BANKINTER 2 Fondo de Titulización Hipotecaria

Cartera de Activos Titulizados */ Portfolio of Securitised Assets*

Análisis de morosidad: **Tasa de recuperación¹ de mora +3 meses (años desde entrada en mora) - Detalle por trimestres de entrada en mora²**

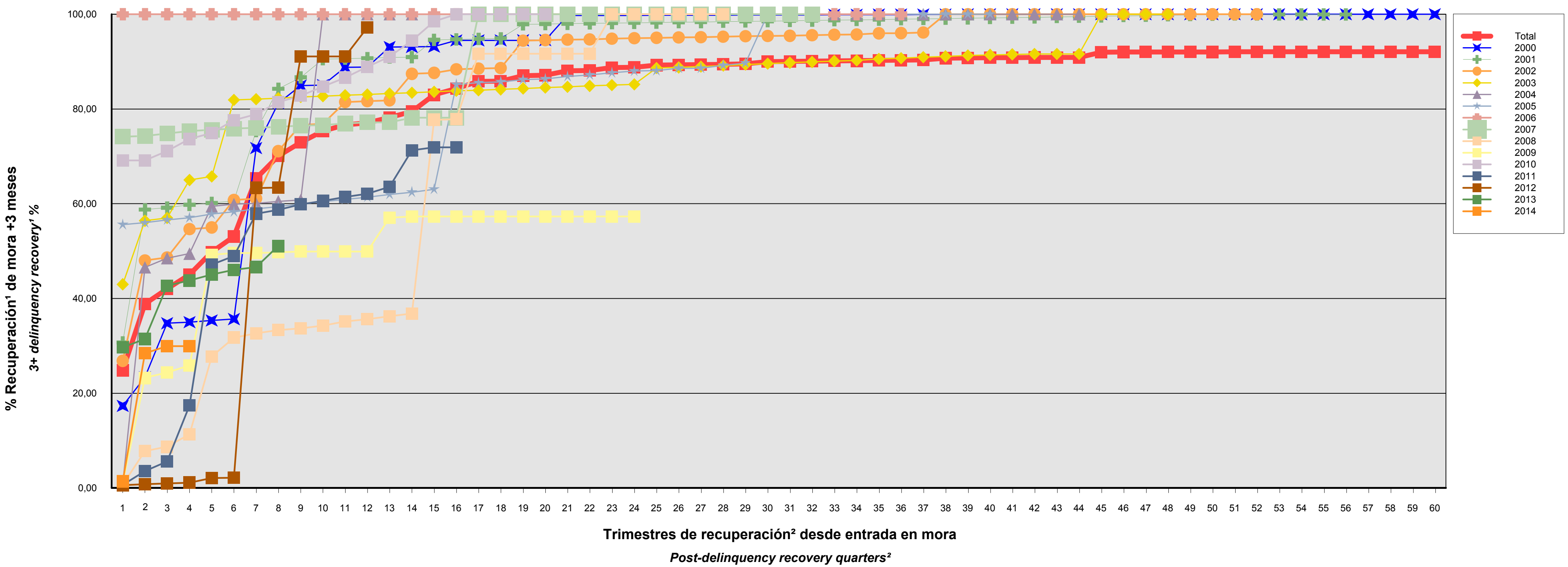
Delinquency analysis: ***3+ months delinquency recovery¹ rate (years after delinquency occurs) - Detailed by quarters of occurrence²***

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

Fecha */ Date:* **31/12/2014**

Divisa */ Currency:* **EUR**

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / *This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates*



¹ Incluye, en su caso, el valor de adquisición de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados
¹ Includes, if any, the acquisition value of unsold properties and assets awarded or paid in kind to the Fund by securitised assets

² Sólo se muestran datos de periodos en los que hay entradas en la mora analizada
² Details are only given for periods in which the analysed delinquencies occur

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Entrada en mora *Delinquency*	Total	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Σ Saldo Vivo Activos entrada mora (Ppal.Miles €) *Outstanding Balance of Assets upon delinquency (€ thou. Principal) Σ*	5.164,699	883,863	1.018,277	474,606	661,299	191,218	229,019	72,038	126,191	334,011	135,771	25,328	398,742	197,009	277,465	139,861
Nº Activos */ Nº. of Assets*	114	15	18	13	14	3	4	1	4	7	4	2	9	4	10	6
1	24,81%	17,32%	30,72%	26,84%	43,00%	0,73%	55,58%	100,00%	74,16%	0,68%	1,08%	69,16%	0,64%	0,57%	29,69%	1,39%
2	38,85%	23,35%	58,77%	48,01%	56,41%	46,56%	55,99%	100,00%	74,33%	7,79%	23,25%	69,16%	3,57%	0,79%	31,43%	28,43%
3	42,04%	34,77%	59,17%	48,67%	56,99%	48,49%	56,60%	100,00%	74,85%	8,70%	24,37%	71,11%	5,58%	0,96%	42,72%	29,95%
4	45,05%	35,01%	59,77%	54,67%	65,01%	49,47%	57,04%	100,00%	75,34%	11,32%	25,86%	73,66%	17,44%	1,13%	43,79%	29,95%
5	49,80%	35,36%	60,17%	54,99%	65,75%	59,47%	57,81%	100,00%	75,60%	27,75%	49,23%	74,94%	47,14%	2,09%	45,06%	
6	53,07%	35,66%	60,61%	60,82%	81,93%	59,91%	58,28%	100,00%	75,85%	31,74%	49,61%	77,64%	48,96%	2,17%	46,05%	
7	65,35%	71,76%	75,34%	61,09%	82,08%	60,06%	58,91%	100,00%	76,02%	32,64%	49,61%	78,91%	57,91%	63,33%	46,65%	
8	70,10%	81,26%	84,27%	71,11%	82,29%	60,51%	59,38%	100,00%	76,26%	33,34%	49,76%	81,46%	58,72%	63,41%	51,09%	
9	72,96%	84,95%	86,68%	76,66%	82,55%	60,80%	59,95%	100,00%	76,51%	33,69%	49,90%	82,79%	59,87%	91,08%		
10	75,35%	85,05%	90,51%	76,85%	82,69%	100,00%	60,42%	100,00%	76,59%	34,28%	49,90%	84,75%	60,57%	91,08%		
11	76,63%	88,81%	90,61%	81,47%	82,90%	100,00%	60,92%	100,00%	76,97%	35,14%	49,90%	86,63%	61,44%	91,08%		
12	77,05%	88,84%	90,73%	81,65%	83,06%	100,00%	61,38%	100,00%	77,20%	35,63%	49,90%	88,92%	62,10%	97,19%		
13	78,22%	93,07%	90,88%	81,84%	83,27%	100,00%	61,95%	100,00%	77,20%	36,26%	57,05%	91,04%	63,57%			
14	79,48%	93,11%	90,95%	87,43%	83,44%	100,00%	62,44%	100,00%	78,15%	36,84%	57,31%	94,44%	71,29%			
15	82,99%	93,18%	94,60%	87,62%	83,62%	100,00%	63,05%	100,00%	78,15%	77,72%	57,31%	98,51%	71,90%			
16	84,33%	94,47%	94,71%	88,39%	83,85%	100,00%	85,17%	100,00%	78,15%	77,85%	57,31%	100,00%	71,90%			
17	85,82%	94,49%	94,81%	88,54%	83,95%	100,00%	85,55%	100,00%	100,00%	91,66%	57,31%	100,00%				
18	85,88%	94,50%	94,91%	88,63%	84,14%	100,00%	85,74%	100,00%	100,00%	91,66%	57,31%	100,00%				

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Delinquency analysis: ***3+ months delinquency recovery[1] rate (years after delinquency occurs) - Detailed by quarters of occurrence[2]***

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

Fecha ***/ Date:*** **31/12/2014**

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	Total	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
19	87,05%	94,51%	97,88%	94,44%	84,34%	100,00%	86,19%	100,00%	100,00%	91,66%	57,31%	100,00%				
20	87,11%	94,53%	97,95%	94,56%	84,54%	100,00%	86,36%	100,00%	100,00%	91,66%	57,31%	100,00%				
21	88,06%	99,73%	98,01%	94,65%	84,68%	100,00%	86,85%	100,00%	100,00%	91,66%	57,31%					
22	88,12%	99,74%	98,07%	94,70%	84,87%	100,00%	87,18%	100,00%	100,00%	91,66%	57,31%					
23	88,73%	99,76%	98,14%	94,85%	85,04%	100,00%	87,63%	100,00%	100,00%	100,00%	57,31%					
24	88,79%	99,77%	98,18%	94,94%	85,22%	100,00%	88,01%	100,00%	100,00%	100,00%	57,31%					
25	89,25%	99,79%	98,25%	95,03%	88,63%	100,00%	88,10%	100,00%	100,00%	100,00%						
26	89,32%	99,79%	98,33%	95,11%	88,78%	100,00%	88,62%	100,00%	100,00%	100,00%						
27	89,36%	99,81%	98,35%	95,17%	88,96%	100,00%	88,62%	100,00%	100,00%	100,00%						
28	89,44%	99,81%	98,45%	95,26%	89,16%	100,00%	89,22%	100,00%	100,00%	100,00%						
29	89,52%	99,84%	98,51%	95,38%	89,38%	100,00%	89,69%	100,00%	100,00%							
30	90,00%	99,84%	98,54%	95,42%	89,58%	100,00%	100,00%	100,00%	100,00%							
31	90,05%	99,86%	98,62%	95,45%	89,77%	100,00%	100,00%	100,00%	100,00%							
32	90,10%	99,88%	98,69%	95,57%	89,93%	100,00%	100,00%	100,00%	100,00%							
33	90,15%	99,89%	98,75%	95,67%	90,13%	100,00%	100,00%	100,00%								
34	90,19%	99,90%	98,81%	95,75%	90,26%	100,00%	100,00%	100,00%								
35	90,27%	99,93%	98,88%	95,98%	90,56%	100,00%	100,00%	100,00%								
36	90,30%	99,93%	98,96%	96,02%	90,72%	100,00%	100,00%	100,00%								
37	90,36%	99,94%	99,01%	96,15%	90,95%	100,00%	100,00%									
38	90,75%	99,97%	99,08%	100,00%	91,12%	100,00%	100,00%									
39	90,79%	99,98%	99,15%	100,00%	91,32%	100,00%	100,00%									
40	90,83%	100,00%	99,23%	100,00%	91,43%	100,00%	100,00%									
41	90,85%	100,00%	99,28%	100,00%	91,53%	100,00%										
42	90,87%	100,00%	99,35%	100,00%	91,60%	100,00%										
43	90,89%	100,00%	99,45%	100,00%	91,60%	100,00%										

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	Total	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
44	90,90%	100,00%	99,50%	100,00%	91,60%	100,00%										
45	91,99%	100,00%	99,57%	100,00%	100,00%											
46	92,01%	100,00%	99,65%	100,00%	100,00%											
47	92,02%	100,00%	99,72%	100,00%	100,00%											
48	92,04%	100,00%	99,80%	100,00%	100,00%											
49	92,05%	100,00%	99,88%	100,00%												
50	92,06%	100,00%	99,94%	100,00%												
51	92,07%	100,00%	99,96%	100,00%												
52	92,07%	100,00%	99,96%	100,00%												
53	92,07%	100,00%	99,96%													
54	92,07%	100,00%	99,96%													
55	92,07%	100,00%	99,96%													
56	92,07%	100,00%	99,96%													
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