

Madrid, 15 de noviembre de 2001

**Ref.: BONOS DE TITULIZACION HIPOTECARIA
545.000.000 Euros F.T.H. BANESTO 3**

Estimados señores:

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 3

INFORMACION

CORRESPONDIENTE AL:

TRIMESTRE/SEMESTRE 19/07/01 - 18/09/01

AÑO: 2001

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	13 de julio de 2001	Agente de Pago Bonos	Banesto	
Fecha Desembolso BTH'S	19 de julio de 2001	Negociación Mercado	AIAF	
Fecha Final Amortización BTH'S	18 de marzo de 2.031	Agencia de Calificación	Moody's	
Sociedad Gestora	Santander Central Hispano 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=ES0338398003)	5.273	Nominal Unitario	100.000 €	98.373,84 €	
		Nominal Total	527.300.000 €	518.725.258,32 €	98,37%
Serie B Subordinada (ISIN=ES0338398011)	177	Nominal Unitario	100.000 €	100.000 €	
		Nominal Total	17.700.000 €	17.700.000 €	100%

AMORTIZACION E INTERESES BTH'S			
Actual		Próximo	
Fecha Amortización Periodo Actual	18 de septiembre de 2.001	Fecha Próximo Cupón	18 de diciembre de 2.001
Amortización devengada no pagada	0	Tipo de Interés	Serie A - 4,4510%
Amortización Calendario	NO		Serie B - 4,8261%
Amortización Serie A	1.626,16 €	Importe Bruto Próximo Cupón	Serie A - 1.091,66 €
Amortización Serie B	0,00 €		Serie B - 1.203,22 €
Intereses Brutos Serie A	799,10 €	Importe Neto Próximo Cupón	Serie A - 895,16 €
Intereses Brutos Serie B	861,79 €		Serie B - 986,64 €

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

PRÉSTAMOS HIPOTECARIOS	A LA EMISION	SITUACION ACTUAL
Número de Préstamos	8.799	8.602
Saldo Pendiente de Amortizar PH's	545.000.751,44 €	536.425.271,91 €
Importes Unitarios Préstamos Vivos	61.938,94 €	62.360,53 €
Tipo de Interés	5,73%	5,78%

TASAS DE AMORTIZACION ANTICIPADA	SITUACION ACTUAL
Tasa mensual actual anualizada:	4,36%
Tasa últimos 12 meses anualizada:	6,05%
Tasa anualizada desde Constitución del Fondo:	6,06%

MOROSIDAD ACTUAL	Hasta 1 mes	De 1 a 6 meses	Mayor de 6 meses
Deuda Vencida (Principal + Intereses)	168.614,39 €	31.735,47 €	0,00
Deuda Pendiente Vencimiento			536.352.060,84 €
Deuda Total	168.614,39 €	31.735,47 €	536.352.060,84 €

**FONDO DE TITULIZACIÓN HIPOTECARIA
BANESTO 3**

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

Fecha: 18 de septiembre de 2001

A.- ORIGEN:	13.332.316,49 €
a) <i>PRINCIPAL COBRADO</i>	
1. AMORTIZACION DE PH'S:	8.575.479,53 €
b) <i>INTERESES COBRADOS</i>	
1. INTERESES DE PH'S:	3.404.936,96 €
c) <i>PRÉSTAMO SUBORDINADO B</i>	1.351.900,00 €.-
B.- APLICACIÓN:	13.332.316,49 €
1. GASTOS CORRIENTES:	22.770,55 €
2. INTERESES NETOS SWAPS SERIE A:	391.883,02 €.-
3. INTERESES DE BTH'S SERIE A:	4.213.654,30 €
4. INTERESES DE BTH'S SERIE B	152.536,83 €
5. AMORTIZACION DE BTH'S:	8.574.741,68 €
6. INTERESES NETOS SWAPS SERIE B:	121,12 €.-
7. INTERES PRESTAMOS SUBORDINADO A:	90.461,70 €
8. INTERES PRESTAMO SUBORDINADO B	11.477,45 €
9. AMORTIZACION DEL PRESTAMO SUBORDINADO A:	137.790,57 €
10. AMORTIZACION DEL PRESTAMO SUBORDINADO B	0,00 €
11. COMISIONES A FAVOR DE BANESTO:	6.000,00 €
12. DISPOSICIONES DE FONDOS DE RESERVA PRINCIPAL Y SECUNDARIO	(128.620,92) €.-
13.- GASTOS DE EMISIÓN NO SATISFECHOS	(140.499,81) €.-

C.- ESTADO DE LA CUENTA DE TESORERIA:**a) EN CONCEPTO DE FONDO DE RESERVA****PRINCIPAL**

1. SALDO ANTERIOR:	6.812.500,00 €
2. UTILIZACION DEL PERIODO:	(107.184,10) €
3. SALDO ACTUAL:	6.705.315,90 €

**b) EN CONCEPTO DE FONDO DE RESERVA
SECUNDARIO**

1. SALDO ANTERIOR:	2.725.000,00 €.-
2. RETENCION DEL PERIODO:	(21.436,82) €.-
3. SALDO ACTUAL:	2.703.563,18 €.-

**d) RETENCION EN CUENTA DE COMISIONES A
FAVOR DE BANESTO.**

€.-

TOTAL: A+B+C+D

9.408.879,08 €.-

PREPAYMENTS-BANESTO 3

September 11th 2001

	Date	Outstanding before prepayment	Real outstanding	0.50% Prepayment vector	Remaining at the end of the month	Average Single monthly mortality	CPR 8.90%	Monthly Single monthly mortality	CPR 5.95%	Outstanding after prepayment	Principal Available
											545,000,000.00
1		545,000.75		100.00%	100.00%					545,000.751440	
2	ago-01	543,527.07	538,840.28	99.48%	99.33%	0.87%	7.71%	0.67%	7.71%	540,701.50	
3	sep-01	542,048.16	536,425.27	98.98%	98.98%	0.52%	8.08%	0.37%	4.35%	536,425.27	8,574.73

DEAL 545.000,00000
 MEZZ. DECLINN 10,00%
 MEZZ. STOPS DECLINN 1,00%
 VIDA RESIDUAL DESDE 11/09/01

7,49

15,95

FECHA				SERIE A		SERIE B		
	PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	PRINCIPAL	VIDA MEDIA	PRINCIPAL	VIDA MEDIA	
11/08/01	0	527.300.000	17.700.000	0	0	0	0	0
11/09/01 1	8.574.728	527.300.000	17.700.000	8.574.728	0	0	0	0
11/10/01 1	0	518.725.272	17.700.000	0	0	0	0	0
11/11/01 1	0	518.725.272	17.700.000	0	0	0	0	0
11/12/01 1	12.691.793	518.725.272	17.700.000	12.691.793	1.154.953.145	0	0	0
11/01/02 1	0	506.033.479	17.700.000	0	0	0	0	0
11/02/02 1	0	506.033.479	17.700.000	0	0	0	0	0
11/03/02 1	12.488.370	506.033.479	17.700.000	12.488.370	2.260.394.963	0	0	0
11/04/02 1	0	493.545.109	17.700.000	0	0	0	0	0
11/05/02 1	0	493.545.109	17.700.000	0	0	0	0	0
11/06/02 1	12.288.670	493.545.109	17.700.000	12.288.670	3.354.806.938	0	0	0
11/07/02 1	0	481.256.439	17.700.000	0	0	0	0	0
11/08/02 1	0	481.256.439	17.700.000	0	0	0	0	0
11/09/02 1	12.092.077	481.256.439	17.700.000	12.092.077	4.413.608.273	0	0	0
11/10/02 1	0	469.164.362	17.700.000	0	0	0	0	0
11/11/02 1	0	469.164.362	17.700.000	0	0	0	0	0
11/12/02 1	11.898.544	469.164.362	17.700.000	11.898.544	5.425.735.976	0	0	0
11/01/03 1	0	457.265.818	17.700.000	0	0	0	0	0
11/02/03 1	0	457.265.818	17.700.000	0	0	0	0	0
11/03/03 1	11.706.069	457.265.818	17.700.000	11.706.069	6.391.513.943	0	0	0
11/04/03 1	0	445.559.748	17.700.000	0	0	0	0	0
11/05/03 1	0	445.559.748	17.700.000	0	0	0	0	0
11/06/03 1	11.518.545	445.559.748	17.700.000	11.518.545	7.348.831.725	0	0	0
11/07/03 1	0	434.041.203	17.700.000	0	0	0	0	0
11/08/03 1	0	434.041.203	17.700.000	0	0	0	0	0
11/09/03 1	11.327.507	434.041.203	17.700.000	11.327.507	8.269.080.475	0	0	0
11/10/03 1	0	422.713.696	17.700.000	0	0	0	0	0
11/11/03 1	0	422.713.696	17.700.000	0	0	0	0	0
11/12/03 1	11.145.883	422.713.696	17.700.000	11.145.883	9.150.759.657	0	0	0
11/01/04 1	0	411.567.813	17.700.000	0	0	0	0	0
11/02/04 1	0	411.567.813	17.700.000	0	0	0	0	0
11/03/04 1	10.961.040	411.567.813	17.700.000	10.961.040	9.996.468.668	0	0	0
11/04/04 1	0	400.606.773	17.700.000	0	0	0	0	0
11/05/04 1	0	400.606.773	17.700.000	0	0	0	0	0
11/06/04 1	10.785.127	400.606.773	17.700.000	10.785.127	10.828.267.190	0	0	0
11/07/04 1	0	389.821.646	17.700.000	0	0	0	0	0
11/08/04 1	0	389.821.646	17.700.000	0	0	0	0	0
11/09/04 1	10.594.023	389.821.646	17.700.000	10.594.023	11.611.049.536	0	0	0
11/10/04 1	0	379.227.623	17.700.000	0	0	0	0	0
11/11/04 1	0	379.227.623	17.700.000	0	0	0	0	0
11/12/04 1	10.423.846	379.227.623	17.700.000	10.423.846	12.373.104.735	0	0	0
11/01/05 1	0	368.803.777	17.700.000	0	0	0	0	0
11/02/05 1	0	368.803.777	17.700.000	0	0	0	0	0
11/03/05 1	10.237.560	368.803.777	17.700.000	10.237.560	13.073.364.084	0	0	0
11/04/05 1	0	358.566.217	17.700.000	0	0	0	0	0
11/05/05 1	0	358.566.217	17.700.000	0	0	0	0	0
11/06/05 1	10.072.955	358.566.217	17.700.000	10.072.955	13.789.875.849	0	0	0
11/07/05 1	0	348.493.262	17.700.000	0	0	0	0	0
11/08/05 1	0	348.493.262	17.700.000	0	0	0	0	0
11/09/05 1	9.875.104	348.493.262	17.700.000	9.875.104	14.427.526.994	0	0	0
11/10/05 1	0	338.618.158	17.700.000	0	0	0	0	0
11/11/05 1	0	338.618.158	17.700.000	0	0	0	0	0
11/12/05 1	9.716.188	338.618.158	17.700.000	9.716.188	15.079.524.323	0	0	0
11/01/06 1	0	328.901.970	17.700.000	0	0	0	0	0
11/02/06 1	0	328.901.970	17.700.000	0	0	0	0	0

1/%

DEAL
 MEZZ. DECLINN
 MEZZ. STOPS DECLINN
 VIDA RESIDUAL DESDE

545.000.00000
 10.00%
 1.00%
 11/09/01

7,49

15,95

FECHA				SERIE A		SERIE B			
	PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	PRINCIPAL	VIDA MEDIA	PRINCIPAL	VIDA MEDIA		
11/03/06	1	9.517.138	328.901.970	17.700.000	9.517.138	15.627.141.078	0	0	0
11/04/06	1	0	319.384.831	17.700.000	0	0	0	0	0
11/05/06	1	0	319.384.831	17.700.000	0	0	0	0	0
11/06/06	1	9.363.851	319.384.831	17.700.000	9.363.851	16.236.917.440	0	0	0
11/07/06	1	0	310.020.980	17.700.000	0	0	0	0	0
11/08/06	1	0	310.020.980	17.700.000	0	0	0	0	0
11/09/06	1	9.189.305	310.020.980	17.700.000	9.189.305	16.779.671.330	0	0	0
11/10/06	1	0	300.831.675	17.700.000	0	0	0	0	0
11/11/06	1	0	300.831.675	17.700.000	0	0	0	0	0
11/12/06	1	9.041.153	300.831.675	17.700.000	9.041.153	17.331.889.633	0	0	0
11/01/07	1	0	291.790.523	17.700.000	0	0	0	0	0
11/02/07	1	0	291.790.523	17.700.000	0	0	0	0	0
11/03/07	1	8.869.910	291.790.523	17.700.000	8.869.910	17.801.909.758	0	0	0
11/04/07	1	0	282.920.612	17.700.000	0	0	0	0	0
11/05/07	1	0	282.920.612	17.700.000	0	0	0	0	0
11/06/07	1	8.726.764	282.920.612	17.700.000	8.726.764	18.317.477.102	0	0	0
11/07/07	1	0	274.193.849	17.700.000	0	0	0	0	0
11/08/07	1	0	274.193.849	17.700.000	0	0	0	0	0
11/09/07	1	8.554.261	274.193.849	17.700.000	8.554.261	18.742.385.785	0	0	0
11/10/07	1	0	265.639.588	17.700.000	0	0	0	0	0
11/11/07	1	0	265.639.588	17.700.000	0	0	0	0	0
11/12/07	1	8.416.071	265.639.588	17.700.000	8.416.071	19.205.473.400	0	0	0
11/01/08	1	0	257.223.517	17.700.000	0	0	0	0	0
11/02/08	1	0	257.223.517	17.700.000	0	0	0	0	0
11/03/08	1	8.248.842	257.223.517	17.700.000	8.248.842	19.574.502.584	0	0	0
11/04/08	1	0	248.974.675	17.700.000	0	0	0	0	0
11/05/08	1	0	248.974.675	17.700.000	0	0	0	0	0
11/06/08	1	8.115.449	248.974.675	17.700.000	8.115.449	20.004.581.093	0	0	0
11/07/08	1	0	240.859.226	17.700.000	0	0	0	0	0
11/08/08	1	0	240.859.226	17.700.000	0	0	0	0	0
11/09/08	1	7.939.051	240.859.226	17.700.000	7.939.051	20.300.153.994	0	0	0
11/10/08	1	0	232.920.175	17.700.000	0	0	0	0	0
11/11/08	1	0	232.920.175	17.700.000	0	0	0	0	0
11/12/08	1	7.810.541	232.920.175	17.700.000	7.810.541	20.882.312.367	0	0	0
11/01/09	1	0	225.109.634	17.700.000	0	0	0	0	0
11/02/09	1	0	225.109.634	17.700.000	0	0	0	0	0
11/03/09	1	7.626.875	225.109.634	17.700.000	7.626.875	20.882.382.775	0	0	0
11/04/09	1	0	217.482.759	17.700.000	0	0	0	0	0
11/05/09	1	0	217.482.759	17.700.000	0	0	0	0	0
11/06/09	1	7.503.301	217.482.759	17.700.000	7.503.301	21.234.340.837	0	0	0
11/07/09	1	0	209.979.459	17.700.000	0	0	0	0	0
11/08/09	1	0	209.979.459	17.700.000	0	0	0	0	0
11/09/09	1	7.360.675	209.979.459	17.700.000	7.360.675	21.507.892.693	0	0	0
11/10/09	1	0	202.618.783	17.700.000	0	0	0	0	0
11/11/09	1	0	202.618.783	17.700.000	0	0	0	0	0
11/12/09	1	7.241.275	202.618.783	17.700.000	7.241.275	21.817.961.001	0	0	0
11/01/10	1	0	195.377.509	17.700.000	0	0	0	0	0
11/02/10	1	0	195.377.509	17.700.000	0	0	0	0	0
11/03/10	1	7.075.680	195.377.509	17.700.000	7.075.680	21.955.836.194	0	0	0
11/04/10	1	0	188.301.828	17.700.000	0	0	0	0	0
11/05/10	1	0	188.301.828	17.700.000	0	0	0	0	0
11/06/10	1	6.960.782	188.301.828	17.700.000	6.960.782	22.239.698.091	0	0	0
11/07/10	1	0	181.341.046	17.700.000	0	0	0	0	0
11/08/10	1	0	181.341.046	17.700.000	0	0	0	0	0
11/09/10	1	6.647.957	181.341.046	17.700.000	6.647.957	21.162.488.001	209.719	589.346.856	0
11/10/10	1	0	174.902.808	17.490.281	0	0	0	0	0
11/11/10	1	0	174.902.808	17.490.281	0	0	0	0	0
11/12/10	1	6.539.980	174.902.808	17.490.281	6.539.980	20.083.683.854	594.544	2.008.368.385	0

2/%

DEAL
 MEZZ. DECLINN
 MEZZ. STOPS DECLINN
 VIDA RESIDUAL DESDE

545 000,00000
 10,00%
 1,00%
 11/09/01

7,49

15,95

FECHA				SERIE A		SERIE B		
	PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	PRINCIPAL	VIDA MEDIA	PRINCIPAL	VIDA MEDIA	
11/01/11	0	168.957.372	16.895.737	0	0	0	0	0
11/02/11	0	168.957.372	16.895.737	0	0	0	0	0
11/03/11	6.268.263	168.957.372	16.895.737	5.698.420	19.762.122.162	569.842	1.976.212.216	0
11/04/11	0	163.258.952	16.325.895	0	0	0	0	0
11/05/11	0	163.258.952	16.325.895	0	0	0	0	0
11/06/11	6.166.414	163.258.952	16.325.895	5.605.831	19.956.759.102	560.583	1.995.675.910	0
11/07/11	0	157.653.120	15.765.312	0	0	0	0	0
11/08/11	0	157.653.120	15.765.312	0	0	0	0	0
11/09/11	6.027.300	157.653.120	15.765.312	5.479.364	20.010.635.590	547.936	2.001.053.559	0
11/10/11	0	152.173.757	15.217.376	0	0	0	0	0
11/11/11	0	152.173.757	15.217.376	0	0	0	0	0
11/12/11	5.929.256	152.173.757	15.217.376	5.390.233	20.175.641.484	539.023	2.017.564.148	0
11/01/12	0	146.783.524	14.678.352	0	0	0	0	0
11/02/12	0	146.783.524	14.678.352	0	0	0	0	0
11/03/12	5.786.765	146.783.524	14.678.352	5.260.696	20.169.508.004	526.070	2.016.950.800	0
11/04/12	0	141.522.828	14.152.283	0	0	0	0	0
11/05/12	0	141.522.828	14.152.283	0	0	0	0	0
11/06/12	5.692.529	141.522.828	14.152.283	5.175.026	20.317.153.166	517.503	2.031.715.319	0
11/07/12	0	136.347.802	13.634.780	0	0	0	0	0
11/08/12	0	136.347.802	13.634.780	0	0	0	0	0
11/09/12	5.513.782	136.347.802	13.634.780	5.012.529	20.140.341.171	501.253	2.014.034.117	0
11/10/12	0	131.335.273	13.133.527	0	0	0	0	0
11/11/12	0	131.335.273	13.133.527	0	0	0	0	0
11/12/12	5.423.910	131.335.273	13.133.527	4.930.827	20.260.768.678	493.083	2.026.076.868	0
11/01/13	0	126.404.446	12.640.445	0	0	0	0	0
11/02/13	0	126.404.446	12.640.445	0	0	0	0	0
11/03/13	5.263.870	126.404.446	12.640.445	4.785.336	20.093.626.837	478.534	2.009.362.684	0
11/04/13	0	121.619.110	12.161.911	0	0	0	0	0
11/05/13	0	121.619.110	12.161.911	0	0	0	0	0
11/06/13	5.177.985	121.619.110	12.161.911	4.707.259	20.198.847.324	470.726	2.019.884.732	0
11/07/13	0	116.911.851	11.691.185	0	0	0	0	0
11/08/13	0	116.911.851	11.691.185	0	0	0	0	0
11/09/13	5.062.702	116.911.851	11.691.185	4.602.456	20.172.564.738	460.246	2.017.256.474	0
11/10/13	0	112.309.395	11.230.939	0	0	0	0	0
11/11/13	0	112.309.395	11.230.939	0	0	0	0	0
11/12/13	4.979.991	112.309.395	11.230.939	4.527.265	20.254.982.606	452.726	2.025.498.261	0
11/01/14	0	107.782.130	10.778.213	0	0	0	0	0
11/02/14	0	107.782.130	10.778.213	0	0	0	0	0
11/03/14	4.837.925	107.782.130	10.778.213	4.398.113	20.072.988.827	439.811	2.007.296.883	0
11/04/14	0	103.384.017	10.338.402	0	0	0	0	0
11/05/14	0	103.384.017	10.338.402	0	0	0	0	0
11/06/14	4.758.796	103.384.017	10.338.402	4.326.178	20.142.684.224	432.618	2.014.268.422	0
11/07/14	0	99.057.839	9.905.784	0	0	0	0	0
11/08/14	0	99.057.839	9.905.784	0	0	0	0	0
11/09/14	4.649.653	99.057.839	9.905.784	4.227.139	20.070.457.597	422.714	2.007.045.760	0
11/10/14	0	94.830.700	9.483.070	0	0	0	0	0
11/11/14	0	94.830.700	9.483.070	0	0	0	0	0
11/12/14	4.573.696	94.830.700	9.483.070	4.157.905	20.120.104.509	415.791	2.012.010.451	0
11/01/15	0	90.672.794	9.067.279	0	0	0	0	0
11/02/15	0	90.672.794	9.067.279	0	0	0	0	0
11/03/15	4.393.806	90.672.794	9.067.279	3.994.370	19.588.247.410	399.437	1.968.824.741	0
11/04/15	0	86.678.425	8.667.842	0	0	0	0	0
11/05/15	0	86.678.425	8.667.842	0	0	0	0	0
11/06/15	4.321.775	86.678.425	8.667.842	3.928.887	19.726.939.979	392.889	1.972.693.998	0
11/07/15	0	82.749.538	8.274.954	0	0	0	0	0
11/08/15	0	82.749.538	8.274.954	0	0	0	0	0
11/09/15	3.849.613	82.749.538	8.274.954	3.499.648	17.893.698.939	349.965	1.789.369.894	0
11/10/15	0	79.249.890	7.924.989	0	0	0	0	0

3/0

DEAL
 MEZZ. DECLINN
 MEZZ. \$TOPS DECLINN
 VIDA RESIDUAL DESDE

545.000.00000
 10,00%
 1,00%
 11/09/01

7,49

15,95

FECHA	SERIE A			SERIE B		
	PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	PRINCIPAL VIDA MEDIA	PRINCIPAL VIDA MEDIA	PRINCIPAL VIDA MEDIA
11/11/15 1	0	79.249.890	7.924.989	0	0	0
11/12/15 1	3.786.579	79.249.890	7.924.989	3.442.345	17.913.960.684	344.234
11/01/16 1	0	75.807.546	7.580.755	0	0	0
11/02/16 1	0	75.807.546	7.580.755	0	0	0
11/03/16 1	3.424.899	75.807.546	7.580.755	3.113.544	16.486.216.934	311.354
11/04/16 1	0	72.694.001	7.269.400	0	0	0
11/05/16 1	0	72.694.001	7.269.400	0	0	0
11/06/16 1	3.368.870	72.694.001	7.269.400	3.062.609	16.498.274.252	306.261
11/07/16 1	0	69.631.393	6.963.139	0	0	0
11/08/16 1	0	69.631.393	6.963.139	0	0	0
11/09/16 1	3.247.069	69.631.393	6.963.139	2.951.661	16.173.355.105	295.188
11/10/16 1	0	66.679.512	6.667.951	0	0	0
11/11/16 1	0	66.679.512	6.667.951	0	0	0
11/12/16 1	3.193.898	66.679.512	6.667.951	2.903.543	16.172.735.979	290.354
11/01/17 1	0	63.775.968	6.377.597	0	0	0
11/02/17 1	0	63.775.968	6.377.597	0	0	0
11/03/17 1	3.125.292	63.775.968	6.377.597	2.841.174	16.081.047.563	284.117
11/04/17 1	0	60.934.794	6.093.479	0	0	0
11/05/17 1	0	60.934.794	6.093.479	0	0	0
11/06/17 1	3.074.040	60.934.794	6.093.479	2.794.582	16.074.434.533	279.458
11/07/17 1	0	58.140.212	5.814.021	0	0	0
11/08/17 1	0	58.140.212	5.814.021	0	0	0
11/09/17 1	3.005.247	58.140.212	5.814.021	2.732.042	15.966.056.349	273.204
11/10/17 1	0	55.408.170	5.540.817	0	0	0
11/11/17 1	0	55.408.170	5.540.817	0	0	0
11/12/17 1	2.955.890	55.408.170	5.540.817	2.865.073	17.004.208.595	90.817
11/01/18 1	0	52.543.097	5.450.000	0	0	0
11/02/18 1	0	52.543.097	5.450.000	0	0	0
11/03/18 1	2.888.432	52.543.097	5.450.000	2.888.432	17.402.801.435	0
11/04/18 1	0	49.654.665	5.450.000	0	0	0
11/05/18 1	0	49.654.665	5.450.000	0	0	0
11/06/18 1	2.840.921	49.654.665	5.450.000	2.840.921	17.377.912.395	0
11/07/18 1	0	46.813.744	5.450.000	0	0	0
11/08/18 1	0	46.813.744	5.450.000	0	0	0
11/09/18 1	2.768.607	46.813.744	5.450.000	2.768.607	17.190.280.044	0
11/10/18 1	0	44.045.137	5.450.000	0	0	0
11/11/18 1	0	44.045.137	5.450.000	0	0	0
11/12/18 1	2.722.997	44.045.137	5.450.000	2.722.997	17.154.882.534	0
11/01/19 1	0	41.322.140	5.450.000	0	0	0
11/02/19 1	0	41.322.140	5.450.000	0	0	0
11/03/19 1	2.614.868	41.322.140	5.450.000	2.614.868	16.709.006.171	0
11/04/19 1	0	38.707.272	5.450.000	0	0	0
11/05/19 1	0	38.707.272	5.450.000	0	0	0
11/06/19 1	2.571.737	38.707.272	5.450.000	2.571.737	16.669.997.571	0
11/07/19 1	0	36.135.535	5.450.000	0	0	0
11/08/19 1	0	36.135.535	5.450.000	0	0	0
11/09/19 1	2.514.904	36.135.535	5.450.000	2.514.904	16.532.978.938	0
11/10/19 1	0	33.620.631	5.450.000	0	0	0
11/11/19 1	0	33.620.631	5.450.000	0	0	0
11/12/19 1	2.473.350	33.620.631	5.450.000	2.473.350	16.484.881.004	0
11/01/20 1	0	31.147.281	5.450.000	0	0	0
11/02/20 1	0	31.147.281	5.450.000	0	0	0
11/03/20 1	2.295.567	31.147.281	5.450.000	2.295.567	15.508.853.929	0
11/04/20 1	0	28.851.713	5.450.000	0	0	0
11/05/20 1	0	28.851.713	5.450.000	0	0	0
11/06/20 1	2.257.610	28.851.713	5.450.000	2.257.610	15.460.110.058	0
11/07/20 1	0	26.594.104	5.450.000	0	0	0
11/08/20 1	0	26.594.104	5.450.000	0	0	0

4%

DEAL
 MEZZ DECLINN
 MEZZ. STOPS DÉCLINN
 VIDA RESIDUAL DESDE

545.000,00000
 10,00%
 1,00%
 11/09/01

7.49

15.95

FECHA				SÉRIE A		SÉRIE B			
	PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	PRINCIPAL	VIDA MEDIA	PRINCIPAL	VIDA MEDIA		
11/09/20	1.804.543	26.594.104	5.450.000	1.804.543	12.523.528.425	0	0	0	0
11/10/20	0	24.789.561	5.450.000	0	0	0	0	0	0
11/11/20	0	24.789.561	5.450.000	0	0	0	0	0	0
11/12/20	1.774.773	24.789.561	5.450.000	1.774.773	12.478.428.183	0	0	0	0
11/01/21	0	23.014.788	5.450.000	0	0	0	0	0	0
11/02/21	0	23.014.788	5.450.000	0	0	0	0	0	0
11/03/21	1.449.522	23.014.788	5.450.000	1.449.522	10.322.047.145	0	0	0	0
11/04/21	0	21.565.266	5.450.000	0	0	0	0	0	0
11/05/21	0	21.565.266	5.450.000	0	0	0	0	0	0
11/06/21	1.425.666	21.565.266	5.450.000	1.425.666	10.283.328.787	0	0	0	0
11/07/21	0	20.139.600	5.450.000	0	0	0	0	0	0
11/08/21	0	20.139.600	5.450.000	0	0	0	0	0	0
11/09/21	1.353.930	20.139.600	5.450.000	1.353.930	9.890.450.142	0	0	0	0
11/10/21	0	18.785.670	5.450.000	0	0	0	0	0	0
11/11/21	0	18.785.670	5.450.000	0	0	0	0	0	0
11/12/21	1.331.626	18.785.670	5.450.000	1.331.626	9.848.708.850	0	0	0	0
11/01/22	0	17.454.043	5.450.000	0	0	0	0	0	0
11/02/22	0	17.454.043	5.450.000	0	0	0	0	0	0
11/03/22	1.305.993	17.454.043	5.450.000	1.305.993	9.778.664.284	0	0	0	0
11/04/22	0	16.148.050	5.450.000	0	0	0	0	0	0
11/05/22	0	16.148.050	5.450.000	0	0	0	0	0	0
11/06/22	1.284.442	16.148.050	5.450.000	1.284.442	9.733.499.213	0	0	0	0
11/07/22	0	14.863.608	5.450.000	0	0	0	0	0	0
11/08/22	0	14.863.608	5.450.000	0	0	0	0	0	0
11/09/22	1.254.370	14.863.608	5.450.000	1.254.370	9.621.018.280	0	0	0	0
11/10/22	0	13.609.239	5.450.000	0	0	0	0	0	0
11/11/22	0	13.609.239	5.450.000	0	0	0	0	0	0
11/12/22	1.233.635	13.609.239	5.450.000	1.233.635	9.574.241.145	0	0	0	0
11/01/23	0	12.375.604	5.450.000	0	0	0	0	0	0
11/02/23	0	12.375.604	5.450.000	0	0	0	0	0	0
11/03/23	1.202.114	12.375.604	5.450.000	1.202.114	9.437.796.508	0	0	0	0
11/04/23	0	11.173.490	5.450.000	0	0	0	0	0	0
11/05/23	0	11.173.490	5.450.000	0	0	0	0	0	0
11/06/23	1.182.209	11.173.490	5.450.000	1.182.209	9.390.282.443	0	0	0	0
11/07/23	0	9.991.281	5.450.000	0	0	0	0	0	0
11/08/23	0	9.991.281	5.450.000	0	0	0	0	0	0
11/09/23	1.151.237	9.991.281	5.450.000	1.151.237	9.250.192.695	0	0	0	0
11/10/23	0	8.840.044	5.450.000	0	0	0	0	0	0
11/11/23	0	8.840.044	5.450.000	0	0	0	0	0	0
11/12/23	1.132.140	8.840.044	5.450.000	1.132.140	9.199.772.396	0	0	0	0
11/01/24	0	7.707.903	5.450.000	0	0	0	0	0	0
11/02/24	0	7.707.903	5.450.000	0	0	0	0	0	0
11/03/24	1.087.908	7.707.903	5.450.000	1.087.908	8.939.336.716	0	0	0	0
11/04/24	0	6.619.996	5.450.000	0	0	0	0	0	0
11/05/24	0	6.619.996	5.450.000	0	0	0	0	0	0
11/06/24	1.069.831	6.619.996	5.450.000	1.069.831	8.889.225.879	0	0	0	0
11/07/24	0	5.550.165	5.450.000	0	0	0	0	0	0
11/08/24	0	5.550.165	5.450.000	0	0	0	0	0	0
11/09/24	1.042.520	5.550.165	5.450.000	1.042.520	8.758.211.964	0	0	0	0
11/10/24	0	4.507.645	5.450.000	0	0	0	0	0	0
11/11/24	0	4.507.645	5.450.000	0	0	0	0	0	0
11/12/24	1.025.164	4.507.645	5.450.000	1.025.164	8.705.693.080	0	0	0	0
11/01/25	0	3.482.481	5.450.000	0	0	0	0	0	0
11/02/25	0	3.482.481	5.450.000	0	0	0	0	0	0
11/03/25	942.203	3.482.481	5.450.000	942.203	8.085.985.951	0	0	0	0
11/04/25	0	2.540.278	5.450.000	0	0	0	0	0	0
11/05/25	0	2.540.278	5.450.000	0	0	0	0	0	0
11/06/25	926.496	2.540.278	5.450.000	926.496	8.036.424.736	0	0	0	0

5/6

DEAL 545.000.00000
 MEZZ. DECLINN 10.00%
 MEZZ. STOPS DECLINN 1.00%
 VIDA RESIDUAL DESDE 11/09/01

7,49 15,95

FECHA	PRINCIPAL		MEZZANIE		SERIE A		SERIE B		
	AVAILABLE	NOTES	NOTES	PRINCIPAL	VIDA MEDIA	PRINCIPAL	VIDA MEDIA		
11/07/25 1	0	1.613.782	5.450.000	0	0	0	0	0	0
11/08/25 1	0	1.613.782	5.450.000	0	0	0	0	0	0
11/09/25 1	652.954	1.613.782	5.450.000	652.954	5.723.797.307	0	0	0	0
11/10/25 1	0	960.827	5.450.000	0	0	0	0	0	0
11/11/25 1	0	960.827	5.450.000	0	0	0	0	0	0
11/12/25 1	642.087	960.827	5.450.000	642.087	5.686.968.080	0	0	0	0
11/01/26 1	0	318.740	5.450.000	0	0	0	0	0	0
11/02/26 1	0	318.740	5.450.000	0	0	0	0	0	0
11/03/26 1	5.768.740	318.740	5.450.000	318.740	2.851.767.052	5.450.000	48.761.150.000	0	0
11/04/26 1	0	0	0	0	0	0	0	0	0
11/05/26 1	0	0	0	0	0	0	0	0	0
11/06/26 1	0	0	0	0	0	0	0	0	0
				527.300.000		17.700.000			

BANESTO 3

ACTIVO: PARTICIPACIONES HIPOTECARIAS

CARACTERISTICAS GENERALES			
CONCEPTOS	19-07-01	18-09-01	
Nº DE PRÉSTAMOS DE LA CARTERA	8.799	8.602	
SALDO VIVO	545.000.751,44 €	536.425.271,91 €	
TIPO DE INTERÉS DE LAS PH's	5,73 %	5,78%	
COBERTURA MEDIA/SALDO VIVO	64,42%	64,00%	

AMORTIZACIONES ANTICIPADAS (% sobre saldo vivo)			
MESES	TASA		TASA MEDIA
	Annualizada	Mensual	Annualizada
AGOSTO 01	7,74%	0,67%	7,74%
SEPTIEMBRE 01	4,36%	0,52%	6,06%

MOROSIDAD DE LA CARTERA a día 18 de Septiembre de 2001			
CONCEPTOS	HASTA 30 DÍAS	MÁS DE 30 DÍAS	
Nº DE RECIBOS EN MORA	354	117	
IMPORTE	168.614,39 €	31.735,47 €	

MEJORA CREDITICIA			
CONCEPTOS	19-07-01	18-09-01	
EMISIÓN SUBORDINADA	3,25%	3,30%	
FONDO RESERVA PRINCIPAL	6.812.500 € (1,25%)	6.705.315,90 € (1,25%)	
FONDO RESERVA SECUNDARIO	2.725.000 € (0,50%)	2.703.563,18 € (0,50%)	
MARGEN ADICIONAL	0,65%	0,65%	

PASIVO: BONOS DE TITULIZACION HIPOTECARIA

EMISION PRINCIPAL SERIE A			
CONCEPTOS	19-07-01	18-09-01	
NÚMERO DE BONOS	5.273	5.273	
SALDO VIVO TOTAL	527.300.000,00 €	518.725.258,32 €	
SALDO VIVO UNITARIO	100.000,00 €	98.373,84 €	
TIPO DE INTERÉS APLICABLE	EURIBOR 3 meses + 23 p.b. Revisión trimestral	EURIBOR 3 meses + 23 p.b. Revisión trimestral	
TIPO DE INTERÉS NOMINAL	4,7815%	4,4510%	
RATING (MOODY'S)	Aaa	Aaa	
AMORTIZACION	PASS	THROUGH	
VIDA RESIDUAL (años)	10,1	7,49	

EMISION SUBORDINADA SERIE B			
CONCEPTOS	19-07-01	18-09-01	
NÚMERO DE BONOS	177	177	
SALDO VIVO TOTAL	17.700.000,00 €	17.700.000,00 €	
SALDO VIVO UNITARIO	100.000,00 €	100.000,00 €	
TIPO DE INTERÉS APLICABLE	EURIBOR 3 meses + 60 p.b. Revisión trimestral	EURIBOR 3 meses + 60 p.b. Revisión trimestral	
TIPO DE INTERÉS NOMINAL	5,1566%	4,8261%	
RATING (MOODY'S)	A2	A2	
AMORTIZACION	PASS	SUBORDINADA	
VIDA RESIDUAL (años)	17,25	15,95	

PRESTAMO SUBORDINADO			
CONCEPTOS	19-07-01	18-09-01	
SALDO VIVO A	30.655.260,00 €	30.481.836,32 €	
SALDO VIVO B	1.351.900,00 €	1.330.629,95 €	
TIPO INTERES A	5,08%	5,13%	
TIPO INTERES B	5,08%	5,13%	



Titulización
Santander Central Hispano