

BANKINTER 14 Fondo de Titulización Hipotecaria



Brief report

Date: 03/31/2009  
Currency: EUR

Date of constitution  
03/19/2007

VAT Reg. no.  
V85034130

Management Company  
Europea de Titulización, S.G.F.T

Originator  
Bankinter

Servicer  
Bankinter

Lead Managers  
Bankinter  
IXIS CIB  
Fortis Bank  
Merrill Lynch International

Bond Paying Agent  
Bankinter

Market  
AIAF Mercado de Renta Fija

Register of Book Securities  
Iberclear

Treasury Account  
Bankinter

Amortisation Account  
Bankinter

Start-up Loan  
Bankinter

Swap  
Bankinter

Assets Custodian  
Bankinter

Fund Auditors  
Ernst&Young

Senior Underwriter & Placement Agent  
Santander

Issued securities: Mortgage-Backed Bonds

| Bonds issue               |                        |                                                               |                              |                                                            |                                                                 |                                               |                                                                                                   |                         |            |
|---------------------------|------------------------|---------------------------------------------------------------|------------------------------|------------------------------------------------------------|-----------------------------------------------------------------|-----------------------------------------------|---------------------------------------------------------------------------------------------------|-------------------------|------------|
| Series<br>ISIN Code       | Issue date<br>Nº bonds | Principal outstanding<br>(Bond Unit / Series Total / %Factor) |                              | Interest type<br>Reference rate and margin<br>Payment Date | Interest Rate<br>Next coupon                                    | Redemption                                    |                                                                                                   | Rating<br>Moody's / S&P |            |
|                           |                        | Current                                                       | Original                     |                                                            |                                                                 | Final maturity (legal)                        | Next                                                                                              | Current                 | Original   |
| Series A1<br>ES0313271001 | 03/23/2007<br>1,727    | 16,347.34<br>28,231,856.18<br>16.35%                          | 100,000.00<br>172,700,000.00 | Floating<br>3-M Euribor+0.070%<br>17.Mar/Jun/Sep/Dec       | 1.7100%<br>06/17/2009<br>71.437876 Gross<br>58.579058 Net       | 12/17/2049<br>Quarterly<br>17.Mar/Jun/Sep/Dec | 06/17/2009<br>"Pass-Through"                                                                      | Aaa<br>AAA              | Aaa<br>AAA |
| Series A2<br>ES0313271019 | 03/23/2007<br>5,666    | 100,000.00<br>566,600,000.00<br>100.00%                       | 100,000.00<br>566,600,000.00 | Floating<br>3-M Euribor+0.150%<br>17.Mar/Jun/Sep/Dec       | 1.7900%<br>06/17/2009<br>457.444444 Gross<br>375.104444 Net     | 12/17/2049<br>Quarterly<br>17.Mar/Jun/Sep/Dec | To Be Determined<br>"Pass-Through"<br>Pro rata /<br>Secutential                                   | Aaa<br>AAA              | Aaa<br>AAA |
| Series A3<br>ES0313271027 | 03/23/2007<br>1,727    | 100,000.00<br>172,700,000.00<br>100.00%                       | 100,000.00<br>172,700,000.00 | Floating<br>3-M Euribor+0.230%<br>17.Mar/Jun/Sep/Dec       | 1.8700%<br>06/17/2009<br>477.888889 Gross<br>391.868889 Net     | 12/17/2049<br>Quarterly<br>17.Mar/Jun/Sep/Dec | To Be Determined<br>"Pass-Through"<br>Pro rata /<br>Secutential                                   | Aaa<br>AAA              | Aaa<br>AAA |
| Series B<br>ES0313271035  | 03/23/2007<br>141      | 100,000.00<br>14,100,000.00<br>100.00%                        | 100,000.00<br>14,100,000.00  | Floating<br>3-M Euribor+0.300%<br>17.Mar/Jun/Sep/Dec       | 1.9400%<br>06/17/2009<br>495.777780 Gross<br>406.537780 Net     | 12/17/2049<br>Quarterly<br>17.Mar/Jun/Sep/Dec | To Be Determined<br>"Pass-Through"<br>Secutential /<br>Pro rata under<br>certain<br>circumstances | Aa2<br>AA               | Aa2<br>AA  |
| Series C<br>ES0313271043  | 03/23/2007<br>142      | 100,000.00<br>14,200,000.00<br>100.00%                        | 100,000.00<br>14,200,000.00  | Floating<br>3-M Euribor+0.400%<br>17.Mar/Jun/Sep/Dec       | 2.0400%<br>06/17/2009<br>521.333330 Gross<br>427.493331 Net     | 12/17/2049<br>Quarterly<br>17.Mar/Jun/Sep/Dec | To Be Determined<br>"Pass-Through"<br>Secutential /<br>Pro rata under<br>certain<br>circumstances | A3<br>A-                | A3<br>A-   |
| Series D<br>ES0313271050  | 03/23/2007<br>95       | 100,000.00<br>9,500,000.00<br>100.00%                         | 100,000.00<br>9,500,000.00   | Floating<br>3-M Euribor+2.500%<br>17.Mar/Jun/Sep/Dec       | 4.1400%<br>06/17/2009<br>1,058.000000 Gross<br>867.560000 Net   | 12/17/2049<br>Quarterly<br>17.Mar/Jun/Sep/Dec | To Be Determined<br>"Pass-Through"<br>Secutential /<br>Pro rata under<br>certain<br>circumstances | Ba2<br>BB-              | Ba2<br>BB- |
| Series E<br>ES0313271068  | 03/23/2007<br>142      | 100,000.00<br>14,200,000.00<br>100.00%                        | 100,000.00<br>14,200,000.00  | Floating<br>3-M Euribor+3.900%<br>17.Mar/Jun/Sep/Dec       | 5.5400%<br>06/17/2009<br>1,415.777778 Gross<br>1,160.937778 Net | 12/17/2049<br>Quarterly<br>17.Mar/Jun/Sep/Dec | To Be Determined<br>Due to Cash<br>Reserve reduction                                              | C<br>CCC-               | C<br>CCC-  |
| Total                     |                        | 819,531,856.18                                                | 964,000,000.00               |                                                            |                                                                 |                                               |                                                                                                   |                         |            |

| Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) |                               |                         |            |            |            |            |            |            |            |            |            |  |
|---------------------------------------------------------------------------------------------------------------------|-------------------------------|-------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|--|
|                                                                                                                     |                               | % Monthly CPR (SMM)     |            | 0,17       | 0,34       | 0,51       | 0,69       | 0,87       | 1,06       | 1,25       | 1,44       |  |
|                                                                                                                     |                               | % Annual equivalent CPR |            | 2,00       | 4,00       | 6,00       | 8,00       | 10,00      | 12,00      | 14,00      | 16,00      |  |
| Series A1                                                                                                           | With optional redemption *    | Average life            | Years      | 0,46       | 0,37       | 0,32       | 0,30       | 0,27       | 0,25       | 0,22       | 0,21       |  |
|                                                                                                                     |                               |                         | Date       | 09/14/2009 | 08/13/2009 | 07/27/2009 | 07/18/2009 | 08/07/2009 | 06/29/2009 | 06/19/2009 | 06/17/2009 |  |
|                                                                                                                     |                               | Final Maturity          | Years      | 0,96       | 0,72       | 0,47       | 0,47       | 0,47       | 0,47       | 0,47       | 0,21       |  |
|                                                                                                                     |                               | Date                    | 03/17/2010 | 12/17/2009 | 09/17/2009 | 09/17/2009 | 09/17/2009 | 09/17/2009 | 09/17/2009 | 06/17/2009 |            |  |
|                                                                                                                     | Without optional redemption * | Average life            | Years      | 0,46       | 0,37       | 0,32       | 0,30       | 0,27       | 0,25       | 0,22       | 0,21       |  |
|                                                                                                                     |                               |                         | Date       | 09/14/2009 | 08/13/2009 | 07/27/2009 | 07/18/2009 | 08/07/2009 | 06/29/2009 | 06/19/2009 | 06/17/2009 |  |
| Final Maturity                                                                                                      |                               | Years                   | 0,96       | 0,72       | 0,47       | 0,47       | 0,47       | 0,47       | 0,47       | 0,21       |            |  |
|                                                                                                                     | Date                          | 03/17/2010              | 12/17/2009 | 09/17/2009 | 09/17/2009 | 09/17/2009 | 09/17/2009 | 09/17/2009 | 06/17/2009 |            |            |  |
| Series A2                                                                                                           | With optional redemption *    | Average life            | Years      | 9,70       | 7,61       | 6,15       | 5,12       | 4,36       | 3,78       | 3,33       | 2,97       |  |
|                                                                                                                     |                               |                         | Date       | 10/12/2018 | 05/11/2016 | 05/25/2015 | 12/05/2014 | 07/08/2013 | 09/01/2013 | 07/28/2012 | 03/19/2012 |  |
|                                                                                                                     |                               | Final Maturity          | Years      | 19,98      | 16,97      | 14,48      | 12,22      | 10,47      | 9,22       | 8,22       | 7,22       |  |
|                                                                                                                     |                               | Date                    | 03/19/2029 | 03/17/2026 | 09/18/2023 | 06/17/2021 | 09/17/2019 | 06/18/2018 | 06/19/2017 | 06/17/2016 |            |  |
|                                                                                                                     | Without optional redemption * | Average life            | Years      | 9,70       | 7,61       | 6,15       | 5,12       | 4,36       | 3,78       | 3,33       | 2,97       |  |
|                                                                                                                     |                               |                         | Date       | 10/12/2018 | 05/11/2016 | 05/25/2015 | 12/05/2014 | 07/08/2013 | 09/01/2013 | 07/28/2012 | 03/19/2012 |  |
| Final Maturity                                                                                                      |                               | Years                   | 19,98      | 16,97      | 14,48      | 12,22      | 10,47      | 9,22       | 8,22       | 7,22       |            |  |
|                                                                                                                     | Date                          | 03/19/2029              | 03/17/2026 | 09/18/2023 | 06/17/2021 | 09/17/2019 | 06/18/2018 | 06/19/2017 | 06/17/2016 |            |            |  |
| Series A3                                                                                                           | With optional redemption *    | Average life            | Years      | 23,17      | 20,49      | 17,92      | 15,53      | 13,60      | 11,96      | 10,59      | 9,58       |  |
|                                                                                                                     |                               |                         | Date       | 05/24/2032 | 09/22/2029 | 02/24/2027 | 07/10/2024 | 01/11/2022 | 03/13/2021 | 10/30/2019 | 10/26/2018 |  |
|                                                                                                                     |                               | Final Maturity          | Years      | 24,23      | 21,73      | 19,23      | 16,73      | 14,73      | 12,97      | 11,47      | 10,47      |  |
|                                                                                                                     |                               | Date                    | 06/17/2033 | 12/17/2030 | 06/19/2028 | 12/17/2025 | 12/18/2023 | 03/17/2022 | 09/17/2020 | 09/17/2019 |            |  |
|                                                                                                                     | Without optional redemption * | Average life            | Years      | 24,92      | 22,52      | 20,14      | 17,94      | 16,00      | 14,31      | 12,86      | 11,62      |  |
|                                                                                                                     |                               |                         | Date       | 02/25/2034 | 01/10/2031 | 05/15/2029 | 06/03/2027 | 03/26/2025 | 07/19/2023 | 05/02/2022 | 08/11/2020 |  |
| Final Maturity                                                                                                      |                               | Years                   | 37,74      | 37,74      | 37,74      | 37,74      | 37,74      | 37,74      | 37,74      | 37,74      |            |  |
|                                                                                                                     | Date                          | 12/17/2046              | 12/17/2046 | 12/17/2046 | 12/17/2046 | 12/17/2046 | 12/17/2046 | 12/17/2046 | 12/17/2046 |            |            |  |
| Series B                                                                                                            | With optional redemption *    | Average life            | Years      | 18,07      | 15,26      | 12,94      | 11,04      | 9,55       | 8,35       | 7,38       | 6,63       |  |
|                                                                                                                     |                               |                         | Date       | 04/19/2027 | 06/30/2024 | 06/03/2022 | 10/04/2020 | 10/16/2018 | 04/08/2017 | 08/13/2016 | 11/13/2015 |  |
|                                                                                                                     |                               | Final Maturity          | Years      | 24,23      | 21,73      | 19,23      | 16,73      | 14,73      | 12,97      | 11,47      | 10,47      |  |
|                                                                                                                     |                               | Date                    | 06/17/2033 | 12/17/2030 | 06/19/2028 | 12/17/2025 | 12/18/2023 | 03/17/2022 | 09/17/2020 | 09/17/2019 |            |  |
|                                                                                                                     | Without optional redemption * | Average life            | Years      | 18,76      | 16,06      | 13,82      | 11,99      | 10,50      | 9,28       | 8,27       | 7,43       |  |
|                                                                                                                     |                               |                         | Date       | 12/29/2027 | 04/18/2025 | 01/21/2023 | 03/24/2021 | 09/27/2019 | 09/07/2018 | 06/07/2017 | 02/09/2016 |  |
| Final Maturity                                                                                                      |                               | Years                   | 37,74      | 37,74      | 37,74      | 37,74      | 37,74      | 37,74      | 37,74      | 37,74      |            |  |
|                                                                                                                     | Date                          | 12/17/2046              | 12/17/2046 | 12/17/2046 | 12/17/2046 | 12/17/2046 | 12/17/2046 | 12/17/2046 | 12/17/2046 |            |            |  |
| Series C                                                                                                            | With optional redemption *    | Average life            | Years      | 18,07      | 15,26      | 12,94      | 11,04      | 9,55       | 8,35       | 7,38       | 6,63       |  |
|                                                                                                                     |                               |                         | Date       | 04/19/2027 | 06/30/2024 | 06/03/2022 | 10/04/2020 | 10/16/2018 | 04/08/2017 | 08/13/2016 | 11/13/2015 |  |
|                                                                                                                     |                               | Final Maturity          | Years      | 24,23      | 21,73      | 19,23      | 16,73      | 14,73      | 12,97      | 11,47      | 10,47      |  |
|                                                                                                                     |                               | Date                    | 06/17/2033 | 12/17/2030 | 06/19/2028 | 12/17/2025 | 12/18/2023 | 03/17/2022 | 09/17/2020 | 09/17/2019 |            |  |
|                                                                                                                     | Without optional redemption * | Average life            | Years      | 18,06      | 15,06      | 13,85      | 11,99      | 10,50      | 9,28       | 8,27       | 7,43       |  |
|                                                                                                                     |                               |                         | Date       | 12/29/2027 | 04/18/2025 | 01/21/2023 | 03/24/2021 | 09/27/2019 | 09/07/2018 | 06/07/2017 | 02/09/2016 |  |
| Final Maturity                                                                                                      |                               | Years                   | 37,74      | 37,74      | 37,74      | 37,74      | 37,74      | 37,74      | 37,74      | 37,74      |            |  |
|                                                                                                                     | Date                          | 12/17/2046              | 12/17/2046 | 12/17/2046 | 12/17/2046 | 12/17/2046 | 12/17/2046 | 12/17/2046 | 12/17/2046 |            |            |  |
| Series D                                                                                                            | With optional redemption *    | Average life            | Years      | 18,06      | 15,26      | 12,94      | 11,04      | 9,55       | 8,35       | 7,37       | 6,63       |  |
|                                                                                                                     |                               |                         | Date       | 04/19/2027 | 06/30/2024 | 06/03/2022 | 10/04/2020 | 10/16/2018 | 04/08/2017 | 12/08/2016 | 11/13/2015 |  |
|                                                                                                                     |                               | Final Maturity          | Years      | 24,23      | 21,73      | 19,23      | 16,73      | 14,73      | 12,97      | 11,47      | 10,47      |  |
|                                                                                                                     |                               | Date                    | 06/17/2033 | 12/17/2030 | 06/19/2028 | 12/17/2025 | 12/18/2023 | 03/17/2022 | 09/17/2020 | 09/17/2019 |            |  |
|                                                                                                                     | Without optional redemption * | Average life            | Years      | 18,76      | 16,06      | 13,82      | 11,99      | 10,50      | 9,28       | 8,27       | 7,43       |  |
|                                                                                                                     |                               |                         | Date       | 12/28/2027 | 04/18/2025 | 01/20/2023 | 03/23/2021 | 09/27/2019 | 08/07/2018 | 06/07/2017 | 02/09/2016 |  |
| Final Maturity                                                                                                      |                               | Years                   | 37,74      | 37,74      | 37,74      | 37,74      | 37,74      | 37,74      | 37,74      | 37,74      |            |  |
|                                                                                                                     | Date                          | 12/17/2046              | 12/17/2046 | 12/17/2046 | 12/17/2046 | 12/17/2046 | 12/17/2046 | 12/17/2046 | 12/17/2046 |            |            |  |
| Series E                                                                                                            | With optional redemption *    | Average life            | Years      | 20,97      | 18,42      | 16,09      | 13,91      | 12,19      | 10,72      | 9,46       | 8,63       |  |
|                                                                                                                     |                               |                         | Date       | 08/26/2027 | 04/29/2025 | 04/29/2023 | 02/29/2023 | 06/06/2021 | 12/16/2019 | 09/18/2018 | 11/13/2017 |  |
|                                                                                                                     |                               | Final Maturity          | Years      | 24,23      | 21,73      | 19,23      | 16,73      | 14,73      | 12,97      | 11,47      | 10,47      |  |
|                                                                                                                     |                               | Date                    | 06/17/2033 | 12/17/2030 | 06/19/2028 | 12/17/2025 | 12/18/2023 | 03/17/2022 | 09/17/2020 | 09/17/2019 |            |  |
|                                                                                                                     | Without optional redemption * | Average life            | Years      | 30,91      | 30,20      | 29,71      | 29,37      | 29,13      | 28,94      | 28,80      | 28,50      |  |
|                                                                                                                     |                               |                         | Date       | 02/17/2040 | 04/06/2039 | 09/12/2038 | 07/08/2038 | 09/05/2038 | 03/03/2038 | 10/01/2038 | 09/23/2037 |  |
| Final Maturity                                                                                                      |                               | Years                   | 37,74      | 37,74      | 37,74      | 37,74      | 37,74      | 37,74      | 37,74      | 37,49      |            |  |
|                                                                                                                     | Date                          | 12/17/2046              | 12/17/2046 | 12/17/2046 | 12/17/2046 | 12/17/2046 | 12/17/2046 | 12/17/2046 | 09/17/2046 |            |            |  |

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Santander

## Credit enhancement and financial operations

| Credit enhancement (CE) |        |                |       |               |                |  |       |
|-------------------------|--------|----------------|-------|---------------|----------------|--|-------|
| Current                 |        |                |       | At issue date |                |  |       |
|                         |        |                | % CE  |               |                |  | % CE  |
| Class A                 | 93.65% | 767,531,856.18 | 6.46% | 94.61%        | 912,000,000.00 |  | 5.47% |
| Series A1               | 3.44%  | 28,231,856.18  |       | 17.91%        | 172,700,000.00 |  |       |
| Series A2               | 69.14% | 566,600,000.00 |       | 58.78%        | 566,600,000.00 |  |       |
| Series A3               | 21.07% | 172,700,000.00 |       | 17.91%        | 172,700,000.00 |  |       |
| Series B                | 1.72%  | 14,100,000.00  | 4.71% | 1.46%         | 14,100,000.00  |  | 3.99% |
| Series C                | 1.73%  | 14,200,000.00  | 2.94% | 1.47%         | 14,200,000.00  |  | 2.50% |
| Series D                | 1.16%  | 9,500,000.00   | 1.76% | 0.99%         | 9,500,000.00   |  | 1.50% |
| Series E                | 1.73%  | 14,200,000.00  |       | 1.47%         | 14,200,000.00  |  |       |
| Issue of Bonds          |        | 819,531,856.18 |       |               | 964,000,000.00 |  |       |
| Reserve Fund            | 1.76%  | 14,200,000.00  |       | 1.50%         | 14,200,000.00  |  |       |

| Other financial operations (current)   |           |               |          |
|----------------------------------------|-----------|---------------|----------|
| Assets                                 |           | Balance       | Interest |
| Treasury Account                       |           | 20,555,657.85 | 1.660%   |
| Amortization Account                   |           | 0.00          |          |
| Servicer ppal collect not yet credited |           | 1,407,676.25  |          |
| Servicer ints collect not yet credited |           | 1,231,799.80  |          |
| Liabilities                            | Available | Balance       | Interest |
| Start-up Loan                          |           | 774,277.61    | 3.600%   |

## Collateral: Residential mortgage credits

| General                                    |  |                |                      |                |
|--------------------------------------------|--|----------------|----------------------|----------------|
|                                            |  | Current        | At constitution date |                |
| Count                                      |  | 5,521          |                      | 5,916          |
| Principal                                  |  |                |                      |                |
| Principal outstanding                      |  | 800,848,830.17 |                      | 949,883,631.18 |
| Average loan                               |  | 145,055.03     |                      | 160,561.80     |
| Minimum                                    |  | 10.86          |                      | 3,066.83       |
| Maximum                                    |  | 811,170.07     |                      | 840,581.10     |
| Interest rate                              |  |                |                      |                |
| Weighted average (wac)                     |  | 5.05%          |                      | 4.02%          |
| Minimum                                    |  | 2.44%          |                      | 2.75%          |
| Maximum                                    |  | 6.88%          |                      | 5.34%          |
| Final maturity                             |  |                |                      |                |
| Weighted average (WARM) (months)           |  | 309            |                      | 338            |
| Minimum                                    |  | 05/10/2009     |                      | 08/08/2007     |
| Maximum                                    |  | 09/29/2046     |                      | 12/13/2046     |
| Index (principal outstanding distribution) |  |                |                      |                |
| 1-year EURIBOR/MIBOR                       |  | 100.00%        |                      | 100.00%        |

| LTV Distribution         |         |       |                      |       |
|--------------------------|---------|-------|----------------------|-------|
|                          | Current |       | At constitution date |       |
|                          | % Pool  | % LTV | % Pool               | % LTV |
| 0.01 - 10%               | 0.31    | 7.22  | 0.10                 | 7.17  |
| 10.01 - 20%              | 1.98    | 16.02 | 1.00                 | 16.17 |
| 20.01 - 30%              | 4.87    | 25.61 | 3.42                 | 25.88 |
| 30.01 - 40%              | 10.31   | 35.31 | 7.65                 | 35.67 |
| 40.01 - 50%              | 15.28   | 45.46 | 13.64                | 45.53 |
| 50.01 - 60%              | 20.56   | 55.04 | 18.43                | 55.23 |
| 60.01 - 70%              | 23.95   | 65.21 | 22.72                | 65.18 |
| 70.01 - 80%              | 22.76   | 73.96 | 33.03                | 75.38 |
| Weighted average (WALTV) | 55.94   |       |                      | 59.88 |
| Minimum                  | 0.00    |       |                      | 1.30  |
| Maximum                  | 78.05   |       |                      | 79.55 |

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month, mort. (SMM)    | 0.38%         | 0.37%         | 0.47%         | 0.49%          | 0.51%      |
| Annual Percentage Rate (CPR) | 4.47%         | 4.30%         | 5.47%         | 5.70%          | 5.98%      |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 15.25%  | 14.90%               |
| Aragon                  | 2.61%   | 2.62%                |
| Asturias                | 1.57%   | 1.61%                |
| Balearic Islands        | 3.54%   | 3.36%                |
| Basque Country          | 0.98%   | 1.01%                |
| Canary Islands          | 4.50%   | 4.58%                |
| Cantabria               | 0.87%   | 0.93%                |
| Castilla-La Mancha      | 4.68%   | 4.71%                |
| Castilla-Leon           | 4.15%   | 4.39%                |
| Catalonia               | 20.99%  | 20.37%               |
| Extremadura             | 1.07%   | 1.02%                |
| Galicia                 | 2.60%   | 2.68%                |
| La Rioja                | 0.31%   | 0.32%                |
| Madrid                  | 25.38%  | 26.12%               |
| Murcia                  | 1.73%   | 1.79%                |
| Navarra                 | 0.68%   | 0.72%                |
| Valencia                | 9.08%   | 8.88%                |

| Current delinquency              |        |              |           |       |            |        |                  |               |                                |
|----------------------------------|--------|--------------|-----------|-------|------------|--------|------------------|---------------|--------------------------------|
| Aging                            | Assets | Overdue debt |           |       |            |        | Outstanding debt | Total debt    | % Total debt / Appraisal Value |
|                                  |        | Principal    | Interest  | Other | Total      | %      |                  | %             |                                |
| <i>Delinquencies</i>             |        |              |           |       |            |        |                  |               |                                |
| Up to 1 month                    | 83     | 16,973.61    | 24,567.14 | 0.00  | 41,540.75  | 36.11  | 12,199,907.17    | 12,241,447.92 | 73.34                          |
| from > 1 to ≤ 2 months           | 15     | 6,364.45     | 16,177.33 | 0.00  | 22,541.78  | 19.59  | 2,697,533.37     | 2,720,075.15  | 16.30                          |
| from > 2 to ≤ 3 months           | 6      | 3,727.08     | 11,241.51 | 0.00  | 14,968.59  | 13.01  | 986,830.37       | 1,001,798.96  | 6.00                           |
| from > 3 to ≤ 6 months           | 1      | 845.82       | 1,699.05  | 0.00  | 2,544.87   | 2.21   | 103,169.19       | 105,714.06    | 0.63                           |
| from > 6 to < 12 months          | 6      | 10,756.47    | 22,700.87 | 0.00  | 33,457.34  | 29.08  | 588,146.81       | 621,604.15    | 3.72                           |
| Subtotal                         | 111    | 38,667.43    | 76,385.90 | 0.00  | 115,053.33 | 100.00 | 16,575,586.91    | 16,690,640.24 | 100.00                         |
| <i>Doubt debts (subjectives)</i> |        |              |           |       |            |        |                  |               |                                |
|                                  | 0      | 0.00         | 0.00      | 0.00  | 0.00       | 0.00   | 0.00             | 0.00          | 0.00                           |
| Subtotal                         | 0      | 0.00         | 0.00      | 0.00  | 0.00       | 0.00   | 0.00             | 0.00          | 0.00                           |
| Total                            | 111    | 38,667.43    | 76,385.90 | 0.00  | 115,053.33 |        | 16,575,586.91    | 16,690,640.24 | 56.73                          |