

# BANKINTER 16 Fondo de Titulización de Activos

## 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 y créditos hipotecarios vivienda (CTHs) / Residential mortgage loans and credits

Fecha / Date: 31/12/2009

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   | 49                                                       | 0,43   | 1.525.593,04     | 0,09   | 2                                               | 0,45   | 236.248,59       | 32,83  | 48                                                       | 0,42   | 1.289.344,45     | 0,07   | 14,199                                           | 3,535    |
| 5,01                                   | 10,00  | 184                                                      | 1,60   | 9.908.187,13     | 0,57   | 5                                               | 1,13   | 7.929,18         | 1,10   | 184                                                      | 1,60   | 9.900.257,95     | 0,57   | 8,149                                            | 8,143    |
| 10,01                                  | 15,00  | 361                                                      | 3,15   | 23.054.525,04    | 1,32   | 13                                              | 2,94   | 4.309,46         | 0,60   | 361                                                      | 3,15   | 23.050.215,58    | 1,32   | 12,759                                           | 12,756   |
| 15,01                                  | 20,00  | 538                                                      | 4,69   | 40.731.719,21    | 2,33   | 18                                              | 4,07   | 11.373,37        | 1,58   | 538                                                      | 4,69   | 40.720.345,84    | 2,33   | 17,599                                           | 17,594   |
| 20,01                                  | 25,00  | 669                                                      | 5,83   | 56.432.260,90    | 3,23   | 20                                              | 4,52   | 8.566,63         | 1,19   | 669                                                      | 5,83   | 56.423.694,27    | 3,23   | 22,605                                           | 22,602   |
| 25,01                                  | 30,00  | 737                                                      | 6,43   | 74.489.316,62    | 4,27   | 19                                              | 4,30   | 7.172,55         | 1,00   | 737                                                      | 6,43   | 74.482.144,07    | 4,27   | 27,490                                           | 27,487   |
| 30,01                                  | 35,00  | 729                                                      | 6,36   | 88.135.657,90    | 5,05   | 24                                              | 5,43   | 29.516,31        | 4,10   | 729                                                      | 6,36   | 88.106.141,59    | 5,05   | 32,507                                           | 32,497   |
| 35,01                                  | 40,00  | 705                                                      | 6,15   | 89.445.455,51    | 5,12   | 18                                              | 4,07   | 13.577,08        | 1,89   | 705                                                      | 6,15   | 89.431.878,43    | 5,12   | 37,379                                           | 37,373   |
| 40,01                                  | 45,00  | 639                                                      | 5,57   | 88.237.579,54    | 5,05   | 15                                              | 3,39   | 9.378,18         | 1,30   | 639                                                      | 5,57   | 88.228.201,36    | 5,05   | 42,521                                           | 42,516   |
| 45,01                                  | 50,00  | 717                                                      | 6,25   | 103.385.821,88   | 5,92   | 18                                              | 4,07   | 13.429,52        | 1,87   | 717                                                      | 6,25   | 103.372.392,36   | 5,92   | 47,567                                           | 47,561   |
| 50,01                                  | 55,00  | 715                                                      | 6,23   | 111.752.756,01   | 6,40   | 30                                              | 6,79   | 74.791,35        | 10,39  | 715                                                      | 6,24   | 111.677.964,66   | 6,40   | 52,552                                           | 52,514   |
| 55,01                                  | 60,00  | 689                                                      | 6,01   | 111.367.112,26   | 6,38   | 27                                              | 6,11   | 20.554,73        | 2,86   | 689                                                      | 6,01   | 111.346.557,53   | 6,38   | 57,449                                           | 57,439   |
| 60,01                                  | 65,00  | 704                                                      | 6,14   | 122.185.751,21   | 7,00   | 28                                              | 6,33   | 55.991,87        | 7,78   | 704                                                      | 6,14   | 122.129.759,34   | 7,00   | 62,602                                           | 62,571   |
| 65,01                                  | 70,00  | 1.079                                                    | 9,41   | 202.135.636,84   | 11,57  | 46                                              | 10,41  | 58.189,25        | 8,09   | 1.079                                                    | 9,41   | 202.077.447,59   | 11,58  | 67,701                                           | 67,681   |
| 70,01                                  | 75,00  | 1.123                                                    | 9,79   | 218.896.564,73   | 12,53  | 63                                              | 14,25  | 66.295,67        | 9,21   | 1.123                                                    | 9,79   | 218.830.269,06   | 12,54  | 72,514                                           | 72,492   |
| 75,01                                  | 80,00  | 1.017                                                    | 8,87   | 212.674.304,46   | 12,18  | 57                                              | 12,90  | 53.356,02        | 7,41   | 1.017                                                    | 8,87   | 212.620.948,44   | 12,18  | 76,925                                           | 76,906   |
| 80,01                                  | 85,00  | 256                                                      | 2,23   | 59.990.100,18    | 3,44   | 10                                              | 2,26   | 7.449,84         | 1,04   | 256                                                      | 2,23   | 59.982.650,34    | 3,44   | 82,533                                           | 82,523   |
| 85,01                                  | 90,00  | 222                                                      | 1,94   | 51.577.686,10    | 2,95   | 10                                              | 2,26   | 20.787,63        | 2,89   | 222                                                      | 1,94   | 51.556.898,47    | 2,95   | 87,435                                           | 87,397   |
| 90,01                                  | 95,00  | 204                                                      | 1,78   | 47.750.110,86    | 2,73   | 10                                              | 2,26   | 11.414,27        | 1,59   | 204                                                      | 1,78   | 47.738.696,59    | 2,73   | 92,542                                           | 92,520   |
| 95,01                                  | 100,00 | 131                                                      | 1,14   | 32.747.980,90    | 1,88   | 9                                               | 2,04   | 9.358,09         | 1,30   | 131                                                      | 1,14   | 32.738.622,81    | 1,88   | 96,382                                           | 96,354   |
| Total :                                |        | 11.468                                                   | 100,00 | 1.746.424.120,32 | 100,00 | 442                                             | 100,00 | 719.689,59       | 100,00 | 11.467                                                   | 100,00 | 1.745.704.430,73 | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |        |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 58,513                                           | 58,494   |
| Media Simple / Average :               |        |                                                          |        | 152.286,72       |        |                                                 |        | 1.628,26         |        |                                                          |        | 152.237,24       |        | 51,282                                           | 51,261   |
| Mínimo / Minimum :                     |        |                                                          |        | 68,06            |        |                                                 |        | 0,10             |        |                                                          |        | 68,06            |        | 0,018                                            | 0,018    |
| Máximo / Maximum :                     |        |                                                          |        | 4.000.000,00     |        |                                                 |        | 236.000,00       |        |                                                          |        | 4.000.000,00     |        | 99,798                                           | 99,798   |