

BANKINTER 6 FONDO DE TITULIZACIÓN DE ACTIVOS
INFORMATION AS OF 30th SEP, 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 GÉNÉRALE
MORGAN STANLEY / SOCIÉTÉ GÉNÉRALE / 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 ISIN CODE PRIORITY	ISSUE DATE	PRINCIPAL OUTSTANDING (UNIT /N° BONDS /TOTAL)		INTEREST TYPE REF. RATE AND MARGIN PAYMENT DATE	INTEREST RATE CURRENT (EUROS)	REDEMPTION (EUROS)		RATING	
		CURRENT	ORIGINAL			FINAL MATURITY FREQUENCY	NEXT UNIT/%OUTST.	MOODY'S / S & P CURRENT	ORIGINAL
A ES0313546006 SENIOR	30.09.2003	90.144,80 12.953 1.167.645.594,40	100.000,00 12.953 1.295.300.000,00	FLOATING EURIBOR 3M + 0,23% 26.02/05/08/11	2,345% NEXT COUPON: 26.11.2004 540,22 GROSS 459,19 NET	26.08.2038 QUARTERLY 26.02/05/08/11	26.11.2004 Amortisation "pass-through"	Aaa AAA	Aaa AAA
B ES0313546014 MEZZANINE	30.09.2003	100.000,00 277 27.700.000,00	100.000,00 277 27.700.000,00	FLOATING EURIBOR 3M + 0,60% 26.02/05/08/11	2,715% NEXT COUPON: 26.11.2004 693,83 GROSS 589,76 NET	26.08.2038 QUARTERLY 26.02/05/08/11	Amortisation To be determined Deferred "pass-through"	A2 A+	A2 A+
C ES0313546022 SUBORDINATED	30.09.2003	100.000,00 270 27.000.000	100.000 270 27.000.000	FLOATING EURIBOR 3M + 1,35% 26.02/05/08/11	3,465% PROX. CUPÓN 26.11.2004 885,50 GROSS 752,67 NET	26.08.2038 QUARTERLY 26.02/05/08/11	Amortisation To be determined Deferred "pass-through"	Baa3 BBB+	Baa3 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) % ANNUAL EQUIVALENT (CPR)			0,00% 0,000%	0,40% 4,696%	0,50% 5,838%	0,60% 6,967%	0,70% 8,084%	0,80% 9,189%	0,90% 10,281%	1,00% 11,362%
CLASS A BONDS										
Without optional redemption (1)	Average life	years	12,09	8,45	7,82	7,26	6,77	6,34	5,95	5,60
	date		(29/10/2016)	(11/03/2013)	(23/07/2012)	(02/01/2012)	(07/07/2011)	(30/01/2011)	(10/09/2010)	(07/05/2010)
Final maturity	years		31,43	31,43	31,43	31,43	31,43	31,43	31,43	31,43
	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	11,82	8,07	7,43	6,86	6,36	5,94	5,56	5,21
	date		(23/07/2016)	(22/10/2012)	(02/03/2012)	(09/08/2011)	(07/02/2011)	(05/09/2010)	(19/04/2010)	(15/12/2009)
Final maturity	years		22,42	17,92	16,92	15,92	14,91	14,16	13,42	12,66
	date		(26/02/2027)	(26/08/2022)	(26/08/2021)	(26/08/2020)	(26/08/2019)	(26/11/2018)	(26/02/2018)	(26/05/2017)
CLASS B BONDS										
Without optional redemption (1)	Average life	years	17,89	13,23	12,31	11,49	10,76	10,10	9,50	8,96
	date		(15/08/2022)	(19/12/2017)	(19/01/2017)	(26/03/2016)	(30/06/2015)	(02/11/2014)	(30/03/2014)	(11/09/2013)
Final maturity	years		31,43	31,43	31,43	31,43	31,43	31,43	31,43	31,43
	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	17,39	12,51	11,58	10,74	9,98	9,34	8,76	8,22
	date		(14/02/2022)	(01/04/2017)	(26/04/2016)	(25/06/2015)	(20/09/2014)	(30/01/2014)	(02/07/2013)	(16/12/2012)
Final maturity	years		22,42	17,92	16,92	15,92	14,91	14,16	13,42	12,66
	date		(26/02/2027)	(26/08/2022)	(26/08/2021)	(26/08/2020)	(26/08/2019)	(26/11/2018)	(26/02/2018)	(26/05/2017)
CLASS C BONDS										
Without optional redemption (1)	Average life	years	17,89	13,23	12,32	11,50	10,76	10,10	9,51	8,96
	date		(18/08/2022)	(21/12/2017)	(21/01/2017)	(28/03/2016)	(02/07/2015)	(04/11/2014)	(01/04/2014)	(13/09/2013)
Final maturity	years		31,43	31,43	31,43	31,43	31,43	31,43	31,43	31,43
	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	17,39	12,52	11,58	10,75	9,98	9,34	8,76	8,22
	date		(16/02/2022)	(03/04/2017)	(28/04/2016)	(27/06/2015)	(21/09/2014)	(31/01/2014)	(04/07/2013)	(18/12/2012)
Final maturity	years		22,42	17,92	16,92	15,92	14,91	14,16	13,42	12,66
	date		(26/02/2027)	(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		14.109	14.973		
PRINCIPAL:	TOTAL OUTSTANDING	1.208.898.175,65	1.350.011.122,77		
(EURO)	AVERAGE LOAN	85.682,77	90.163,03		
	MINIMUM	186,39	23.621,12		
	MAXIMUM	289.389,63	295.941,28		
INTEREST	WEIGHTED AVERAGE (WAC)	2,90%	3,25%		
RATE:	MINIMUM	2,46%	2,41%		
	MAXIMUM	4,05%	5,00%		
REMAINING					
MATURITY	WEIGHTED AVERAGE (WARM)(MONTHS)	264	277		
	MINIMUM	05.10.2004	28.02.2005		
	MAXIMUM	22.12.2035	22.12.2035		
INDEX (DISTRIBUTION)					
	EURIBOR 1 AÑO	92,27%	91,80%		
	MIBOR 1 AÑO	7,74%	8,20%		
	0	0,00%	0,00%		

PREPAYMENTS					
	CURRENT	LAST 3	LAST 6	LAST 12	
	MONTH	MONTHS	MONTHS	MONTHS	HISTORICAL
SINGLE MONTHLY	0,48%	0,55%	0,58%	0,61%	0,59%
MORTALITY (SMM)	5,65%	6,45%	6,72%	7,06%	6,80%
ANNUAL EQUIVALENT (CPR)					

LTV DISTRIBUTION				
		CURRENT		AT CONSTITUTION DATE
		% POOL	% LTV	% POOL % LTV
OVER 90%		4,09	93,40	5,99 94,63
80,01 - 90%		13,03	83,40	21,56 83,29
70,01 - 80%		29,40	75,68	25,19 75,86
60,01 - 70%		18,46	65,18	17,50 65,24
50,01 - 60%		14,66	55,30	13,21 55,27
40,01 - 50%		10,16	45,37	8,61 45,29
30,01 - 40%		6,13	35,53	5,07 35,50
30% & BELOW		4,06	23,50	2,88 23,74
WEIGHTED AVERAGE (WALT)		64,83		65,20
MINIMUM		0,18		0,08
MAXIMUM		96,65		98,81

GEOGRAPHIC DISTRIBUTION		
	CURRENT	AT CONSTITUTION DATE
ANDALUCÍA	9,57%	9,70%
CATALUÑA	2,86%	21,63%
MADRID	28,86%	28,89%
COMUNIDAD VALENCIANA	7,34%	7,40%
BASQUE COUNTRY	6,98%	6,87%
OTHER 10 REGIONS	44,39%	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	196	36.593,72	15.454,56	52.048,28	49,31	16.201.597,24	16.253.645,52	80,25	62,03
• From 1 to 2 months	33	14.195,83	9.395,23	23.591,06	22,35	2.665.457,64	2.689.048,70	13,28	67,22
• From 2 to 3 months	7	3.538,29	2.965,01	6.503,30	6,16	452.447,39	458.950,69	2,27	71,96
• From 3 to 6 months	11	9.342,33	6.269,45	15.611,78	14,79	657.916,08	673.527,86	3,33	59,48
• From 6 to 12 months	2	4.307,70	3.497,40	7.805,10	7,39	170.137,04	177.942,14	0,88	65,31
• Over 1 year	-	-	-	-	-	-	-	-	-
TOTALS	249	67.977,87	37.581,65	105.559,52	100,00	20.147.555,39	20.253.114,91	100,00	62,81

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.	29.201.087,34	2,140%
SERVICER PPAL COLLECT NOT YET CREDITED	3.227.379,94	
SERVICER INTS COLLECT NOT YET CREDITED	981.886,63	
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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