73.542.619	7.354.262	3.802.134	1.737.575.242	380.213	173.757.524
11/04/12	1	0	69.740.485	6.974.049	0	0	0	0
11/05/12	1	0	69.740.485	6.974.049	0	0	0	0
11/06/12	1	4.020.968	69.740.485	6.974.049	3.655.425	2.006.828.374	365.543	200.682.837
11/07/12	1	0	66.085.060	6.608.506	0	0	0	0
11/08/12	1	0	66.085.060	6.608.506	0	0	0	0
11/09/12	1	3.824.230	66.085.060	6.608.506	3.476.573	2.228.483.032	347.657	222.848.303
11/10/12	1	0	62.608.488	6.260.849	0	0	0	0
11/11/12	1	0	62.608.488	6.260.849	0	0	0	0
11/12/12	1	3.675.949	62.608.488	6.260.849	3.341.772	2.446.176.787	334.177	244.617.679
11/01/13	1	0	59.266.716	5.926.672	0	0	0	0
11/02/13	1	0	59.266.716	5.926.672	0	0	0	0
11/03/13	1	65.193.388	59.266.716	5.926.672	59.266.716	48.717.240.559	5.926.672	4.871.724.056