

BANKINTER 6 FONDO DE TITULIZACIÓN DE ACTIVOS
INFORMATION AS OF 31st OCT, 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
AIAF MERCADO DE RENTA FIJA
IBERCLEAR
BANKINTER

PAYING AGENT:

SECONDARY MARKET:

REGISTER OF BOOK SECURITIES:

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	MOODY'S / S & P 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%	0,40%	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%
CLASS A BONDS										
Without optional redemption (1)	Average life	years	11,94	8,35	7,73	7,18	6,70	6,27	5,89	5,55
	date		(05/10/2016)	(07/03/2013)	(22/07/2012)	(04/01/2012)	(12/07/2011)	(05/02/2011)	(19/09/2010)	(17/05/2010)
Final maturity	years		31,34	31,34	31,34	31,34	31,34	31,34	31,34	31,34
	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	11,67	7,97	7,34	6,78	6,31	5,87	5,49	5,15
	date		(30/06/2016)	(19/10/2012)	(02/03/2012)	(11/08/2011)	(20/02/2011)	(11/09/2010)	(27/04/2010)	(24/12/2009)
Final maturity	years		22,34	17,83	16,83	15,83	15,08	14,08	13,33	12,58
	date		(26/02/2027)	(26/08/2022)	(26/08/2021)	(26/08/2020)	(26/11/2019)	(26/11/2018)	(26/02/2018)	(26/05/2017)
CLASS B BONDS										
Without optional redemption (1)	Average life	years	17,77	13,14	12,23	11,41	10,68	10,03	9,44	8,91
	date		(03/08/2022)	(16/12/2017)	(19/01/2017)	(28/03/2016)	(04/07/2015)	(08/11/2014)	(07/04/2014)	(24/09/2013)
Final maturity	years		31,34	31,34	31,34	31,34	31,34	31,34	31,34	31,34
	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	17,27	12,42	11,49	10,66	9,95	9,27	8,69	8,16
	date		(02/02/2022)	(29/03/2017)	(25/04/2016)	(27/06/2015)	(11/10/2014)	(04/02/2014)	(08/07/2013)	(27/12/2012)
Final maturity	years		22,34	17,83	16,83	15,83	15,08	14,08	13,33	12,58
	date		(26/02/2027)	(26/08/2022)	(26/08/2021)	(26/08/2020)	(26/11/2019)	(26/11/2018)	(26/02/2018)	(26/05/2017)
CLASS C BONDS										
Without optional redemption (1)	Average life	years	17,77	13,14	12,23	11,42	10,69	10,03	9,44	8,91
	date		(05/08/2022)	(18/12/2017)	(21/01/2017)	(30/03/2016)	(06/07/2015)	(09/11/2014)	(08/04/2014)	(26/09/2013)
Final maturity	years		31,34	31,34	31,34	31,34	31,34	31,34	31,34	31,34
	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	17,28	12,42	11,50	10,67	9,96	9,27	8,70	8,17
	date		(04/02/2022)	(31/03/2017)	(27/04/2016)	(28/06/2015)	(12/10/2014)	(05/02/2014)	(10/07/2013)	(29/12/2012)
Final maturity	years		22,34	17,83	16,83	15,83	15,08	14,08	13,33	12,58
	date		(26/02/2027)	(26/08/2022)	(26/08/2021)	(26/08/2020)	(26/11/2019)	(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%.

BANKINTER 6 FONDO DE TITULIZACIÓN DE ACTIVOS

INFORMATION AS OF 31st OCT, 2004

COLLATERAL: 100% POOL OF MORTGAGE LOANS

(MORTGAGE CERTIFICATES AND THE PASS-THROUGH CERTIFICATES)



GENERAL		CURRENT	AT CONSTITUTION DATE
COUNT		14.028	14.973
PRINCIPAL:	TOTAL OUTSTANDING	1.197.368.716,51	1.350.011.122,77
(EURO)	AVERAGE LOAN	85.355,63	90.163,03
	MINIMUM	232,02	23.621,12
	MAXIMUM	288.825,30	295.941,28
INTEREST RATE:	WEIGHTED AVERAGE (WAC)	2,91%	3,25%
	MINIMUM	2,46%	2,41%
	MAXIMUM	4,13%	5,00%
REMAINING MATURITY	WEIGHTED AVERAGE (WARM)(MONTHS)	263	277
	MINIMUM	30:11:2004	28:02:2005
	MAXIMUM	22:12:2035	22:12:2035
INDEX (DISTRIBUTION)			
	EURIBOR 1 AÑO	92,30%	91,80%
	MIBOR 1 AÑO	7,70%	8,20%
	0	0,00%	0,00%

LTV DISTRIBUTION		CURRENT	AT CONSTITUTION DATE
		% POOL % LTV	% POOL % LTV
OVER 90%		3,98	93,29
80,01 - 90%		12,52	83,43
70,01 - 80%		29,65	75,65
60,01 - 70%		18,49	65,12
50,01 - 60%		14,72	55,25
40,01 - 50%		10,26	45,34
30,01 - 40%		6,22	35,52
30% & BELOW		4,17	23,47
WEIGHTED AVERAGE (WALTV)		64,60	65,20
MINIMUM		0,20	0,08
MAXIMUM		96,47	98,81

PREPAYMENTS					
	CURRENT MONTH	LAST 3 MONTHS	LAST 6 MONTHS	LAST 12 MONTHS	HISTORICAL
SINGLE MONTHLY MORTALITY (SMM)	0,64%	0,52%	0,59%	0,61%	0,59%
ANNUAL EQUIVALENT (CPR)	7,43%	6,11%	6,80%	7,10%	6,85%

GEOGRAPHIC DISTRIBUTION		CURRENT	AT CONSTITUTION DATE
ANDALUCÍA		9,57%	9,70%
CATALUÑA		21,75%	21,63%
MADRID		28,81%	28,89%
COMUNIDAD VALENCIANA		7,34%	7,40%
BASQUE COUNTRY		7,01%	6,87%
OTHER 10 REGIONS		25,52%	25,52%

CURRENT DELINQUENCY (EURO)									
AGING	NUMBER OF LOANS	UNPAID AMOUNT				REMAINING DEBT TO MATURE	TOTAL DEBT		% LOAN TO VALUE
		PRINCIPAL	INTEREST	TOTALS	%				
		AND OTHERS							
• Up to a month	134	24.164,01	11.936,30	36.100,31	40,83	10.344.440,71	10.380.541,02	74,68	61,60
• From 1 to 2 months	24	8.529,97	5.338,42	13.868,39	15,69	1.673.666,94	1.687.535,33	12,14	59,34
• From 2 to 3 months	15	8.226,32	6.239,97	14.466,29	16,36	1.080.912,65	1.095.378,94	7,88	69,00
• From 3 to 6 months	10	9.087,43	6.121,53	15.208,96	17,20	542.648,98	557.857,94	4,01	59,19
• From 6 to 12 months	2	4.860,65	3.911,57	8.772,22	9,92	169.584,09	178.356,31	1,28	65,47
• Over 1 year	-	-	-	-	-	-	-	-	-
TOTALS	185	54.868,38	33.547,79	88.416,17	100,00	13.811.253,37	13.899.669,54	100,00	61,78

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.	42.047.867,42	2,140%
SERVICER PPAL COLLECT NOT YET CREDITED	4.557.171,38	
SERVICER INTS COLLECT NOT YET CREDITED	1.062.307,23	
LIABILITIES	BALANCE	INTEREST
SUBORDINATED LOAN	15.525.000,00	3,120%
START-UP EXPENSES LOAN	1.101.289,93	3,120%

INTEREST SWAP		
	AMOUNT	INTEREST
RECEIVING	6.726.758,21	2,093%
PAYING	7.009.694,87	To be det.

ADDITIONAL INFORMATION

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

- C/ Lagasca, 120 -MADRID - Phone 3491 411 84 67 - Fax 3491 411 84 68

E-mail: info@eurotitulizacion.com

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