

**BANKINTER 6 FONDO DE TITULIZACIÓN DE ACTIVOS**  
**INFORMATION AS OF 31st AUG, 2004**



**DATE OF CONSTITUTION:** September 25th, 2003 / G83756114  
**MANAGEMENT COMPANY:** EUROPEA DE TITULIZACIÓN, S.A., S.G.F.T.  
**ORIGINATOR/SERVICER:** BANKINTER  
**TREASURY C.:** BANKINTER  
**SUBORDINATED LOAN:** BANKINTER  
**START-UP LOAN SWAP** BANKINTER

**LEAD MANAGER:**

MORGAN STANLEY / BANKINTER / SOCIÉTÉ GENERALE  
MORGAN STANLEY / SOCIÉTÉ GENERALE / FORTIS BANK  
AHORRO CORPORACIÓN FINANCIERA S.V. / BEAR STERNS / EBN BA  
BANKINTER  
**PAYING AGENT:** AIAF MERCADO DE RENTA FIJA  
**SECONDARY MARKET:** IBERCLEAR  
**REGISTER OF BOOK SECURITIES:** BANKINTER  
**DEPOSITARY:**  
**AUDITORS:**

**MORTGAGE BACKED SECURITIES: BONOS DE TITULIZACIÓN (STRUCTURE SENIOR/SUBORDINATED)**

| SERIE<br>ISIN CODE<br>PRIORITY    | ISSUE<br>DATE | PRINCIPAL OUTSTANDING<br>(UNIT /N° BONDS /TOTAL) |                                          | INTEREST TYPE<br>REF. RATE AND MARGIN<br>PAYMENT DATE | INTEREST RATE<br>CURRENT<br>(EUROS)                                | REDEMPTION (EUROS)                        |                                                                | RATING                     |              |
|-----------------------------------|---------------|--------------------------------------------------|------------------------------------------|-------------------------------------------------------|--------------------------------------------------------------------|-------------------------------------------|----------------------------------------------------------------|----------------------------|--------------|
|                                   |               | CURRENT                                          | ORIGINAL                                 |                                                       |                                                                    | FINAL MATURITY<br>FREQUENCY               | NEXT<br>UNIT/%OUTST.                                           | MOODY'S / S & P<br>CURRENT | ORIGINAL     |
| A<br>ES0313546006<br>SENIOR       | 30.09.2003    | 90.144,80<br>12.953<br>1.167.645.594,40          | 100.000,00<br>12.953<br>1.295.300.000,00 | FLOATING<br>EURIBOR 3M + 0,23%<br>26.02/05/08/11      | 2,345%<br>NEXT COUPON:<br>26.11.2004<br>540,22 GROSS<br>459,19 NET | 26.08.2038<br>QUARTERLY<br>26.02/05/08/11 | 26.11.2004<br>Amortisation<br>"pass-through"                   | Aaa<br>AAA                 | Aaa<br>AAA   |
| B<br>ES0313546014<br>MEZZANINE    | 30.09.2003    | 100.000,00<br>277<br>27.700.000,00               | 100.000,00<br>277<br>27.700.000,00       | FLOATING<br>EURIBOR 3M + 0,60%<br>26.02/05/08/11      | 2,715%<br>NEXT COUPON:<br>26.11.2004<br>693,83 GROSS<br>589,76 NET | 26.08.2038<br>QUARTERLY<br>26.02/05/08/11 | Amortisation<br>To be determined<br>Deferred<br>"pass-through" | A2<br>A+                   | A2<br>A+     |
| C<br>ES0313546022<br>SUBORDINATED | 30.09.2003    | 100.000,00<br>270<br>27.000.000                  | 100.000<br>270<br>27.000.000             | FLOATING<br>EURIBOR 3M + 1,35%<br>26.02/05/08/11      | 3,465%<br>PROX. CUPÓN<br>26.11.2004<br>885,50 GROSS<br>752,67 NET  | 26.08.2038<br>QUARTERLY<br>26.02/05/08/11 | Amortisation<br>To be determined<br>Deferred<br>"pass-through" | Baa3<br>BBB+               | Baa3<br>BBB+ |
| TOTALS                            |               | 1.222.345.594,40                                 | 1.350.000.000,00                         |                                                       |                                                                    |                                           |                                                                |                            |              |

**AVERAGE LIFE (IN YEARS) AND MATURITY ACCORDING TO DIFFERENT HYPOTHESIS OF PREPAYMENT RATES**

| % CONSTANT MONTHLY (SMM)<br>% ANNUAL EQUIVALENT (CPR) |              |       | 0,00%        | 0,40%        | 0,50%        | 0,60%        | 0,70%        | 0,80%        | 0,90%        | 1,00%        |
|-------------------------------------------------------|--------------|-------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
|                                                       |              |       | 0,000%       | 4,696%       | 5,838%       | 6,967%       | 8,084%       | 9,189%       | 10,281%      | 11,362%      |
| <b>CLASS A BONDS</b>                                  |              |       |              |              |              |              |              |              |              |              |
| Without optional redemption (1)                       | Average life | years | 12,23        | 8,54         | 7,90         | 7,34         | 6,84         | 6,40         | 6,01         | 5,66         |
|                                                       | date         |       | (19/11/2016) | (13/03/2013) | (22/07/2012) | (30/12/2011) | (02/07/2011) | (22/01/2011) | (01/09/2010) | (26/04/2010) |
| Final maturity                                        | years        |       | 31,51        | 31,51        | 31,51        | 31,51        | 31,51        | 31,51        | 31,51        | 31,51        |
|                                                       | date         |       | (26/02/2036) | (26/02/2036) | (26/02/2036) | (26/02/2036) | (26/02/2036) | (26/02/2036) | (26/02/2036) | (26/02/2036) |
| With optional redemption (1)                          | Average life | years | 11,99        | 8,16         | 7,51         | 6,94         | 6,43         | 6,00         | 5,61         | 5,27         |
|                                                       | date         |       | (23/08/2016) | (24/10/2012) | (02/03/2012) | (06/08/2011) | (01/02/2011) | (29/08/2010) | (10/04/2010) | (05/12/2009) |
| Final maturity                                        | years        |       | 22,75        | 18,00        | 17,00        | 16,00        | 14,99        | 14,25        | 13,50        | 12,74        |
|                                                       | date         |       | (26/05/2027) | (26/08/2022) | (26/08/2021) | (26/08/2020) | (26/08/2019) | (26/11/2018) | (26/02/2018) | (26/05/2017) |
| <b>CLASS B BONDS</b>                                  |              |       |              |              |              |              |              |              |              |              |
| Without optional redemption (1)                       | Average life | years | 18,01        | 13,32        | 12,39        | 11,57        | 10,83        | 10,16        | 9,55         | 9,01         |
|                                                       | date         |       | (29/08/2022) | (21/12/2017) | (18/01/2017) | (23/03/2016) | (26/06/2015) | (26/10/2014) | (19/03/2014) | (02/09/2013) |
| Final maturity                                        | years        |       | 31,51        | 31,51        | 31,51        | 31,51        | 31,51        | 31,51        | 31,51        | 31,51        |
|                                                       | date         |       | (26/02/2036) | (26/02/2036) | (26/02/2036) | (26/02/2036) | (26/02/2036) | (26/02/2036) | (26/02/2036) | (26/02/2036) |
| With optional redemption (1)                          | Average life | years | 17,55        | 12,60        | 11,66        | 10,82        | 10,05        | 9,41         | 8,81         | 8,28         |
|                                                       | date         |       | (16/03/2022) | (03/04/2017) | (26/04/2016) | (23/06/2015) | (16/09/2014) | (24/01/2014) | (22/06/2013) | (08/12/2012) |
| Final maturity                                        | years        |       | 22,75        | 18,00        | 17,00        | 16,00        | 14,99        | 14,25        | 13,50        | 12,74        |
|                                                       | date         |       | (26/05/2027) | (26/08/2022) | (26/08/2021) | (26/08/2020) | (26/08/2019) | (26/11/2018) | (26/02/2018) | (26/05/2017) |
| <b>CLASS C BONDS</b>                                  |              |       |              |              |              |              |              |              |              |              |
| Without optional redemption (1)                       | Average life | years | 18,01        | 13,32        | 12,40        | 11,57        | 10,83        | 10,17        | 9,56         | 9,02         |
|                                                       | date         |       | (01/09/2022) | (23/12/2017) | (21/01/2017) | (25/03/2016) | (28/06/2015) | (28/10/2014) | (21/03/2014) | (03/09/2013) |
| Final maturity                                        | years        |       | 31,51        | 31,51        | 31,51        | 31,51        | 31,51        | 31,51        | 31,51        | 31,51        |
|                                                       | date         |       | (26/02/2036) | (26/02/2036) | (26/02/2036) | (26/02/2036) | (26/02/2036) | (26/02/2036) | (26/02/2036) | (26/02/2036) |
| With optional redemption (1)                          | Average life | years | 17,56        | 12,60        | 11,67        | 10,82        | 10,05        | 9,41         | 8,82         | 8,28         |
|                                                       | date         |       | (18/03/2022) | (04/04/2017) | (27/04/2016) | (24/06/2015) | (17/09/2014) | (26/01/2014) | (23/06/2013) | (09/12/2012) |
| Final maturity                                        | years        |       | 22,75        | 18,00        | 17,00        | 16,00        | 14,99        | 14,25        | 13,50        | 12,74        |
|                                                       | date         |       | (26/05/2027) | (26/08/2022) | (26/08/2021) | (26/08/2020) | (26/08/2019) | (26/11/2018) | (26/02/2018) | (26/05/2017) |

(1) Optional Clean up call when the amount of the Outstanding Balance of the Mortgage Loans is less than 10 per 100 of the initial Outstanding Balance.  
Hypothesis of delinquency and default assumptions of the Mortgage Loans: 0%.

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**COLLATERAL: 100% POOL OF MORTGAGE LOANS**  
**(MORTGAGE CERTIFICATES AND THE PASS-THROUGH CERTIFICATES)**

| GENERAL              |                                 |                  |                      |  |  |
|----------------------|---------------------------------|------------------|----------------------|--|--|
|                      |                                 | CURRENT          | AT CONSTITUTION DATE |  |  |
| COUNT                |                                 | 14.173           | 14.973               |  |  |
| PRINCIPAL:           | TOTAL OUTSTANDING               | 1.218.578.339,67 | 1.350.011.122,77     |  |  |
| (EURO)               | AVERAGE LOAN                    | 85.978,86        | 90.163,03            |  |  |
|                      | MINIMUM                         | 74,84            | 23.621,12            |  |  |
|                      | MAXIMUM                         | 289.952,65       | 295.941,28           |  |  |
| INTEREST             | WEIGHTED AVERAGE (WAC)          | 2,89%            | 3,25%                |  |  |
| RATE:                | MINIMUM                         | 2,46%            | 2,41%                |  |  |
|                      | MAXIMUM                         | 4,36%            | 5,00%                |  |  |
| REMAINING            |                                 |                  |                      |  |  |
| MATURITY             | WEIGHTED AVERAGE (WARM)(MONTHS) | 265              | 277                  |  |  |
|                      | MINIMUM                         | 18.09.2004       | 28.02.2005           |  |  |
|                      | MAXIMUM                         | 22.12.2035       | 22.12.2035           |  |  |
| INDEX (DISTRIBUTION) |                                 |                  |                      |  |  |
|                      | EURIBOR 1 AÑO                   | 92,18%           | 91,80%               |  |  |
|                      | MIBOR 1 AÑO                     | 7,82%            | 8,20%                |  |  |
|                      | 0                               | 0,00%            | 0,00%                |  |  |

| PREPAYMENTS             |         |        |        |         |            |
|-------------------------|---------|--------|--------|---------|------------|
|                         | CURRENT | LAST 3 | LAST 6 | LAST 12 |            |
|                         | MONTH   | MONTHS | MONTHS | MONTHS  | HISTORICAL |
| SINGLE MONTHLY          | 0,45%   | 0,62%  | 0,60%  | 0,59%   | 0,59%      |
| MORTALITY (SMM)         | 5,23%   | 7,17%  | 7,01%  | 6,90%   | 6,90%      |
| ANNUAL EQUIVALENT (CPR) |         |        |        |         |            |

| LTV DISTRIBUTION         |         |       |                      |       |
|--------------------------|---------|-------|----------------------|-------|
|                          | CURRENT |       | AT CONSTITUTION DATE |       |
|                          | % POOL  | % LTV | % POOL               | % LTV |
| OVER 90%                 | 4,24    | 93,49 | 5,99                 | 94,63 |
| 80,01 - 90%              | 13,62   | 83,33 | 21,56                | 83,29 |
| 70,01 - 80%              | 29,17   | 75,69 | 25,19                | 75,86 |
| 60,01 - 70%              | 18,38   | 65,16 | 17,50                | 65,24 |
| 50,01 - 60%              | 14,56   | 55,28 | 13,21                | 55,27 |
| 40,01 - 50%              | 10,02   | 45,36 | 8,61                 | 45,29 |
| 30,01 - 40%              | 6,04    | 35,51 | 5,07                 | 35,50 |
| 30% & BELOW              | 3,97    | 23,51 | 2,88                 | 23,74 |
| WEIGHTED AVERAGE (WALTV) | 65,04   |       | 65,20                |       |
| MINIMUM                  | 0,07    |       | 0,08                 |       |
| MAXIMUM                  | 96,82   |       | 98,81                |       |

| GEOGRAPHIC DISTRIBUTION |         |                      |
|-------------------------|---------|----------------------|
|                         | CURRENT | AT CONSTITUTION DATE |
| ANDALUCÍA               | 9,58%   | 9,70%                |
| CATALUÑA                | 21,77%  | 21,63%               |
| MADRID                  | 28,87%  | 28,89%               |
| COMUNIDAD VALENCIANA    | 7,34%   | 7,40%                |
| BASQUE COUNTRY          | 6,97%   | 6,87%                |
| OTHER 10 REGIONS        | 25,47%  | 25,52%               |

| CURRENT DELINQUENCY (EURO) |                 |               |                     |           |        |                          |               |        |                 |
|----------------------------|-----------------|---------------|---------------------|-----------|--------|--------------------------|---------------|--------|-----------------|
| AGING                      | NUMBER OF LOANS | UNPAID AMOUNT |                     |           |        | REMAINING DEBT TO MATURE | TOTAL DEBT    |        | % LOAN TO VALUE |
|                            |                 | PRINCIPAL     | INTEREST AND OTHERS | TOTALS    | %      |                          | %             |        |                 |
|                            |                 |               |                     |           |        |                          |               |        |                 |
| • Up to a month            | 171             | 29.499,41     | 14.495,00           | 43.994,41 | 49,32  | 13.730.608,29            | 13.774.602,70 | 80,71  | 62,14           |
| • From 1 to 2 months       | 24              | 7.369,42      | 5.390,46            | 12.759,88 | 14,31  | 1.589.423,91             | 1.602.183,79  | 9,39   | 64,30           |
| • From 2 to 3 months       | 11              | 7.393,86      | 5.340,22            | 12.734,08 | 14,28  | 875.575,60               | 888.309,68    | 5,21   | 67,91           |
| • From 3 to 6 months       | 9               | 9.184,43      | 6.335,94            | 15.520,37 | 17,40  | 676.684,69               | 692.205,06    | 4,06   | 67,13           |
| • From 6 to 12 months      | 1               | 2.086,89      | 2.100,27            | 4.187,16  | 4,69   | 104.369,49               | 108.556,65    | 0,64   | 71,68           |
| • Over 1 year              | -               | -             | -                   | -         | -      | -                        | -             | -      | -               |
| TOTALS                     | 216             | 55.534,01     | 33.661,89           | 89.195,90 | 100,00 | 16.976.661,98            | 17.065.857,88 | 100,00 | 62,86           |

**CREDIT ENHANCEMENT AND FINANTIAL OPERATIONS**

| CREDIT ENHANCEMENT (CE) (EUROS) |        |                  |               |        |                  |
|---------------------------------|--------|------------------|---------------|--------|------------------|
| CURRENT                         |        |                  | AT ISSUE DATE |        |                  |
|                                 |        | % CE             |               |        | % CE             |
| SERIES A                        | 95,52% | 1.167.645.594,40 | 5,75%         | 95,95% | 1.295.300.000,00 |
| SERIES B                        | 2,27%  | 27.700.000,00    | 3,48%         | 2,05%  | 27.700.000,00    |
| SERIES C                        | 2,21%  | 27.000.000,00    | 1,27%         | 2,00%  | 27.000.000,00    |
| ISSUE BONDS                     |        | 1.222.345.594,40 |               |        | 1.350.000.000,00 |
| RESERVE FUND                    | 1,27%  | 15.525.000,00    |               | 1,15%  | 15.525.000,00    |

| OTHER FINANTIAL OPERATIONS (CURRENT) (EUROS) |               |          |
|----------------------------------------------|---------------|----------|
| ASSETS                                       | BALANCE       | INTEREST |
| TREASURY C.                                  | 17.134.984,95 | 2,140%   |
| SERVICER PPAL COLLECT NOT YET CREDITED       | 2.938.378,57  |          |
| SERVICER INTS COLLECT NOT YET CREDITED       | 1.068.791,13  |          |
| LIABILITIES                                  | BALANCE       | INTEREST |
| SUBORDINATED LOAN                            | 15.525.000,00 | 3,120%   |
| START-UP EXPENSES LOAN                       | 1.101.289,93  | 3,120%   |

| INTEREST SWAP |                    |            |
|---------------|--------------------|------------|
|               | NOTIONAL PRINCIPAL | INTEREST   |
| RECEIVING     | To be determined   | To be det. |
| PAYING        | To be determined   | To be det. |

**ADDITIONAL INFORMATION**

MANAGEMENT COMPANY: EUROPEA DE TITULIZACIÓN, S.A., S.G.F.T

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OFFICIAL REGISTER: COMISIÓN NACIONAL DEL MERCADO DE VALORES - Pº de la Castellana, 19 -MADRID - Phone 3491 585 15 00