

## BANKINTER 2 Fondo de Titulización Hipotecaria

### Cartera de Activos Titulizados / Portfolio of Securitised Assets

#### Distribución por Intervalos de Relación Principal actual / Valor de Tasación (%CLTV) / Distribution by current Loan-to-Value Ratio (% CLTV) Intervals

Activos / Assets: Préstamos hipotecarios vivienda (PHs) / Residential mortgage loans

Fecha / Date: 31/12/2005

Divisa / Currency: EUR

| Intervalos de %CLTV<br>%CLTV Intervals |       | Saldo Vivo de Principal<br>Outstanding Principal Balance |        |                  |        | Principal Vencido Impagado<br>Overdue Principal |        |                  |        | Principal Pendiente Vencimiento<br>Outstanding Principal |        |                  |        | %CLTV Media Ponderada<br>Weighted Average % CLTV |          |
|----------------------------------------|-------|----------------------------------------------------------|--------|------------------|--------|-------------------------------------------------|--------|------------------|--------|----------------------------------------------------------|--------|------------------|--------|--------------------------------------------------|----------|
|                                        |       | Num.                                                     | %      | Importe / Amount | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount | %      | SVP / OPB                                        | PPV / OP |
| 0,01                                   | 5,00  | 126                                                      | 4,04   | 562.242,28       | 0,45   | 0                                               | 0,00   | 0,00             | 0,00   | 126                                                      | 4,04   | 562.242,28       | 0,45   | 3,577                                            | 3,577    |
| 5,01                                   | 10,00 | 179                                                      | 5,74   | 2.146.177,12     | 1,71   | 1                                               | 2,33   | 49,96            | 0,51   | 179                                                      | 5,74   | 2.146.127,16     | 1,71   | 7,846                                            | 7,845    |
| 10,01                                  | 15,00 | 251                                                      | 8,04   | 4.239.720,59     | 3,39   | 0                                               | 0,00   | 0,00             | 0,00   | 251                                                      | 8,04   | 4.239.720,59     | 3,39   | 12,608                                           | 12,608   |
| 15,01                                  | 20,00 | 259                                                      | 8,30   | 6.272.087,34     | 5,01   | 5                                               | 11,63  | 757,32           | 7,68   | 259                                                      | 8,30   | 6.271.330,02     | 5,01   | 17,637                                           | 17,635   |
| 20,01                                  | 25,00 | 264                                                      | 8,46   | 8.348.003,35     | 6,67   | 3                                               | 6,98   | 788,28           | 8,00   | 264                                                      | 8,46   | 8.347.215,07     | 6,67   | 22,757                                           | 22,754   |
| 25,01                                  | 30,00 | 274                                                      | 8,78   | 9.816.658,01     | 7,84   | 1                                               | 2,33   | 220,70           | 2,24   | 274                                                      | 8,78   | 9.816.437,31     | 7,84   | 27,460                                           | 27,460   |
| 30,01                                  | 35,00 | 258                                                      | 8,27   | 10.576.895,98    | 8,45   | 2                                               | 4,65   | 414,88           | 4,21   | 258                                                      | 8,27   | 10.576.481,10    | 8,45   | 32,605                                           | 32,603   |
| 35,01                                  | 40,00 | 290                                                      | 9,29   | 12.869.308,11    | 10,28  | 3                                               | 6,98   | 1.227,53         | 12,45  | 290                                                      | 9,29   | 12.868.080,58    | 10,28  | 37,725                                           | 37,721   |
| 40,01                                  | 45,00 | 309                                                      | 9,90   | 15.202.141,47    | 12,14  | 6                                               | 13,95  | 959,80           | 9,74   | 309                                                      | 9,90   | 15.201.181,67    | 12,14  | 42,513                                           | 42,510   |
| 45,01                                  | 50,00 | 265                                                      | 8,49   | 14.474.980,78    | 11,56  | 0                                               | 0,00   | 0,00             | 0,00   | 265                                                      | 8,49   | 14.474.980,78    | 11,56  | 47,331                                           | 47,331   |
| 50,01                                  | 55,00 | 230                                                      | 7,37   | 13.525.739,67    | 10,80  | 7                                               | 16,28  | 2.412,51         | 24,47  | 230                                                      | 7,37   | 13.523.327,16    | 10,80  | 52,509                                           | 52,500   |
| 55,01                                  | 60,00 | 224                                                      | 7,18   | 13.988.290,46    | 11,17  | 7                                               | 16,28  | 1.562,74         | 15,85  | 224                                                      | 7,18   | 13.986.727,72    | 11,17  | 57,322                                           | 57,315   |
| 60,01                                  | 65,00 | 130                                                      | 4,17   | 8.463.201,73     | 6,76   | 6                                               | 13,95  | 1.403,90         | 14,24  | 130                                                      | 4,17   | 8.461.797,83     | 6,76   | 62,724                                           | 62,714   |
| 65,01                                  | 70,00 | 59                                                       | 1,89   | 4.623.190,47     | 3,69   | 2                                               | 4,65   | 59,70            | 0,61   | 59                                                       | 1,89   | 4.623.130,77     | 3,69   | 67,187                                           | 67,186   |
| 70,01                                  | 75,00 | 2                                                        | 0,06   | 130.191,19       | 0,10   | 0                                               | 0,00   | 0,00             | 0,00   | 2                                                        | 0,06   | 130.191,19       | 0,10   | 70,931                                           | 70,931   |
| Total :                                |       | 3.120                                                    | 100,00 | 125.238.828,55   | 100,00 | 43                                              | 100,00 | 9.857,32         | 100,00 | 3.120                                                    | 100,00 | 125.228.971,23   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |       |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 41,257                                           | 41,253   |
| Media Simple / Average :               |       |                                                          |        | 40.140,65        |        |                                                 |        | 229,24           |        |                                                          |        | 40.137,49        |        | 33,664                                           | 33,661   |
| Mínimo / Minimum :                     |       |                                                          |        | 69,35            |        |                                                 |        | 1,83             |        |                                                          |        | 69,35            |        | 0,043                                            | 0,043    |
| Máximo / Maximum :                     |       |                                                          |        | 236.529,56       |        |                                                 |        | 1.029,48         |        |                                                          |        | 236.529,56       |        | 71,193                                           | 71,193   |

Medias ponderadas por el saldo vivo de principal (SVP) y por el principal pendiente de vencimiento (PPV).  
Averages weighted by the outstanding principal balance (OPB) and by the outstanding principal (OP).