

## Bankinter 3 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: 31/12/2004

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  | 221                                                      | 1,44   | 862.309,88       | 0,10   | 2                                               | 0,83   | 881,47           | 1,20   | 221                                                      | 1,44   | 861.428,41       | 0,10   | 3,425                                            | 3,425    |
| 5,01                                   | 10,00 | 408                                                      | 2,67   | 4.516.151,08     | 0,54   | 2                                               | 0,83   | 317,41           | 0,43   | 408                                                      | 2,67   | 4.515.833,67     | 0,54   | 7,863                                            | 7,863    |
| 10,01                                  | 15,00 | 576                                                      | 3,76   | 11.008.623,46    | 1,30   | 2                                               | 0,83   | 461,68           | 0,63   | 576                                                      | 3,76   | 11.008.161,78    | 1,30   | 12,861                                           | 12,861   |
| 15,01                                  | 20,00 | 702                                                      | 4,59   | 18.210.723,77    | 2,16   | 4                                               | 1,67   | 852,03           | 1,16   | 702                                                      | 4,59   | 18.209.871,74    | 2,16   | 17,728                                           | 17,727   |
| 20,01                                  | 25,00 | 822                                                      | 5,37   | 27.161.629,42    | 3,22   | 9                                               | 3,75   | 4.088,14         | 5,54   | 822                                                      | 5,37   | 27.157.541,28    | 3,22   | 22,703                                           | 22,700   |
| 25,01                                  | 30,00 | 940                                                      | 6,14   | 35.810.179,97    | 4,24   | 8                                               | 3,33   | 2.674,33         | 3,63   | 940                                                      | 6,14   | 35.807.505,64    | 4,24   | 27,636                                           | 27,634   |
| 30,01                                  | 35,00 | 1.094                                                    | 7,15   | 49.074.333,38    | 5,81   | 15                                              | 6,25   | 3.179,21         | 4,31   | 1.094                                                    | 7,15   | 49.071.154,17    | 5,81   | 32,620                                           | 32,618   |
| 35,01                                  | 40,00 | 1.174                                                    | 7,67   | 59.480.598,46    | 7,05   | 9                                               | 3,75   | 2.032,65         | 2,76   | 1.174                                                    | 7,67   | 59.478.565,81    | 7,05   | 37,545                                           | 37,544   |
| 40,01                                  | 45,00 | 1.307                                                    | 8,54   | 74.794.610,80    | 8,86   | 15                                              | 6,25   | 3.903,76         | 5,29   | 1.307                                                    | 8,54   | 74.790.707,04    | 8,86   | 42,613                                           | 42,610   |
| 45,01                                  | 50,00 | 1.405                                                    | 9,18   | 88.096.495,88    | 10,44  | 19                                              | 7,92   | 13.632,36        | 18,48  | 1.405                                                    | 9,18   | 88.082.863,52    | 10,44  | 47,543                                           | 47,535   |
| 50,01                                  | 55,00 | 1.407                                                    | 9,19   | 90.337.284,06    | 10,70  | 20                                              | 8,33   | 9.578,72         | 12,99  | 1.407                                                    | 9,19   | 90.327.705,34    | 10,70  | 52,566                                           | 52,561   |
| 55,01                                  | 60,00 | 1.505                                                    | 9,83   | 104.859.863,14   | 12,42  | 33                                              | 13,75  | 9.953,09         | 13,50  | 1.505                                                    | 9,83   | 104.849.910,05   | 12,42  | 57,462                                           | 57,457   |
| 60,01                                  | 65,00 | 1.505                                                    | 9,83   | 106.662.018,12   | 12,64  | 25                                              | 10,42  | 4.703,33         | 6,38   | 1.505                                                    | 9,83   | 106.657.314,79   | 12,64  | 62,522                                           | 62,519   |
| 65,01                                  | 70,00 | 1.482                                                    | 9,68   | 110.340.940,90   | 13,07  | 37                                              | 15,42  | 8.421,08         | 11,42  | 1.482                                                    | 9,68   | 110.332.519,82   | 13,07  | 67,420                                           | 67,414   |
| 70,01                                  | 75,00 | 751                                                      | 4,91   | 62.027.571,59    | 7,35   | 39                                              | 16,25  | 8.776,78         | 11,90  | 751                                                      | 4,91   | 62.018.794,81    | 7,35   | 71,937                                           | 71,927   |
| 75,01                                  | 80,00 | 9                                                        | 0,06   | 764.774,74       | 0,09   | 1                                               | 0,42   | 296,88           | 0,40   | 9                                                        | 0,06   | 764.477,86       | 0,09   | 75,343                                           | 75,314   |
| Total :                                |       | 15.308                                                   | 100,00 | 844.008.108,65   | 100,00 | 240                                             | 100,00 | 73.752,92        | 100,00 | 15.308                                                   | 100,00 | 843.934.355,73   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |       |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 50,616                                           | 50,612   |
| Media Simple / Average :               |       |                                                          |        | 55.135,10        |        |                                                 |        | 307,30           |        |                                                          |        | 55.130,28        |        | 44,350                                           | 44,345   |
| Mínimo / Minimum :                     |       |                                                          |        | 0,10             |        |                                                 |        | 0,06             |        |                                                          |        | 0,10             |        | 0,000                                            | 0,000    |
| Máximo / Maximum :                     |       |                                                          |        | 280.562,78       |        |                                                 |        | 5.923,21         |        |                                                          |        | 280.562,78       |        | 75,654                                           | 75,582   |