

## BANKINTER 20 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: 31/12/2010

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   | 19                                                       | 0,15   | 775.552,12       | 0,05   | 3                                               | 0,93   | 2.505,26         | 1,56   | 19                                                       | 0,15   | 773.046,86       | 0,05   | 3,722                                            | 3,715    |
| 5,01                                   | 10,00  | 243                                                      | 1,96   | 11.884.362,94    | 0,75   | 9                                               | 2,80   | 5.183,97         | 3,22   | 243                                                      | 1,96   | 11.879.178,97    | 0,75   | 7,898                                            | 7,895    |
| 10,01                                  | 15,00  | 424                                                      | 3,42   | 25.494.978,55    | 1,61   | 8                                               | 2,48   | 2.372,12         | 1,47   | 424                                                      | 3,42   | 25.492.606,43    | 1,61   | 12,734                                           | 12,733   |
| 15,01                                  | 20,00  | 590                                                      | 4,75   | 39.845.275,66    | 2,51   | 20                                              | 6,21   | 7.921,61         | 4,92   | 590                                                      | 4,75   | 39.837.354,05    | 2,51   | 17,680                                           | 17,676   |
| 20,01                                  | 25,00  | 745                                                      | 6,00   | 55.673.023,74    | 3,51   | 11                                              | 3,42   | 2.494,11         | 1,55   | 745                                                      | 6,00   | 55.670.529,63    | 3,51   | 22,545                                           | 22,544   |
| 25,01                                  | 30,00  | 890                                                      | 7,17   | 76.839.355,05    | 4,84   | 15                                              | 4,66   | 5.933,96         | 3,69   | 890                                                      | 7,17   | 76.833.421,09    | 4,84   | 27,587                                           | 27,585   |
| 30,01                                  | 35,00  | 924                                                      | 7,45   | 93.846.703,53    | 5,92   | 13                                              | 4,04   | 7.224,76         | 4,49   | 924                                                      | 7,45   | 93.839.478,77    | 5,92   | 32,523                                           | 32,520   |
| 35,01                                  | 40,00  | 944                                                      | 7,61   | 104.914.778,74   | 6,61   | 25                                              | 7,76   | 16.955,96        | 10,54  | 944                                                      | 7,61   | 104.897.822,78   | 6,61   | 37,566                                           | 37,560   |
| 40,01                                  | 45,00  | 916                                                      | 7,38   | 109.172.446,93   | 6,88   | 23                                              | 7,14   | 17.519,48        | 10,89  | 916                                                      | 7,38   | 109.154.927,45   | 6,88   | 42,606                                           | 42,599   |
| 45,01                                  | 50,00  | 1.045                                                    | 8,42   | 134.096.538,28   | 8,45   | 28                                              | 8,70   | 10.176,88        | 6,33   | 1.045                                                    | 8,42   | 134.086.361,40   | 8,45   | 47,504                                           | 47,500   |
| 50,01                                  | 55,00  | 949                                                      | 7,65   | 136.113.787,31   | 8,58   | 26                                              | 8,07   | 15.069,81        | 9,37   | 949                                                      | 7,65   | 136.098.717,50   | 8,58   | 52,404                                           | 52,398   |
| 55,01                                  | 60,00  | 1.000                                                    | 8,06   | 145.378.893,32   | 9,16   | 35                                              | 10,87  | 12.065,91        | 7,50   | 1.000                                                    | 8,06   | 145.366.827,41   | 9,16   | 57,512                                           | 57,507   |
| 60,01                                  | 65,00  | 968                                                      | 7,80   | 146.484.439,87   | 9,23   | 26                                              | 8,07   | 13.115,57        | 8,15   | 968                                                      | 7,80   | 146.471.324,30   | 9,23   | 62,563                                           | 62,558   |
| 65,01                                  | 70,00  | 937                                                      | 7,55   | 153.366.602,51   | 9,67   | 29                                              | 9,01   | 11.614,27        | 7,22   | 937                                                      | 7,55   | 153.354.988,24   | 9,67   | 67,427                                           | 67,422   |
| 70,01                                  | 75,00  | 736                                                      | 5,93   | 135.039.444,01   | 8,51   | 20                                              | 6,21   | 14.805,78        | 9,20   | 736                                                      | 5,93   | 135.024.638,23   | 8,51   | 72,502                                           | 72,494   |
| 75,01                                  | 80,00  | 854                                                      | 6,88   | 172.907.222,62   | 10,90  | 26                                              | 8,07   | 12.711,22        | 7,90   | 854                                                      | 6,88   | 172.894.511,40   | 10,90  | 77,122                                           | 77,116   |
| 80,01                                  | 85,00  | 94                                                       | 0,76   | 16.904.916,69    | 1,07   | 0                                               | 0,00   | 0,00             | 0,00   | 94                                                       | 0,76   | 16.904.916,69    | 1,07   | 82,311                                           | 82,311   |
| 85,01                                  | 90,00  | 66                                                       | 0,53   | 14.930.722,57    | 0,94   | 2                                               | 0,62   | 1.198,42         | 0,74   | 66                                                       | 0,53   | 14.929.524,15    | 0,94   | 87,727                                           | 87,720   |
| 90,01                                  | 95,00  | 45                                                       | 0,36   | 8.946.585,01     | 0,56   | 2                                               | 0,62   | 1.658,99         | 1,03   | 45                                                       | 0,36   | 8.944.926,02     | 0,56   | 92,286                                           | 92,269   |
| 95,01                                  | 100,00 | 20                                                       | 0,16   | 3.857.123,90     | 0,24   | 1                                               | 0,31   | 346,29           | 0,22   | 20                                                       | 0,16   | 3.856.777,61     | 0,24   | 95,976                                           | 95,967   |
| Total :                                |        | 12.409                                                   | 100,00 | 1.586.472.753,35 | 100,00 | 322                                             | 100,00 | 160.874,37       | 100,00 | 12.409                                                   | 100,00 | 1.586.311.878,98 | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |        |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 53,287                                           | 53,282   |
| Media Simple / Average :               |        |                                                          |        | 127.848,56       |        |                                                 |        | 499,61           |        |                                                          |        | 127.835,59       |        | 46,967                                           | 46,962   |
| Mínimo / Minimum :                     |        |                                                          |        | 0,97             |        |                                                 |        | 1,22             |        |                                                          |        | 0,97             |        | 0,001                                            | 0,001    |
| Máximo / Maximum :                     |        |                                                          |        | 2.544.147,71     |        |                                                 |        | 5.236,97         |        |                                                          |        | 2.544.147,71     |        | 97,604                                           | 97,604   |