



Titulización

Santander Central Hispano

Madrid, 31 de septiembre de 2000

Ref.: BONOS DE TITULIZACION HIPOTECARIA
759.000.000 Euros F.T.H. BANESTO 1

En relación al asunto de referencia, adjunto les remitimos la siguiente información periódica:

- Informe trimestral de los Bonos de Titulización Hipotecaria.
- Informe trimestral de las Participaciones Hipotecarias.
- Informe trimestral de origen y aplicación de fondos (caja).
- Tasas de Prepago históricas; y vida media residual de los Bonos de Titulización Hipotecaria.

Atentamente,

Ignacio Ortega Gavara
Director General

DENOMINACION DEL FONDO: **FONDO DE TITULIZACION HIPOTECARIA: BANESTO 1**

INFORMACION

CORRESPONDIENTE AL:

TRIMESTRE/SEMESTRE **18/05/00- 18.08/00** AÑO: **2000**

Personas que asumen la responsabilidad de esta información y cargos que ocupan: **Firma:**
 Ignacio Ortega Gavara - Director General

I. DATOS GENERALES SOBRE EL FONDO

| | | | | |
|---------------------------------|------------------------|-------------------------|---------|--------|
| Fecha de Constitución del Fondo | 29 de julio de 1.999 | Agente de Pago Bonos | BSCH | |
| Fecha Desembolso BTH'S | 4 de agosto de 1.999 | Negociación Mercado | AIAF | |
| Fecha Final Amortización BTH'S | 18 de febrero de 2.029 | Agencia de Calificación | Moody's | |
| Sociedad Gestora | BSCH de Titulización | Calificación: | Inicial | Actual |
| Originador PH's | Banesto | Emisión Principal | Aaa | Aaa |
| | | Emisión Subordinada | A2 | A2 |

II. VALORES EMITIDOS POR EL FONDO: BONOS DE TITULIZACION HIPOTECARIA

| SERIES PRELACION CODIGO ISIN | Nº BTH'S | NOMINAL EN CIRCULACION | | | |
|--|-------------|------------------------|--------------|------------------|-----------|
| | | | Inicial | Actual | %Act/Inic |
| Serie A Preferente (ISIN=ES0322069008) | 7.324 | Nominal Unitario | 100.000 € | 84.047,84 € | |
| | | Nominal Total | 732.400.000€ | 615.566.384,29 € | 84,05% |
| Serie B Subordinada (ISIN=ES0322069016) | 266 | Nominal Unitario | 100.000 € | 100.000 € | |
| | | Nominal Total | 26.600.000€ | 26.600.000 € | 100% |

| AMORTIZACION E INTERESES BTH'S | | | | | |
|----------------------------------|----------------------|--|-----------------------------|--------------------------|--|
| Actual | | | Próximo | | |
| Fecha Amortización | 18 de agosto de 2000 | | Fecha Próximo Cupón | 18 de noviembre de 2.000 | |
| Período Actual | | | Tipo de Interés | Serie A - 5,1242% | |
| Amortización devengada no pagada | 0 | | | Serie B - 5,5247% | |
| Amortización Calendario | NO | | Importe Bruto Próximo Cupón | Serie A - 1.109,14€ | |
| Amortización Serie A | 3.299,32€ | | | Serie B - 1.422,80 € | |
| Amortización Serie B | 0 | | Importe Neto Próximo Cupón | Serie A - 909,50 € | |
| Intereses Brutos Serie A | 1.019,22 € | | | Serie B - 1.166,70€ | |
| Intereses Brutos Serie B | 1.267,81 € | | | | |

**III. VALORES ADQUIRIDOS POR EL FONDO: PARTICIPACIONES HIPOTECARIAS
(Participación en Préstamos Hipotecarios)**

| PRESTAMOS HIPOTECARIOS | A LA EMISION | SITUACION ACTUAL |
|------------------------------------|---------------|------------------|
| Número de Préstamos | 18.269 | 16.616 |
| Saldo Pendiente de Amortizar PH's | 759.000.019 € | 642.166.370,69 € |
| Importes Unitarios Préstamos Vivos | 41.545,79 € | 38.647,47 |
| Tipo de Interés | 5,16% | 5,26% |

| TASAS DE AMORTIZACION ANTICIPADA | SITUACION ACTUAL |
|---|------------------|
| Tasa mensual actual anualizada: | 9,68% |
| Tasa últimos 12 meses anualizada: | 9,94% |
| Tasa anualizada desde Constitución del Fondo: | 10,10% |

| MOROSIDAD ACTUAL | Hasta 1 mes | De 1 a 6 meses | Mayor de 6 meses |
|---------------------------------------|--------------|----------------|------------------|
| Deuda Vencida (Principal + Intereses) | 180.983,24 € | 46.109,18 € | 4.817,14€ |
| Deuda Pendiente Vencimiento | | | 642.050.924,01 € |
| Deuda Total | 180.983,24 € | 46.109,18 € | 642.055.741,15 € |

**FONDO DE TITULIZACIÓN HIPOTECARIA
BANESTO 1**

**INFORME TRIMESTRAL DE ORIGEN Y APLICACIÓN DE FONDOS
(CAJA)**

Fecha: 18 de agosto de 2000

| | |
|--|------------------------|
| A.- ORIGEN: | 32.994.373,65 € |
| | |
| a) PRINCIPAL COBRADO | |
| 1. AMORTIZACION DE PH'S: | 24.164.183,37 € |
| | |
| b) INTERESES COBRADOS | |
| 1. INTERESES DE PH'S: | 8.436.950,46 € |
| 2. INTERESES DE REINVERSION: | 393.239,82 € |
| | |
| B.- APLICACIÓN: | 32.994.373,65 € |
| | |
| 1. GASTOS CORRIENTES: | 46.884,52 € |
| 3. INTERESES DE BTH'S SERIE A: | 7.464.769,97 € |
| 3 INTERESES DE BTH'S SERIE B | 24.164.190,74 € |
| 4. AMORTIZACION DE BTH'S: | 337.237,72 € |
| 5. INTERES PRESTAMOS SUBORDINADOS A: | 220.091,85 € |
| 6. INTERES PRESTAMO SUBORDINADO B | 13.587,84 € |
| 7. AMORTIZACION DEL PRESTAMO SUBORDINADO A: | 127.623,07 € |
| 8. AMORTIZACION DEL PRESTAMO SUBORDINADO B | 45.045,15 € |
| 9. COMISIONES A FAVOR DE BANESTO: | 574.307,12 € |
| 10. GASTOS DE EMISION | 635,68 € |

C.- ESTADO DE LA CUENTA DE TESORERIA:

a) *EN CONCEPTO DE FONDO DE RESERVA*

| | |
|-----------------------------|--------------|
| 1. SALDO ANTERIOR: | 18.975.000 € |
| 2. UTILIZACION DEL PERIODO: | 0 € |
| 3. SALDO ACTUAL: | 18.975.000 € |

| | |
|--|-----|
| b) <i>RETENCION A CUENTA DEL IS</i> | 0 € |
|--|-----|

TOTAL (A+B) 18.975.000 €

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126.287
8,00%
1,00%
11/08/00

4,26

6,95

| | PRINCIPAL AVAILABLE | SENIOR NOTES | MEZZANIE NOTES | SERIE A | | SERIE B | |
|---|------------------------|-----------------|-------------------|-----------|----------------|-----------|---------------|
| | | | | PRINCIPAL | VIDA MEDIA | PRINCIPAL | VIDA MEDIA |
| | | 121.861.106 | 4.425.868 | | | | |
| | 0 | 121.861.106 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 0 | 121.861.106 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 5.102.579 | 121.861.106 | 4.425.868 | 5.102.579 | -1.398.106.646 | 0 | 0 |
| 1 | 0 | 116.758.527 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 0 | 116.758.527 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 4.931.742 | 116.758.527 | 4.425.868 | 4.931.742 | -897.576.977 | 0 | 0 |
| 1 | 0 | 111.826.786 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 0 | 111.826.786 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 4.778.182 | 111.826.786 | 4.425.868 | 4.778.182 | -439.592.701 | 0 | 0 |
| 1 | 0 | 107.048.604 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 0 | 107.048.604 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 4.626.981 | 107.048.604 | 4.425.868 | 4.626.981 | 0 | 0 | 0 |
| 1 | 0 | 102.421.623 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 0 | 102.421.623 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 4.481.212 | 102.421.623 | 4.425.868 | 4.481.212 | 412.271.475 | 0 | 0 |
| 1 | 0 | 97.940.411 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 0 | 97.940.411 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 4.334.462 | 97.940.411 | 4.425.868 | 4.334.462 | 797.541.051 | 0 | 0 |
| 1 | 0 | 93.605.949 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 0 | 93.605.949 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 4.195.128 | 93.605.949 | 4.425.868 | 4.195.128 | 1.145.269.824 | 0 | 0 |
| 1 | 0 | 89.410.821 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 0 | 89.410.821 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 4.053.071 | 89.410.821 | 4.425.868 | 4.053.071 | 1.479.370.749 | 0 | 0 |
| 1 | 0 | 85.357.751 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 0 | 85.357.751 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 3.920.162 | 85.357.751 | 4.425.868 | 3.920.162 | 1.791.513.954 | 0 | 0 |
| 1 | 0 | 81.437.589 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 0 | 81.437.589 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 3.786.113 | 81.437.589 | 4.425.868 | 3.786.113 | 2.078.576.098 | 0 | 0 |
| 1 | 0 | 77.651.476 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 0 | 77.651.476 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 3.660.996 | 77.651.476 | 4.425.868 | 3.660.996 | 2.335.715.622 | 0 | 0 |
| 1 | 0 | 73.990.480 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 0 | 73.990.480 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 3.532.215 | 73.990.480 | 4.425.868 | 3.532.215 | 2.578.516.800 | 0 | 0 |
| 1 | 0 | 70.458.265 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 0 | 70.458.265 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 3.413.428 | 70.458.265 | 4.425.868 | 3.413.428 | 2.805.837.720 | 0 | 0 |
| 1 | 0 | 67.044.837 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 0 | 67.044.837 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 3.292.467 | 67.044.837 | 4.425.868 | 3.292.467 | 3.009.314.831 | 0 | 0 |

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AL DESDE

126.287
8,00%
1,00%
11/08/00

4,26

6,95

| | PRINCIPAL AVAILABLE | SENIOR NOTES | MEZZANIE NOTES | SERIE A | | SERIE B | |
|---|------------------------|-----------------|-------------------|-----------|---------------|-----------|---------------|
| | | | | PRINCIPAL | VIDA MEDIA | PRINCIPAL | VIDA MEDIA |
| 1 | 0 | 63.752.370 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 0 | 63.752.370 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 3.181.013 | 63.752.370 | 4.425.868 | 3.181.013 | 3.190.555.902 | 0 | 0 |
| 1 | 0 | 60.571.357 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 0 | 60.571.357 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 3.063.235 | 60.571.357 | 4.425.868 | 3.063.235 | 3.354.242.499 | 0 | 0 |
| 1 | 0 | 57.508.122 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 0 | 57.508.122 | 4.425.868 | 0 | 0 | 0 | 0 |
| 1 | 2.956.802 | 57.508.122 | 4.425.868 | 2.899.615 | 3.441.842.662 | 57.187 | 67.880.986 |
| 1 | 0 | 54.608.507 | 4.368.681 | 0 | 0 | 0 | 0 |
| 1 | 0 | 54.608.507 | 4.368.681 | 0 | 0 | 0 | 0 |
| 1 | 2.847.987 | 54.608.507 | 4.368.681 | 2.637.025 | 3.372.755.301 | 210.962 | 269.820.424 |
| 1 | 0 | 51.971.482 | 4.157.719 | 0 | 0 | 0 | 0 |
| 1 | 0 | 51.971.482 | 4.157.719 | 0 | 0 | 0 | 0 |
| 1 | 2.749.091 | 51.971.482 | 4.157.719 | 2.545.454 | 3.484.726.919 | 203.636 | 278.778.154 |
| 1 | 0 | 49.426.028 | 3.954.082 | 0 | 0 | 0 | 0 |
| 1 | 0 | 49.426.028 | 3.954.082 | 0 | 0 | 0 | 0 |
| 1 | 2.644.490 | 49.426.028 | 3.954.082 | 2.448.602 | 3.577.407.913 | 195.888 | 286.192.633 |
| 1 | 0 | 46.977.426 | 3.758.194 | 0 | 0 | 0 | 0 |
| 1 | 0 | 46.977.426 | 3.758.194 | 0 | 0 | 0 | 0 |
| 1 | 2.550.732 | 46.977.426 | 3.758.194 | 2.361.789 | 3.667.857.630 | 188.943 | 293.428.610 |
| 1 | 0 | 44.615.637 | 3.569.251 | 0 | 0 | 0 | 0 |
| 1 | 0 | 44.615.637 | 3.569.251 | 0 | 0 | 0 | 0 |
| 1 | 2.455.075 | 44.615.637 | 3.569.251 | 2.273.217 | 3.739.442.692 | 181.857 | 299.155.415 |
| 1 | 0 | 42.342.420 | 3.387.394 | 0 | 0 | 0 | 0 |
| 1 | 0 | 42.342.420 | 3.387.394 | 0 | 0 | 0 | 0 |
| 1 | 2.368.464 | 42.342.420 | 3.387.394 | 2.193.022 | 3.802.700.408 | 175.442 | 304.216.033 |
| 1 | 0 | 40.149.397 | 3.211.952 | 0 | 0 | 0 | 0 |
| 1 | 0 | 40.149.397 | 3.211.952 | 0 | 0 | 0 | 0 |
| 1 | 2.277.213 | 40.149.397 | 3.211.952 | 2.108.530 | 3.850.176.129 | 168.682 | 308.014.090 |
| 1 | 0 | 38.040.867 | 3.043.269 | 0 | 0 | 0 | 0 |
| 1 | 0 | 38.040.867 | 3.043.269 | 0 | 0 | 0 | 0 |
| 1 | 2.195.445 | 38.040.867 | 3.043.269 | 2.032.819 | 3.898.947.108 | 162.626 | 311.915.769 |
| 1 | 0 | 36.008.048 | 2.880.644 | 0 | 0 | 0 | 0 |
| 1 | 0 | 36.008.048 | 2.880.644 | 0 | 0 | 0 | 0 |
| 1 | 2.100.430 | 36.008.048 | 2.880.644 | 1.944.843 | 3.909.133.602 | 155.587 | 312.730.688 |
| 1 | 0 | 34.063.205 | 2.725.056 | 0 | 0 | 0 | 0 |
| 1 | 0 | 34.063.205 | 2.725.056 | 0 | 0 | 0 | 0 |
| 1 | 2.019.702 | 34.063.205 | 2.725.056 | 1.870.095 | 3.925.329.177 | 149.608 | 314.026.334 |
| 1 | 0 | 32.193.111 | 2.575.449 | 0 | 0 | 0 | 0 |
| 1 | 0 | 32.193.111 | 2.575.449 | 0 | 0 | 0 | 0 |
| 1 | 1.923.039 | 32.193.111 | 2.575.449 | 1.780.591 | 3.901.275.338 | 142.447 | 312.102.027 |
| 1 | 0 | 30.412.519 | 2.433.002 | 0 | 0 | 0 | 0 |

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11/08/00

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| | PRINCIPAL AVAILABLE | SENIOR NOTES | MEZZANIE NOTES | SERIE A | | SERIE B | |
|---|------------------------|-----------------|-------------------|-----------|---------------|-----------|---------------|
| | | | | PRINCIPAL | VIDA MEDIA | PRINCIPAL | VIDA MEDIA |
| 1 | 0 | 30.412.519 | 2.433.002 | 0 | 0 | 0 | 0 |
| 1 | 1.844.423 | 30.412.519 | 2.433.002 | 1.707.799 | 3.898.905.899 | 136.624 | 311.912.472 |
| 1 | 0 | 28.704.720 | 2.296.378 | 0 | 0 | 0 | 0 |
| 1 | 0 | 28.704.720 | 2.296.378 | 0 | 0 | 0 | 0 |
| 1 | 1.755.221 | 28.704.720 | 2.296.378 | 1.625.205 | 3.859.867.782 | 130.016 | 308.788.943 |
| 1 | 0 | 27.079.515 | 2.166.361 | 0 | 0 | 0 | 0 |
| 1 | 0 | 27.079.515 | 2.166.361 | 0 | 0 | 0 | 0 |
| 1 | 1.682.874 | 27.079.515 | 2.166.361 | 1.558.217 | 3.839.446.875 | 124.657 | 307.155.750 |
| 1 | 0 | 25.521.298 | 2.041.704 | 0 | 0 | 0 | 0 |
| 1 | 0 | 25.521.298 | 2.041.704 | 0 | 0 | 0 | 0 |
| 1 | 1.600.953 | 25.521.298 | 2.041.704 | 1.482.364 | 3.788.923.245 | 118.589 | 303.113.860 |
| 1 | 0 | 24.038.934 | 1.923.115 | 0 | 0 | 0 | 0 |
| 1 | 0 | 24.038.934 | 1.923.115 | 0 | 0 | 0 | 0 |
| 1 | 1.534.572 | 24.038.934 | 1.923.115 | 1.420.900 | 3.762.542.475 | 113.672 | 301.003.398 |
| 1 | 0 | 22.618.034 | 1.809.443 | 0 | 0 | 0 | 0 |
| 1 | 0 | 22.618.034 | 1.809.443 | 0 | 0 | 0 | 0 |
| 1 | 1.441.891 | 22.618.034 | 1.809.443 | 1.335.084 | 3.658.130.255 | 106.807 | 292.650.420 |
| 1 | 0 | 21.282.950 | 1.702.636 | 0 | 0 | 0 | 0 |
| 1 | 0 | 21.282.950 | 1.702.636 | 0 | 0 | 0 | 0 |
| 1 | 1.373.137 | 21.282.950 | 1.702.636 | 1.271.423 | 3.598.128.013 | 101.714 | 287.850.241 |
| 1 | 0 | 20.011.527 | 1.600.922 | 0 | 0 | 0 | 0 |
| 1 | 0 | 20.011.527 | 1.600.922 | 0 | 0 | 0 | 0 |
| 1 | 1.266.451 | 20.011.527 | 1.600.922 | 1.172.640 | 3.426.454.352 | 93.811 | 274.116.348 |
| 1 | 0 | 18.838.886 | 1.507.111 | 0 | 0 | 0 | 0 |
| 1 | 0 | 18.838.886 | 1.507.111 | 0 | 0 | 0 | 0 |
| 1 | 1.194.194 | 18.838.886 | 1.507.111 | 1.105.735 | 3.332.684.546 | 88.459 | 266.614.764 |
| 1 | 0 | 17.733.152 | 1.418.652 | 0 | 0 | 0 | 0 |
| 1 | 0 | 17.733.152 | 1.418.652 | 0 | 0 | 0 | 0 |
| 1 | 1.120.771 | 17.733.152 | 1.418.652 | 1.037.751 | 3.223.254.396 | 83.020 | 257.860.352 |
| 1 | 0 | 16.695.401 | 1.335.632 | 0 | 0 | 0 | 0 |
| 1 | 0 | 16.695.401 | 1.335.632 | 0 | 0 | 0 | 0 |
| 1 | 1.066.709 | 16.695.401 | 1.335.632 | 993.947 | 3.175.660.076 | 72.762 | 232.474.784 |
| 1 | 0 | 15.701.454 | 1.262.870 | 0 | 0 | 0 | 0 |
| 1 | 0 | 15.701.454 | 1.262.870 | 0 | 0 | 0 | 0 |
| 1 | 1.014.289 | 15.701.454 | 1.262.870 | 1.014.289 | 3.333.967.601 | 0 | 0 |
| 1 | 0 | 14.687.165 | 1.262.870 | 0 | 0 | 0 | 0 |
| 1 | 0 | 14.687.165 | 1.262.870 | 0 | 0 | 0 | 0 |
| 1 | 971.897 | 14.687.165 | 1.262.870 | 971.897 | 3.284.041.061 | 0 | 0 |
| 1 | 0 | 13.715.268 | 1.262.870 | 0 | 0 | 0 | 0 |
| 1 | 0 | 13.715.268 | 1.262.870 | 0 | 0 | 0 | 0 |
| 1 | 925.278 | 13.715.268 | 1.262.870 | 925.278 | 3.211.639.260 | 0 | 0 |
| 1 | 0 | 12.789.990 | 1.262.870 | 0 | 0 | 0 | 0 |
| 1 | 0 | 12.789.990 | 1.262.870 | 0 | 0 | 0 | 0 |

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126.287
8,00%
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11/08/00

4,26

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| | PRINCIPAL AVAILABLE | SENIOR NOTES | MEZZANIE NOTES | SERIE A | | SERIE B | |
|---|------------------------|-----------------|-------------------|------------|----------------|-----------|---------------|
| | | | | PRINCIPAL | VIDA MEDIA | PRINCIPAL | VIDA MEDIA |
| 1 | 887.080 | 12.789.990 | 1.262.870 | 887.080 | 3.158.006.035 | 0 | 0 |
| 1 | 0 | 11.902.910 | 1.262.870 | 0 | 0 | 0 | 0 |
| 1 | 0 | 11.902.910 | 1.262.870 | 0 | 0 | 0 | 0 |
| 1 | 841.888 | 11.902.910 | 1.262.870 | 841.888 | 3.074.574.294 | 0 | 0 |
| 1 | 0 | 11.061.022 | 1.262.870 | 0 | 0 | 0 | 0 |
| 1 | 0 | 11.061.022 | 1.262.870 | 0 | 0 | 0 | 0 |
| 1 | 12.323.895 | 11.061.022 | 1.262.870 | 11.061.022 | 41.412.465.459 | 1.262.870 | 4.728.186.029 |

PREPAYMENTS BANESTO 1

Agust 10th 2000

| | | Outstanding before prepayment | Real outstanding | 0,88% Prepayment vector | Remaining at the end of the month | Average Single monthly mortality | CPR | Monthly Single monthly mortality | CPR | Outstanding after prepayment | Principal Available |
|----|--------|-------------------------------------|---------------------|-------------------------------|---|---|--------|---|--------|------------------------------------|------------------------|
| | | | | | | | | | | | 126.286,977199 |
| 1 | | 126.287,0 | | 100,00% | 100,00% | | | | | 126.286,977200 | |
| 2 | sep-99 | 125.669,8 | 123.875,5 | 99,12% | 98,57% | 1,43% | 15,85% | 1,43% | 15,85% | 124.559,9 | |
| 3 | oct-99 | 125.062,6 | 120.465,2 | 98,24% | 96,32% | 1,86% | 20,13% | 2,28% | 24,18% | 122.863,3 | |
| 4 | nov-99 | 124.452,7 | 119.277,3 | 97,37% | 95,84% | 1,41% | 15,63% | 0,50% | 5,85% | 121.184,4 | 5.103 |
| 5 | dic-99 | 123.840,3 | 117.601,0 | 96,51% | 94,96% | 1,28% | 14,37% | 0,92% | 10,47% | 119.523,0 | |
| 6 | ene-00 | 123.225,4 | 115.875,6 | 95,66% | 94,04% | 1,22% | 13,72% | 0,98% | 11,10% | 117.879,2 | |
| 7 | feb-00 | 122.607,9 | 114.735,1 | 94,82% | 93,58% | 1,10% | 12,43% | 0,49% | 5,67% | 116.252,7 | 4.932 |
| 8 | mar-00 | 121.987,7 | 113.190,3 | 93,98% | 92,79% | 1,06% | 12,04% | 0,84% | 9,68% | 114.643,1 | |
| 9 | abr-00 | 121.364,8 | 111.934,4 | 93,15% | 92,23% | 1,01% | 11,43% | 0,60% | 6,99% | 113.050,4 | |
| 10 | may-00 | 120.739,3 | 110.868,1 | 92,33% | 91,82% | 0,94% | 10,75% | 0,44% | 5,15% | 111.474,5 | 4.778 |
| 11 | jun-00 | 120.111,1 | 109.695,7 | 91,51% | 91,33% | 0,90% | 10,31% | 0,54% | 6,29% | 109.915,1 | |
| 12 | jul-00 | 119.481,4 | 108.331,7 | 90,70% | 90,67% | 0,89% | 10,14% | 0,72% | 8,34% | 108.373,2 | |
| 13 | ago-00 | 118.848,9 | 106.847,5 | 89,90% | 89,90% | 0,88% | 10,10% | 0,85% | 9,68% | 106.847,5 | 4.627 |

BANESTO 1

ACTIVO: PARTICIPACIONES HIPOTECARIAS

| CARACTERISTICAS GENERALES | | |
|-------------------------------|--------------|------------------|
| CONCEPTOS | 03-08-99 | 18-08-00 |
| Nº DE PRÉSTAMOS DE LA CARTERA | 18.269 | 16.616 |
| SALDO VIVO | 759.000,019€ | 642.166.370,69 € |
| TIPO DE INTERÉS DE LAS PH's | 5,16 % | 5,26 % |
| COBERTURA MEDIA/SALDO VIVO | 58,40% | 55,11% |

| AMORTIZACIONES ANTICIPADAS (% sobre saldo vivo) | | | | |
|---|---------|------------|------------|------------|
| MESES | TASA | | TASA MEDIA | |
| | Mensual | Anualizada | Mensual | Anualizada |
| FEBRERO 00 | 0,49% | 5,57% | 1,10% | 12,43% |
| MAYO 00 | 0,44% | 5,15% | 0,94% | 10,75% |
| AGOSTO 00 | 0,85% | 9,68% | 0,88% | 10,10% |

| MOROSIDAD DE LA CARTERA A día 18 de agosto de 2000 | | |
|---|---------------|----------------|
| CONCEPTOS | HASTA 30 DÍAS | MÁS DE 30 DÍAS |
| Nº DE RECIBOS EN MORA | 448 | 141 |
| IMPORTE | 180.983,24 € | 50.926,32 € |

| MEJORA CREDITICIA | | |
|-------------------------|----------------------|----------------------|
| CONCEPTOS | 03-08-99 | 18-08-00 |
| EMISIÓN SUBORDINADA | 3,50% | 4,14% |
| FONDO RESERVA PRINCIPAL | 18.975.000 € (2,50%) | 18.975.000 € (2,95%) |

PASIVO: BONOS DE TITULIZACION HIPOTECARIA

| EMISION PRINCIPAL SERIE A | | |
|------------------------------|---|---|
| CONCEPTOS | 03-08-99 | 18-08-00 |
| NÚMERO DE BONOS | 7.324 | 7.324 |
| SALDO VIVO TOTAL | 732.400.000 € | 615.566.384,29€ |
| SALDO VIVO UNITARIO | 100.000 € | 84.047,84 € |
| TIPO DE INTERÉS APLICABLE | EURIBOR 3 meses + 23 p.b. Revisión trimestral | EURIBOR 3 meses + 23 p.b. Revisión trimestral |
| TIPO DE INTERÉS NOMINAL | 2,9960% | 5,1242% |
| RATING (MOODY'S) | Aaa | Aaa |
| AMORTIZACION | PASS - THROUGH | |
| VIDA RESIDUAL (años) | 5,2 | 4,26 |

| EMISION SUBORDINADA SERIE B | | |
|--------------------------------|---|---|
| CONCEPTOS | 03-08-99 | 18-08-00 |
| NÚMERO DE BONOS | 266 | 266 |
| SALDO VIVO TOTAL | 26.600.000 € | 26.600.000 € |
| SALDO VIVO UNITARIO | 100.000 € | 100.000 € |
| TIPO DE INTERÉS APLICABLE | EURIBOR 3 meses + 62,5 p.b. Revisión trimestral | EURIBOR 3 meses + 62,5 p.b. Revisión trimestral |
| TIPO DE INTERÉS NOMINAL | 3,3965% | 5,5247% |
| RATING (MOODY'S) | A2 | A2 |
| AMORTIZACION | SUBORDINADA | |
| VIDA RESIDUAL (años) | 8,7 | 6,95 |

| PRESTAMO SUBORDINADO | | |
|----------------------|----------------|-----------------|
| CONCEPTOS | 03-08-99 | 18-08-00 |
| SALDO VIVO A | 20.496.916,31€ | 19.991.973,35 € |
| SALDO VIVO B | 1.414.873,97 € | 1.197.080,97 € |
| TIPO INTERES A | 2,73% | 4,82% |
| TIPO INTERES B | 2,73% | 4,82% |

BSCH

B.S.C.H. de Titulización, S.G.F.T., S.A.