

BANKINTER 15 Fondo de Titulización de Hipotecaria

Brief report

Date: 12/31/2007  
Currency: EUR



Date of constitution  
10/08/2007

VAT Reg. no.  
G85232072

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

Originator  
Bankinter

Servicer  
Bankinter

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  
Pendiente de nombramiento

Lead Manager  
Bankinter

Underwriter  
Bankinter

Placement Agent  
Bankinter

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>ES0313272009 | 10/11/2007<br>2,550    | 100,000.00<br>255,000,000.00<br>100.00%                       | 100,000.00<br>255,000,000.00 | Floating<br>3-M Euribor+0.090%<br>21.Jan/Apr/Jul/Oct       | 4.8380%<br>01/21/2008<br>1,370.766667 Gross<br>1,124.028667 Net | 10/20/2050<br>Quarterly<br>21.Jan/Apr/Jul/Oct | 01/21/2008<br>"Pass-Through"                                                                      | Aaa<br>AAA              | Aaa<br>AAA |
| Series A2<br>ES0313272017 | 10/11/2007<br>8,534    | 100,000.00<br>853,400,000.00<br>100.00%                       | 100,000.00<br>853,400,000.00 | Floating<br>3-M Euribor+0.180%<br>21.Jan/Apr/Jul/Oct       | 4.9280%<br>01/21/2008<br>1,396.266667 Gross<br>1,144.938667 Net | 10/20/2050<br>Quarterly<br>21.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Pro rata /<br>Secutential                                   | Aaa<br>AAA              | Aaa<br>AAA |
| Series A3<br>ES0313272025 | 10/11/2007<br>3,450    | 100,000.00<br>345,000,000.00<br>100.00%                       | 100,000.00<br>345,000,000.00 | Floating<br>3-M Euribor+0.270%<br>21.Jan/Apr/Jul/Oct       | 5.0180%<br>01/21/2008<br>1,421.766667 Gross<br>1,165.848667 Net | 10/20/2050<br>Quarterly<br>21.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Pro rata /<br>Secutential                                   | Aaa<br>AAA              | Aaa<br>AAA |
| Series B<br>ES0313272033  | 10/11/2007<br>158      | 100,000.00<br>15,800,000.00<br>100.00%                        | 100,000.00<br>15,800,000.00  | Floating<br>3-M Euribor+0.350%<br>21.Jan/Apr/Jul/Oct       | 5.0980%<br>01/21/2008<br>1,444.433333 Gross<br>1,184.435333 Net | 10/20/2050<br>Quarterly<br>21.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Secutential /<br>Pro rata under<br>certain<br>circumstances | Aa3<br>AA               | Aa3<br>AA  |
| Series C<br>ES0313272041  | 10/11/2007<br>158      | 100,000.00<br>15,800,000.00<br>100.00%                        | 100,000.00<br>15,800,000.00  | Floating<br>3-M Euribor+0.450%<br>21.Jan/Apr/Jul/Oct       | 5.1980%<br>01/21/2008<br>1,472.766667 Gross<br>1,207.688667 Net | 10/20/2050<br>Quarterly<br>21.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Secutential /<br>Pro rata under<br>certain<br>circumstances | Baa2<br>A-              | Baa2<br>A- |
| Series D<br>ES0313272058  | 10/11/2007<br>150      | 100,000.00<br>15,000,000.00<br>100.00%                        | 100,000.00<br>15,000,000.00  | Floating<br>3-M Euribor+2.650%<br>21.Jan/Apr/Jul/Oct       | 7.3980%<br>01/21/2008<br>2,096.100000 Gross<br>1,718.802000 Net | 10/20/2050<br>Quarterly<br>21.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Secutential /<br>Pro rata under<br>certain<br>circumstances | Ba3<br>BB               | Ba3<br>BB  |
| Series E<br>ES0313272066  | 10/11/2007<br>255      | 100,000.00<br>25,500,000.00<br>100.00%                        | 100,000.00<br>25,500,000.00  | Floating<br>3-M Euribor+3.900%<br>21.Jan/Apr/Jul/Oct       | 8.6480%<br>01/21/2008<br>2,450.266667 Gross<br>2,009.218667 Net | 10/20/2050<br>Quarterly<br>21.Jan/Apr/Jul/Oct | To be determined<br>Due to Cash<br>Reserve reduction                                              | C<br>CCC-               | C<br>CCC-  |
| Total                     |                        | 1,525,500,000.00                                              | 1,525,500,000.00             |                                                            |                                                                 |                                               |                                                                                                   |                         |            |

| 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      | 1.87       | 1.33       | 1.04       | 0.85       | 0.73       | 0.64       | 0.57       | 0.52       |  |
|                                                                                                                     |                               |                         | Date       | 12/14/2009 | 05/29/2009 | 12/02/2009 | 07/12/2008 | 10/23/2008 | 09/21/2008 | 08/27/2008 | 09/08/2008 |  |
|                                                                                                                     |                               | Final Maturity          | Years      | 3.72       | 2.72       | 1.98       | 1.72       | 1.47       | 1.22       | 0.98       | 0.98       |  |
|                                                                                                                     |                               |                         | Date       | 10/21/2011 | 10/21/2010 | 01/21/2010 | 10/21/2009 | 07/21/2009 | 04/21/2009 | 01/21/2009 | 01/21/2009 |  |
|                                                                                                                     | Without optional redemption * | Average life            | Years      | 1.87       | 1.33       | 1.04       | 0.85       | 0.73       | 0.64       | 0.57       | 0.52       |  |
|                                                                                                                     |                               |                         | Date       | 12/14/2009 | 05/29/2009 | 12/02/2009 | 07/12/2008 | 10/23/2008 | 09/21/2008 | 08/27/2008 | 09/08/2008 |  |
| Final Maturity                                                                                                      |                               | Years                   | 3.72       | 2.72       | 1.98       | 1.72       | 1.47       | 1.22       | 0.98       | 0.98       |            |  |
|                                                                                                                     |                               | Date                    | 10/21/2011 | 10/21/2010 | 01/21/2010 | 10/21/2009 | 07/21/2009 | 04/21/2009 | 01/21/2009 | 01/21/2009 |            |  |
| Series A2                                                                                                           | With optional redemption *    | Average life            | Years      | 11.20      | 8.73       | 7.02       | 5.81       | 4.93       | 4.26       | 3.74       | 3.34       |  |
|                                                                                                                     |                               |                         | Date       | 11/04/2019 | 10/20/2016 | 05/02/2015 | 11/22/2013 | 03/01/2013 | 04/05/2012 | 10/28/2011 | 01/06/2011 |  |
|                                                                                                                     |                               | Final Maturity          | Years      | 19.99      | 16.73      | 13.98      | 11.73      | 10.23      | 8.73       | 7.73       | 6.98       |  |
|                                                                                                                     |                               |                         | Date       | 01/21/2028 | 10/21/2024 | 01/21/2022 | 10/21/2019 | 04/23/2018 | 10/21/2016 | 10/21/2015 | 01/21/2015 |  |
|                                                                                                                     | Without optional redemption * | Average life            | Years      | 11.20      | 8.73       | 7.02       | 5.81       | 4.93       | 4.26       | 3.74       | 3.34       |  |
|                                                                                                                     |                               |                         | Date       | 11/04/2019 | 10/20/2016 | 05/02/2015 | 11/22/2013 | 03/01/2013 | 04/05/2012 | 10/28/2011 | 01/06/2011 |  |
| Final Maturity                                                                                                      |                               | Years                   | 19.99      | 16.73      | 13.98      | 11.73      | 10.23      | 8.73       | 7.73       | 6.98       |            |  |
|                                                                                                                     |                               | Date                    | 01/21/2028 | 10/21/2024 | 01/21/2022 | 10/21/2019 | 04/23/2018 | 10/21/2016 | 10/21/2015 | 01/21/2015 |            |  |
| Series A3                                                                                                           | With optional redemption *    | Average life            | Years      | 24.22      | 21.10      | 18.31      | 15.80      | 13.85      | 12.12      | 10.76      | 9.63       |  |
|                                                                                                                     |                               |                         | Date       | 04/15/2032 | 03/03/2029 | 05/19/2026 | 11/14/2023 | 03/12/2021 | 10/03/2020 | 10/31/2018 | 09/16/2017 |  |
|                                                                                                                     |                               | Final Maturity          | Years      | 26.24      | 23.24      | 20.48      | 17.73      | 15.74      | 13.73      | 12.23      | 10.98      |  |
|                                                                                                                     |                               |                         | Date       | 04/21/2034 | 04/21/2031 | 07/21/2028 | 10/21/2025 | 10/23/2023 | 10/21/2021 | 04/21/2020 | 01/21/2019 |  |
|                                                                                                                     | Without optional redemption * | Average life            | Years      | 25.81      | 22.92      | 20.23      | 17.85      | 15.81      | 14.07      | 12.60      | 11.35      |  |
|                                                                                                                     |                               |                         | Date       | 11/14/2033 | 12/25/2030 | 04/19/2028 | 03/12/2025 | 11/18/2023 | 02/22/2022 | 03/09/2020 | 05/06/2019 |  |
| Final Maturity                                                                                                      |                               | Years                   | 39.50      | 39.50      | 39.50      | 39.50      | 39.50      | 39.50      | 39.50      | 39.50      |            |  |
|                                                                                                                     |                               | Date                    | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 |            |  |
| Series B                                                                                                            | With optional redemption *    | Average life            | Years      | 19.96      | 16.84      | 14.29      | 12.18      | 10.57      | 9.21       | 8.15       | 7.28       |  |
|                                                                                                                     |                               |                         | Date       | 10/01/2028 | 11/30/2024 | 12/05/2022 | 02/04/2020 | 08/22/2018 | 04/15/2017 | 03/23/2016 | 10/05/2015 |  |
|                                                                                                                     |                               | Final Maturity          | Years      | 26.24      | 23.24      | 20.48      | 17.73      | 15.74      | 13.73      | 12.23      | 10.98      |  |
|                                                                                                                     |                               |                         | Date       | 04/21/2034 | 04/21/2031 | 07/21/2028 | 10/21/2025 | 10/23/2023 | 10/21/2021 | 04/21/2020 | 01/21/2019 |  |
|                                                                                                                     | Without optional redemption * | Average life            | Years      | 20.73      | 17.73      | 15.23      | 13.19      | 11.53      | 10.17      | 9.05       | 8.12       |  |
|                                                                                                                     |                               |                         | Date       | 10/20/2028 | 10/21/2025 | 04/21/2023 | 05/04/2021 | 08/08/2019 | 03/31/2018 | 02/15/2017 | 03/13/2016 |  |
| Final Maturity                                                                                                      |                               | Years                   | 39.50      | 39.50      | 39.50      | 39.50      | 39.50      | 39.50      | 39.50      | 39.50      |            |  |
|                                                                                                                     |                               | Date                    | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 |            |  |
| Series C                                                                                                            | With optional redemption *    | Average life            | Years      | 19.96      | 16.84      | 14.29      | 12.18      | 10.57      | 9.21       | 8.15       | 7.28       |  |
|                                                                                                                     |                               |                         | Date       | 10/01/2028 | 11/30/2024 | 12/05/2022 | 02/04/2020 | 08/22/2018 | 04/15/2017 | 03/23/2016 | 10/05/2015 |  |
|                                                                                                                     |                               | Final Maturity          | Years      | 26.24      | 23.24      | 20.48      | 17.73      | 15.74      | 13.73      | 12.23      | 10.98      |  |
|                                                                                                                     |                               |                         | Date       | 04/21/2034 | 04/21/2031 | 07/21/2028 | 10/21/2025 | 10/23/2023 | 10/21/2021 | 04/21/2020 | 01/21/2019 |  |
|                                                                                                                     | Without optional redemption * | Average life            | Years      | 20.73      | 17.73      | 15.23      | 13.19      | 11.53      | 10.17      | 9.05       | 8.12       |  |
|                                                                                                                     |                               |                         | Date       | 10/20/2028 | 10/21/2025 | 04/21/2023 | 05/04/2021 | 08/08/2019 | 03/31/2018 | 02/15/2017 | 03/13/2016 |  |
| Final Maturity                                                                                                      |                               | Years                   | 39.50      | 39.50      | 39.50      | 39.50      | 39.50      | 39.50      | 39.50      | 39.50      |            |  |
|                                                                                                                     |                               | Date                    | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 |            |  |
| Series D                                                                                                            | With optional redemption *    | Average life            | Years      | 19.96      | 16.84      | 14.29      | 12.18      | 10.57      | 9.21       | 8.15       | 7.28       |  |
|                                                                                                                     |                               |                         | Date       | 10/01/2028 | 11/29/2024 | 11/05/2022 | 02/04/2020 | 08/22/2018 | 04/14/2017 | 03/23/2016 | 10/05/2015 |  |
|                                                                                                                     |                               | Final Maturity          | Years      | 26.24      | 23.24      | 20.48      | 17.73      | 15.74      | 13.73      | 12.23      | 10.98      |  |
|                                                                                                                     |                               |                         | Date       | 04/21/2034 | 04/21/2031 | 07/21/2028 | 10/21/2025 | 10/23/2023 | 10/21/2021 | 04/21/2020 | 01/21/2019 |  |
|                                                                                                                     | Without optional redemption * | Average life            | Years      | 20.73      | 17.73      | 15.23      | 13.19      | 11.53      | 10.17      | 9.05       | 8.12       |  |
|                                                                                                                     |                               |                         | Date       | 10/19/2028 | 10/20/2025 | 04/20/2023 | 05/04/2021 | 08/08/2019 | 03/30/2018 | 02/15/2017 | 12/03/2016 |  |
| Final Maturity                                                                                                      |                               | Years                   | 39.50      | 39.50      | 39.50      | 39.50      | 39.50      | 39.50      | 39.50      | 39.50      |            |  |
|                                                                                                                     |                               | Date                    | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 |            |  |
| Series E                                                                                                            | With optional redemption *    | Average life            | Years      | 21.01      | 17.95      | 15.42      | 13.19      | 11.54      | 10.05      | 8.91       | 7.98       |  |
|                                                                                                                     |                               |                         | Date       | 01/27/2029 | 08/01/2026 | 06/28/2023 | 05/04/2021 | 08/14/2019 | 02/15/2018 | 12/27/2016 | 01/20/2016 |  |
|                                                                                                                     |                               | Final Maturity          | Years      | 26.24      | 23.24      | 20.48      | 17.73      | 15.74      | 13.73      | 12.23      | 10.98      |  |
|                                                                                                                     |                               |                         | Date       | 04/21/2034 | 04/21/2031 | 07/21/2028 | 10/21/2025 | 10/23/2023 | 10/21/2021 | 04/21/2020 | 01/21/2019 |  |
|                                                                                                                     | Without optional redemption * | Average life            | Years      | 27.63      | 26.08      | 24.92      | 24.07      | 23.43      | 22.93      | 22.55      | 22.23      |  |
|                                                                                                                     |                               |                         | Date       | 12/09/2035 | 02/23/2034 | 12/26/2032 | 02/18/2032 | 06/29/2031 | 12/31/2030 | 12/08/2030 | 04/20/2030 |  |
| Final Maturity                                                                                                      |                               | Years                   | 39.50      | 39.50      | 39.50      | 39.50      | 39.50      | 39.50      | 39.50      | 39.50      |            |  |
|                                                                                                                     |                               | Date                    | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 | 07/21/2047 |            |  |

\* Optional clean up call when the amount of the outstanding balance of the securitised assets is less than 10 per 100 of the initial outstanding balance.  
Hypothesis of delinquency and default assumptions of the securitised assets: 0%

Additional information

# BANKINTER 15 Fondo de Titulización de Hipotecaria

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Europa de Titulización, S.G.F.T

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**Assets Custodian**  
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**Fund Auditors**  
Pendiente de nombramiento

**Lead Manager**  
Bankinter

**Underwriter**  
Bankinter

**Placement Agent**  
Bankinter

## Credit enhancement and financial operations

| Credit enhancement (CE) |        |                  |       |        |                  |       |      |
|-------------------------|--------|------------------|-------|--------|------------------|-------|------|
|                         |        | Current          |       | % CE   | At issue date    |       | % CE |
|                         |        |                  |       |        |                  |       |      |
| Class A                 | 95.27% | 1,453,400,000.00 | 4.81% | 95.27% | 1,453,400,000.00 | 4.81% |      |
| Series A1               | 16.72% | 255,000,000.00   |       | 16.72% | 255,000,000.00   |       |      |
| Series A2               | 55.94% | 853,400,000.00   |       | 55.94% | 853,400,000.00   |       |      |
| Series A3               | 22.62% | 345,000,000.00   |       | 22.62% | 345,000,000.00   |       |      |
| Series B                | 1.04%  | 15,800,000.00    | 3.75% | 1.04%  | 15,800,000.00    | 3.75% |      |
| Series C                | 1.04%  | 15,800,000.00    | 2.70% | 1.04%  | 15,800,000.00    | 2.70% |      |
| Series D                | 0.98%  | 15,000,000.00    | 1.70% | 0.98%  | 15,000,000.00    | 1.70% |      |
| Series E                | 1.67%  | 25,500,000.00    |       | 1.67%  | 25,500,000.00    |       |      |
| Issue of Bonds          |        | 1,525,500,000.00 |       |        | 1,525,500,000.00 |       |      |
| Reserve Fund            | 1.70%  | 25,500,000.00    |       | 1.70%  | 25,500,000.00    |       |      |

## Collateral: Residential mortgage loans

| General                                    |  |                  |  |                      |
|--------------------------------------------|--|------------------|--|----------------------|
|                                            |  | Current          |  | At constitution date |
|                                            |  |                  |  |                      |
| Count                                      |  | 8,211            |  | 8,276                |
| Principal                                  |  |                  |  |                      |
| Principal outstanding                      |  | 1,466,856,998.66 |  | 1,500,053,949.79     |
| Average loan                               |  | 178,645.35       |  | 181,283.50           |
| Minimum                                    |  | 9,093.52         |  | 91,569.45            |
| Maximum                                    |  | 1,421,920.28     |  | 1,428,868.85         |
| Interest rate                              |  |                  |  |                      |
| Weighted average (wac)                     |  | 4.93%            |  | 4.71%                |
| Minimum                                    |  | 4.00%            |  | 3.50%                |
| Maximum                                    |  | 6.67%            |  | 6.67%                |
| Final maturity                             |  |                  |  |                      |
| Weighted average (WARM) (months)           |  | 322              |  | 325                  |
| Minimum                                    |  | 01/14/2009       |  | 01/09/2008           |
| Maximum                                    |  | 06/26/2047       |  | 06/01/2047           |
| Index (principal outstanding distribution) |  |                  |  |                      |
| 1-year EURIBOR/MIBOR                       |  | 100.00%          |  | 100.00%              |

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM)    | 0.67%         | 0.64%         |               |                | 0.64%      |
| Annual Percentage Rate (CPR) | 7.71%         | 7.38%         |               |                | 7.38%      |

| Other financial operations (current)   |               |              |          |
|----------------------------------------|---------------|--------------|----------|
| Assets                                 | Balance       | Interest     |          |
| Treasury Account                       | 64,639,860.63 | 4.520%       |          |
| Amortization Account                   |               | 0.00         |          |
| Servicer ppal collect not yet credited | 5,878,398.95  |              |          |
| Servicer ints collect not yet credited | 2,391,985.19  |              |          |
| Liabilities                            | Available     | Balance      | Interest |
| Start-up Loan                          |               | 1,400,000.00 | 6.446%   |

| LTV Distribution         |         |       |                      |       |
|--------------------------|---------|-------|----------------------|-------|
|                          | Current |       | At constitution date |       |
|                          | % Pool  | % LTV | % Pool               | % LTV |
| 0.01 - 10%               | 0.04    | 8.16  | 0.03                 | 8.51  |
| 10.01 - 20%              | 0.91    | 16.31 | 0.81                 | 16.28 |
| 20.01 - 30%              | 3.19    | 25.62 | 3.01                 | 25.66 |
| 30.01 - 40%              | 7.56    | 35.73 | 7.29                 | 35.64 |
| 40.01 - 50%              | 12.48   | 45.21 | 12.28                | 45.22 |
| 50.01 - 60%              | 18.92   | 55.30 | 18.35                | 55.39 |
| 60.01 - 70%              | 23.89   | 65.23 | 23.87                | 65.30 |
| 70.01 - 80%              | 33.00   | 75.49 | 34.36                | 75.74 |
| Weighted average (WALTV) | 60.27   |       | 60.83                |       |
| Minimum                  | 0.56    |       | 6.35                 |       |
| Maximum                  | 80.00   |       | 80.00                |       |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 15.10%  | 15.18%               |
| Aragon                  | 1.52%   | 1.52%                |
| Asturias                | 1.41%   | 1.41%                |
| Balearic Islands        | 3.06%   | 3.03%                |
| Basque Country          | 8.93%   | 8.89%                |
| Canary Islands          | 4.17%   | 4.18%                |
| Cantabria               | 1.82%   | 1.80%                |
| Castilla-La Mancha      | 2.48%   | 2.46%                |
| Castilla-Leon           | 3.54%   | 3.54%                |
| Catalonia               | 16.91%  | 16.90%               |
| Ceuta                   | 0.01%   | 0.01%                |
| Extremadura             | 0.44%   | 0.44%                |
| Galicia                 | 2.00%   | 2.01%                |
| La Rioja                | 0.39%   | 0.40%                |
| Madrid                  | 21.67%  | 21.71%               |
| Murcia                  | 1.57%   | 1.56%                |
| Navarra                 | 0.16%   | 0.16%                |
| Valencia                | 14.80%  | 14.80%               |

| Current delinquency              |        |              |           |       |            |        |                  |               |                                |
|----------------------------------|--------|--------------|-----------|-------|------------|--------|------------------|---------------|--------------------------------|
| Aging                            | Assets | Overdue debt |           |       |            |        | Outstanding debt | Total debt    |                                |
|                                  |        | Principal    | Interest  | Other | Total      | %      |                  | %             | % Total debt / Appraisal Value |
| <i>Delinquencies</i>             |        |              |           |       |            |        |                  |               |                                |
| Up to 1 month                    | 170    | 44,048.27    | 53,394.91 | 0.00  | 97,443.18  | 61.01  | 31,733,925.99    | 31,831,369.17 | 84.01                          |
| 1 to 2 months                    | 26     | 14,128.17    | 24,107.29 | 0.00  | 38,235.46  | 23.94  | 4,282,040.32     | 4,320,275.78  | 11.40                          |
| 2 to 3 months                    | 8      | 6,641.18     | 17,386.84 | 0.00  | 24,028.02  | 15.05  | 1,712,535.77     | 1,736,563.79  | 4.58                           |
| Subtotal                         | 204    | 64,817.62    | 94,889.04 | 0.00  | 159,706.66 | 100.00 | 37,728,502.08    | 37,888,208.74 | 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                            | 204    | 64,817.62    | 94,889.04 | 0.00  | 159,706.66 |        | 37,728,502.08    | 37,888,208.74 | 55.57                          |

Each range includes the beginning but not the ending time

## Additional information