

## BANKINTER 12 Fondo de Titulización Hipotecaria

Cartera de Activos Titulizados / *Portfolio of Securitised Assets*

Distribución por Intervalos de Fecha de Vencimiento Final / *Distribution by Final Maturity Date Intervals*

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

Fecha / *Date*: 31/12/2010

Divisa / *Currency*: EUR

| Intervalos anuales<br><i>Annual Intervals</i> | Saldo Vivo de Principal<br><i>Outstanding Principal Balance</i> |       |                         |       | Principal Vencido Impagado<br><i>Overdue Principal</i> |       |                         |       | Principal Pendiente Vencimiento<br><i>Outstanding Principal</i> |       |                         |       | Tipo Interés<br><i>Interest Rate</i> | Vida residual<br><i>Residual Life</i>   |
|-----------------------------------------------|-----------------------------------------------------------------|-------|-------------------------|-------|--------------------------------------------------------|-------|-------------------------|-------|-----------------------------------------------------------------|-------|-------------------------|-------|--------------------------------------|-----------------------------------------|
|                                               | Num.                                                            | %     | Importe / <i>Amount</i> | %     | Num.                                                   | %     | Importe / <i>Amount</i> | %     | Num.                                                            | %     | Importe / <i>Amount</i> | %     | Media Pond.<br><i>W. Average</i>     | M. Pond. Meses<br><i>W. Avg. Months</i> |
| 2008                                          | 1                                                               | 0,02  | 692,05                  | 0,00  | 1                                                      | 0,40  | 692,05                  | 0,13  | 0                                                               | 0,00  | 0,00                    | 0,00  | 0,000%                               | 0,000                                   |
| 2011                                          | 32                                                              | 0,49  | 95.111,38               | 0,01  | 1                                                      | 0,40  | 1.449,74                | 0,28  | 32                                                              | 0,49  | 93.661,64               | 0,01  | 1,783%                               | 6,506                                   |
| 2012                                          | 50                                                              | 0,77  | 637.649,60              | 0,09  | 1                                                      | 0,40  | 1.947,05                | 0,38  | 50                                                              | 0,77  | 635.702,55              | 0,09  | 1,831%                               | 18,351                                  |
| 2013                                          | 62                                                              | 0,95  | 1.403.634,47            | 0,20  | 8                                                      | 3,21  | 6.234,20                | 1,21  | 62                                                              | 0,95  | 1.397.400,27            | 0,19  | 1,952%                               | 31,095                                  |
| 2014                                          | 79                                                              | 1,21  | 2.103.870,52            | 0,29  | 3                                                      | 1,20  | 12.967,00               | 2,52  | 79                                                              | 1,21  | 2.090.903,52            | 0,29  | 1,918%                               | 42,823                                  |
| 2015                                          | 142                                                             | 2,18  | 4.883.236,89            | 0,68  | 2                                                      | 0,80  | 8.001,16                | 1,55  | 142                                                             | 2,18  | 4.875.235,73            | 0,68  | 1,953%                               | 53,024                                  |
| 2016                                          | 60                                                              | 0,92  | 2.336.339,76            | 0,33  | 0                                                      | 0,00  | 0,00                    | 0,00  | 60                                                              | 0,92  | 2.336.339,76            | 0,33  | 1,797%                               | 65,998                                  |
| 2017                                          | 93                                                              | 1,43  | 4.955.860,69            | 0,69  | 0                                                      | 0,00  | 0,00                    | 0,00  | 93                                                              | 1,43  | 4.955.860,69            | 0,69  | 1,813%                               | 77,891                                  |
| 2018                                          | 126                                                             | 1,94  | 6.407.301,98            | 0,89  | 4                                                      | 1,61  | 1.200,21                | 0,23  | 126                                                             | 1,94  | 6.406.101,77            | 0,89  | 1,981%                               | 91,427                                  |
| 2019                                          | 143                                                             | 2,20  | 8.192.736,69            | 1,14  | 5                                                      | 2,01  | 9.365,45                | 1,82  | 143                                                             | 2,20  | 8.183.371,24            | 1,14  | 1,981%                               | 103,271                                 |
| 2020                                          | 387                                                             | 5,95  | 24.130.089,94           | 3,36  | 24                                                     | 9,64  | 55.007,69               | 10,68 | 387                                                             | 5,95  | 24.075.082,25           | 3,35  | 1,991%                               | 112,529                                 |
| 2021                                          | 79                                                              | 1,21  | 5.409.629,44            | 0,75  | 1                                                      | 0,40  | 757,03                  | 0,15  | 79                                                              | 1,21  | 5.408.872,41            | 0,75  | 1,821%                               | 125,895                                 |
| 2022                                          | 91                                                              | 1,40  | 6.383.245,04            | 0,89  | 0                                                      | 0,00  | 0,00                    | 0,00  | 91                                                              | 1,40  | 6.383.245,04            | 0,89  | 1,771%                               | 137,951                                 |
| 2023                                          | 145                                                             | 2,23  | 11.849.665,47           | 1,65  | 3                                                      | 1,20  | 31.134,24               | 6,04  | 145                                                             | 2,23  | 11.818.531,23           | 1,65  | 1,857%                               | 150,448                                 |
| 2024                                          | 214                                                             | 3,29  | 19.076.274,51           | 2,65  | 11                                                     | 4,42  | 27.473,70               | 5,33  | 214                                                             | 3,29  | 19.048.800,81           | 2,65  | 1,923%                               | 162,819                                 |
| 2025                                          | 534                                                             | 8,21  | 48.651.351,47           | 6,77  | 34                                                     | 13,65 | 104.690,11              | 20,32 | 534                                                             | 8,21  | 48.546.661,36           | 6,76  | 1,901%                               | 172,366                                 |
| 2026                                          | 75                                                              | 1,15  | 7.163.369,64            | 1,00  | 1                                                      | 0,40  | 21.414,87               | 4,16  | 75                                                              | 1,15  | 7.141.954,77            | 0,99  | 1,810%                               | 186,526                                 |
| 2027                                          | 94                                                              | 1,44  | 9.550.493,17            | 1,33  | 1                                                      | 0,40  | 1.059,66                | 0,21  | 94                                                              | 1,44  | 9.549.433,51            | 1,33  | 1,784%                               | 198,719                                 |
| 2028                                          | 180                                                             | 2,77  | 17.914.669,49           | 2,49  | 4                                                      | 1,61  | 4.836,55                | 0,94  | 180                                                             | 2,77  | 17.909.832,94           | 2,49  | 1,850%                               | 210,774                                 |
| 2029                                          | 257                                                             | 3,95  | 27.351.763,80           | 3,81  | 13                                                     | 5,22  | 21.739,51               | 4,22  | 257                                                             | 3,95  | 27.330.024,29           | 3,81  | 1,868%                               | 222,464                                 |
| 2030                                          | 614                                                             | 9,43  | 70.365.751,56           | 9,79  | 33                                                     | 13,25 | 97.223,69               | 18,87 | 614                                                             | 9,44  | 70.268.527,87           | 9,78  | 1,817%                               | 232,509                                 |
| 2031                                          | 85                                                              | 1,31  | 11.711.672,64           | 1,63  | 0                                                      | 0,00  | 0,00                    | 0,00  | 85                                                              | 1,31  | 11.711.672,64           | 1,63  | 1,771%                               | 246,647                                 |
| 2032                                          | 94                                                              | 1,44  | 12.087.655,52           | 1,68  | 1                                                      | 0,40  | 221,74                  | 0,04  | 94                                                              | 1,44  | 12.087.433,78           | 1,68  | 1,766%                               | 258,434                                 |
| 2033                                          | 263                                                             | 4,04  | 32.869.548,96           | 4,57  | 8                                                      | 3,21  | 6.060,71                | 1,18  | 263                                                             | 4,04  | 32.863.488,25           | 4,58  | 1,862%                               | 271,790                                 |
| 2034                                          | 367                                                             | 5,64  | 47.736.762,90           | 6,64  | 15                                                     | 6,02  | 19.172,75               | 3,72  | 367                                                             | 5,64  | 47.717.590,15           | 6,64  | 1,852%                               | 282,616                                 |
| 2035                                          | 1.153                                                           | 17,72 | 158.150.414,80          | 22,01 | 41                                                     | 16,47 | 58.022,89               | 11,26 | 1.153                                                           | 17,72 | 158.092.391,91          | 22,01 | 1,745%                               | 292,026                                 |
| 2036                                          | 32                                                              | 0,49  | 5.159.400,81            | 0,72  | 1                                                      | 0,40  | 211,96                  | 0,04  | 32                                                              | 0,49  | 5.159.188,85            | 0,72  | 1,759%                               | 305,469                                 |
| 2037                                          | 41                                                              | 0,63  | 6.321.791,67            | 0,88  | 2                                                      | 0,80  | 247,60                  | 0,05  | 41                                                              | 0,63  | 6.321.544,07            | 0,88  | 1,713%                               | 318,430                                 |
| 2038                                          | 89                                                              | 1,37  | 12.739.680,96           | 1,77  | 2                                                      | 0,80  | 5.800,18                | 1,13  | 89                                                              | 1,37  | 12.733.880,78           | 1,77  | 1,824%                               | 330,656                                 |
| 2039                                          | 147                                                             | 2,26  | 21.589.225,77           | 3,00  | 4                                                      | 1,61  | 660,61                  | 0,13  | 147                                                             | 2,26  | 21.588.565,16           | 3,01  | 1,839%                               | 342,092                                 |

Medias ponderadas por el principal pendiente de vencimiento / *Averages weighted by the outstanding principal.*

Tipo Interés: Tipo de interés nominal anual / *Interest Rate: Annual nominal interest rate.*

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|-----------------------------------------------|-----------------------------------------------------------------|--------|------------------|--------|--------------------------------------------------------|--------|------------------|--------|-----------------------------------------------------------------|--------|------------------|--------|--------------------------------------|-----------------------------------------|
|                                               | Num.                                                            | %      | Importe / Amount | %      | Num.                                                   | %      | Importe / Amount | %      | Num.                                                            | %      | Importe / Amount | %      | Media Pond.<br><i>W. Average</i>     | M. Pond. Meses<br><i>W. Avg. Months</i> |
| 2040                                          | 779                                                             | 11,97  | 131.431.923,34   | 18,29  | 25                                                     | 10,04  | 17.674,49        | 3,43   | 779                                                             | 11,97  | 131.414.248,85   | 18,30  | 1,755%                               | 352,458                                 |
| Total :                                       | 6.508                                                           | 100,00 | 718.660.814,93   | 100,00 | 249                                                    | 100,00 | 515.266,84       | 100,00 | 6.507                                                           | 100,00 | 718.145.548,09   | 100,00 |                                      |                                         |
| Media Ponderada / <i>Weighted Average</i> :   |                                                                 |        |                  |        |                                                        |        |                  |        |                                                                 |        |                  |        | 1,814%                               | 258,187                                 |
| Media Simple / <i>Average</i> :               |                                                                 |        | 110.427,29       |        |                                                        |        | 2.069,34         |        |                                                                 |        | 110.365,08       |        | 1,855%                               | 225,988                                 |
| Mínimo / <i>Minimum</i> :                     |                                                                 |        | 17,77            |        |                                                        |        | 1,33             |        |                                                                 |        | 17,77            |        | 1,530%                               | 06/01/2011                              |
| Máximo / <i>Maximum</i> :                     |                                                                 |        | 812.946,25       |        |                                                        |        | 30.314,53        |        |                                                                 |        | 812.946,25       |        | 5,670%                               | 12/12/2040                              |