

## BANKINTER 12 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: 31/12/2011

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  | 172                                                      | 2,73   | 1.611.223,76     | 0,24   | 5                                               | 1,63   | 9.021,89         | 1,26   | 171                                                      | 2,72   | 1.602.201,87     | 0,24   | 3,495                                            | 3,497    |
| 5,01                                   | 10,00 | 258                                                      | 4,10   | 6.372.727,64     | 0,96   | 3                                               | 0,98   | 1.682,54         | 0,24   | 258                                                      | 4,10   | 6.371.045,10     | 0,96   | 7,852                                            | 7,850    |
| 10,01                                  | 15,00 | 281                                                      | 4,47   | 11.149.486,92    | 1,68   | 6                                               | 1,95   | 33.231,49        | 4,66   | 281                                                      | 4,47   | 11.116.255,43    | 1,68   | 12,828                                           | 12,773   |
| 15,01                                  | 20,00 | 336                                                      | 5,34   | 17.633.314,84    | 2,66   | 6                                               | 1,95   | 2.135,69         | 0,30   | 336                                                      | 5,34   | 17.631.179,15    | 2,66   | 17,582                                           | 17,580   |
| 20,01                                  | 25,00 | 377                                                      | 5,99   | 26.057.398,20    | 3,93   | 15                                              | 4,89   | 25.568,44        | 3,58   | 377                                                      | 5,99   | 26.031.829,76    | 3,93   | 22,672                                           | 22,648   |
| 25,01                                  | 30,00 | 408                                                      | 6,49   | 35.314.174,14    | 5,33   | 12                                              | 3,91   | 14.011,18        | 1,96   | 408                                                      | 6,49   | 35.300.162,96    | 5,33   | 27,909                                           | 27,895   |
| 30,01                                  | 35,00 | 475                                                      | 7,55   | 45.775.875,26    | 6,91   | 19                                              | 6,19   | 96.201,52        | 13,48  | 475                                                      | 7,55   | 45.679.673,74    | 6,90   | 32,626                                           | 32,544   |
| 35,01                                  | 40,00 | 518                                                      | 8,24   | 53.346.419,46    | 8,05   | 25                                              | 8,14   | 66.812,49        | 9,36   | 518                                                      | 8,24   | 53.279.606,97    | 8,05   | 37,670                                           | 37,618   |
| 40,01                                  | 45,00 | 581                                                      | 9,24   | 64.450.468,35    | 9,73   | 30                                              | 9,77   | 63.929,29        | 8,96   | 581                                                      | 9,24   | 64.386.539,06    | 9,73   | 42,625                                           | 42,574   |
| 45,01                                  | 50,00 | 572                                                      | 9,09   | 70.527.507,75    | 10,64  | 36                                              | 11,73  | 71.397,71        | 10,01  | 572                                                      | 9,10   | 70.456.110,04    | 10,65  | 47,569                                           | 47,517   |
| 50,01                                  | 55,00 | 598                                                      | 9,51   | 77.095.305,89    | 11,64  | 33                                              | 10,75  | 73.021,44        | 10,23  | 598                                                      | 9,51   | 77.022.284,45    | 11,64  | 52,494                                           | 52,439   |
| 55,01                                  | 60,00 | 553                                                      | 8,79   | 76.159.750,05    | 11,49  | 43                                              | 14,01  | 150.011,83       | 21,02  | 553                                                      | 8,79   | 76.009.738,22    | 11,48  | 57,690                                           | 57,567   |
| 60,01                                  | 65,00 | 503                                                      | 8,00   | 73.814.857,64    | 11,14  | 32                                              | 10,42  | 48.791,55        | 6,84   | 503                                                      | 8,00   | 73.766.066,09    | 11,15  | 62,553                                           | 62,511   |
| 65,01                                  | 70,00 | 513                                                      | 8,16   | 77.758.582,01    | 11,74  | 34                                              | 11,07  | 54.891,72        | 7,69   | 513                                                      | 8,16   | 77.703.690,29    | 11,74  | 67,365                                           | 67,315   |
| 70,01                                  | 75,00 | 145                                                      | 2,31   | 25.510.108,38    | 3,85   | 8                                               | 2,61   | 2.875,78         | 0,40   | 145                                                      | 2,31   | 25.507.232,60    | 3,85   | 70,925                                           | 70,917   |
| Total :                                |       | 6.290                                                    | 100,00 | 662.577.200,29   | 100,00 | 307                                             | 100,00 | 713.584,56       | 100,00 | 6.289                                                    | 100,00 | 661.863.615,73   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |       |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 47,988                                           | 47,936   |
| Media Simple / Average :               |       |                                                          |        | 105.338,19       |        |                                                 |        | 2.324,38         |        |                                                          |        | 105.241,47       |        | 41,042                                           | 40,995   |
| Mínimo / Minimum :                     |       |                                                          |        | 78,87            |        |                                                 |        | 0,46             |        |                                                          |        | 78,87            |        | 0,016                                            | 0,016    |
| Máximo / Maximum :                     |       |                                                          |        | 773.548,80       |        |                                                 |        | 37.389,00        |        |                                                          |        | 773.548,80       |        | 73,912                                           | 72,852   |