

## BANKINTER 4 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: 31/12/2008

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  | 275                                                      | 3,59   | 1.577.954,53     | 0,38   | 3                                               | 2,42   | 1.992,44         | 3,31   | 275                                                      | 3,59   | 1.575.962,09     | 0,38   | 3,282                                            | 3,278    |
| 5,01                                   | 10,00 | 408                                                      | 5,33   | 5.735.898,35     | 1,37   | 4                                               | 3,23   | 12.552,03        | 20,85  | 408                                                      | 5,33   | 5.723.346,32     | 1,36   | 7,887                                            | 7,840    |
| 10,01                                  | 15,00 | 445                                                      | 5,81   | 10.016.643,33    | 2,38   | 7                                               | 5,65   | 1.894,66         | 3,15   | 445                                                      | 5,81   | 10.014.748,67    | 2,38   | 12,730                                           | 12,728   |
| 15,01                                  | 20,00 | 539                                                      | 7,04   | 17.321.009,60    | 4,12   | 4                                               | 3,23   | 931,82           | 1,55   | 539                                                      | 7,04   | 17.320.077,78    | 4,12   | 17,776                                           | 17,775   |
| 20,01                                  | 25,00 | 602                                                      | 7,86   | 22.703.672,75    | 5,40   | 2                                               | 1,61   | 279,16           | 0,46   | 602                                                      | 7,86   | 22.703.393,59    | 5,40   | 22,543                                           | 22,543   |
| 25,01                                  | 30,00 | 604                                                      | 7,89   | 26.782.310,10    | 6,37   | 8                                               | 6,45   | 1.663,91         | 2,76   | 604                                                      | 7,89   | 26.780.646,19    | 6,37   | 27,700                                           | 27,698   |
| 30,01                                  | 35,00 | 535                                                      | 6,99   | 28.058.167,10    | 6,68   | 6                                               | 4,84   | 1.563,93         | 2,60   | 535                                                      | 6,99   | 28.056.603,17    | 6,68   | 32,559                                           | 32,558   |
| 35,01                                  | 40,00 | 667                                                      | 8,71   | 39.509.767,42    | 9,40   | 9                                               | 7,26   | 2.071,51         | 3,44   | 667                                                      | 8,71   | 39.507.695,91    | 9,40   | 37,652                                           | 37,650   |
| 40,01                                  | 45,00 | 660                                                      | 8,62   | 42.986.982,02    | 10,23  | 8                                               | 6,45   | 4.512,95         | 7,50   | 660                                                      | 8,62   | 42.982.469,07    | 10,23  | 42,582                                           | 42,577   |
| 45,01                                  | 50,00 | 692                                                      | 9,04   | 48.382.309,48    | 11,51  | 16                                              | 12,90  | 8.541,35         | 14,19  | 692                                                      | 9,04   | 48.373.768,13    | 11,51  | 47,537                                           | 47,528   |
| 50,01                                  | 55,00 | 678                                                      | 8,86   | 49.156.975,62    | 11,70  | 14                                              | 11,29  | 7.836,47         | 13,02  | 678                                                      | 8,86   | 49.149.139,15    | 11,70  | 52,742                                           | 52,733   |
| 55,01                                  | 60,00 | 646                                                      | 8,44   | 49.510.819,00    | 11,78  | 18                                              | 14,52  | 7.447,33         | 12,37  | 646                                                      | 8,44   | 49.503.371,67    | 11,78  | 57,320                                           | 57,311   |
| 60,01                                  | 65,00 | 610                                                      | 7,97   | 49.751.031,60    | 11,84  | 18                                              | 14,52  | 7.361,79         | 12,23  | 610                                                      | 7,97   | 49.743.669,81    | 11,84  | 62,322                                           | 62,312   |
| 65,01                                  | 70,00 | 278                                                      | 3,63   | 26.454.126,47    | 6,30   | 7                                               | 5,65   | 1.559,63         | 2,59   | 278                                                      | 3,63   | 26.452.566,84    | 6,30   | 67,037                                           | 67,033   |
| 70,01                                  | 75,00 | 17                                                       | 0,22   | 2.223.622,20     | 0,53   | 0                                               | 0,00   | 0,00             | 0,00   | 17                                                       | 0,22   | 2.223.622,20     | 0,53   | 70,582                                           | 70,582   |
| Total :                                |       | 7.656                                                    | 100,00 | 420.171.289,57   | 100,00 | 124                                             | 100,00 | 60.208,98        | 100,00 | 7.656                                                    | 100,00 | 420.111.080,59   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |       |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 44,583                                           | 44,578   |
| Media Simple / Average :               |       |                                                          |        | 54.881,31        |        |                                                 |        | 485,56           |        |                                                          |        | 54.873,44        |        | 36,986                                           | 36,979   |
| Mínimo / Minimum :                     |       |                                                          |        | 21,61            |        |                                                 |        | 1,64             |        |                                                          |        | 21,61            |        | 0,011                                            | 0,011    |
| Máximo / Maximum :                     |       |                                                          |        | 255.519,21       |        |                                                 |        | 12.258,71        |        |                                                          |        | 255.519,21       |        | 71,124                                           | 71,124   |