

BANKINTER 6 FONDO DE TITULIZACIÓN DE ACTIVOS
INFORMATION AS OF 31th DEC, 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
AIAF MERCADO DE RENTA FIJA
IBERCLEAR
BANKINTER
ERNST&YOUNG

PAYING AGENT:
SECONDARY MARKET:
REGISTER OF BOOK SECURITIES:
DEPOSITARY ASSIGNED ASSETS:
FUND AUDITORS:

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

SERIE ISIN CODE PRIORITY	ISSUE SATE	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	87.767,71 12.953 1.136.855.147,63	100.000,00 12.953 1.295.300.000,00	FLOATING EURIBOR 3M + 0,23% 26.02/05/08/11	2,406% NEXT COUPON: 28.02.2005 551,39 GROSS 468,68 NET	26.08.2038 QUARTERLY 26.02/05/08/11	28.02.2005 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	2,776% NEXT COUPON: 28.02.2005 724,84 GROSS 616,11 NET	26.08.2038 QUARTERLY 26.02/05/08/11	Amortisation To be determined Deferred beginning "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	3,526% PROX. CUPÓN 28.02.2005 920,68 GROSS 782,58 NET	26.08.2038 QUARTERLY 26.02/05/08/11	Amortisation To be determined Deferred beginning "pass-through"	Baa3 BBB+	Baa3 BBB+
TOTALS		1.191.555.147,63	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%	0,60%	0,70%	0,80%	0,90%	1,00%	1,20%
			0,000%	6,967%	8,084%	9,189%	10,281%	11,362%	12,430%
CLASS A BONDS									
Without optional redemption (1)	Average life	years	11,76	7,11	6,64	6,21	5,84	5,50	4,92
	date		(02/10/2016)	(08/02/2012)	(18/08/2011)	(17/03/2011)	(31/10/2010)	(30/06/2010)	(11/03/2010)
Final maturity	years		31,18	31,18	31,18	31,18	31,18	31,18	31,18
	date		(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	11,50	6,71	6,22	5,81	5,44	5,10	4,54
	date		(29/06/2016)	(14/09/2011)	(19/03/2011)	(20/10/2010)	(07/06/2010)	(04/02/2010)	(15/10/2009)
Final maturity	years		22,17	15,66	14,66	13,91	13,16	12,41	11,66
	date		(26/02/2027)	(26/08/2020)	(26/08/2019)	(26/11/2018)	(26/02/2018)	(26/05/2017)	(26/08/2016)
CLASS B BONDS									
Without optional redemption (1)	Average life	years	17,37	11,15	10,44	9,80	9,23	8,70	7,80
	date		(11/05/2022)	(22/02/2016)	(06/06/2015)	(17/10/2014)	(22/03/2014)	(09/09/2013)	(24/03/2013)
Final maturity	years		31,18	31,18	31,18	31,18	31,18	31,18	31,18
	date		(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	16,89	10,42	9,67	9,06	8,49	7,96	7,10
	date		(17/11/2021)	(29/05/2015)	(01/09/2014)	(18/01/2014)	(26/06/2013)	(16/12/2012)	(28/06/2012)
Final maturity	years		22,17	15,66	14,66	13,91	13,16	12,41	11,66
	date		(26/02/2027)	(26/08/2020)	(26/08/2019)	(26/11/2018)	(26/02/2018)	(26/05/2017)	(26/08/2016)
CLASS C BONDS									
Without optional redemption (1)	Average life	years	17,38	11,16	10,44	9,81	9,23	8,71	7,81
	date		(13/05/2022)	(24/02/2016)	(08/06/2015)	(19/10/2014)	(23/03/2014)	(14/09/2013)	(26/03/2013)
Final maturity	years		31,18	31,18	31,18	31,18	31,18	31,18	31,18
	date		(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	16,90	10,42	9,68	9,06	8,50	7,98	7,10
	date		(20/11/2021)	(31/05/2015)	(03/09/2014)	(19/01/2014)	(28/06/2013)	(21/12/2012)	(30/06/2012)
Final maturity	years		22,17	15,66	14,66	13,91	13,16	12,41	11,66
	date		(26/02/2027)	(26/08/2020)	(26/08/2019)	(26/11/2018)	(26/02/2018)	(26/05/2017)	(26/08/2016)

(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	
		13.859	14.973	
COUNT				
PRINCIPAL:	TOTAL OUTSTANDING	1.168.001.772,18	1.350.011.122,77	
(EURO)	AVERAGE LOAN	84.277,49	90.163,03	
	MINIMUM	737,26	23.621,12	
	MAXIMUM	287.694,49	295.941,28	
INTEREST	WEIGHTED AVERAGE (WAC)	2,90%	3,25%	
RATE:	MINIMUM	2,46%	2,41%	
	MAXIMUM	4,13%	5,00%	
REMAINING				
MATURITY	WEIGHTED AVERAGE (WARM)(MONTHS)	260	277	
	MINIMUM	28.02.2005	28.02.2005	
	MAXIMUM	22.12.2035	22.12.2035	
INDEX (DISTRIBUTION)				
	EURIBOR 1 AÑO	92,38%	91,80%	
	MIBOR 1 AÑO	7,62%	8,20%	

LTV DISTRIBUTION				
		CURRENT		AT CONSTITUTION DATE
		% POOL	% LTV	% POOL % LTV
OVER 90%		3,58	93,12	5,99 94,63
80,01 - 90%		11,39	83,55	21,56 83,29
70,01 - 80%		29,58	75,51	25,19 75,86
60,01 - 70%		18,73	65,12	17,50 65,24
50,01 - 60%		14,99	55,30	13,21 55,27
40,01 - 50%		10,78	45,31	8,61 45,29
30,01 - 40%		6,50	35,50	5,07 35,50
30% & BELOW		4,44	23,35	2,88 23,74
WEIGHTED AVERAGE (WALTV)		63,90		65,20
MINIMUM		0,48		0,08
MAXIMUM		96,12		98,81

PREPAYMENTS					
		CURRENT	LAST 3	LAST 6	LAST 12
		MONTH	MONTHS	MONTHS	MONTHS HISTORICAL
SINGLE MONTHLY		1,20%	0,83%	0,69%	0,64%
MORTALITY (SMM)		13,50%	9,48%	7,98%	7,39%
ANNUAL EQUIVALENT (CPR)					7,31%

GEOGRAPHIC DISTRIBUTION		
	CURRENT	AT CONSTITUTION DATE
ANDALUSIA	9,57%	9,70%
ASTURIES	2,07%	2,04%
CANARY ISLANDS	3,90%	3,86%
CANTABRIA	2,63%	2,61%
CASTILE- LEON	4,82%	4,86%
CASTILE- LA MANCHA	2,34%	2,38%
GALICIA	3,31%	3,28%
CATALONIA	21,76%	21,63%
MADRID	28,77%	28,89%
VALENCIAN COMMUNITY	7,35%	7,40%
BASQUE COUNTRY	7,00%	6,87%
OTHER REGIONS (<2%)	6,49% (7)	6,48% (7)

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	137	22.995,41	10.629,16	33.624,57	37,82	10.621.882,56	10.655.507,13	75,87	63,52
• From 1 to 2 months	27	7.941,78	5.884,47	13.826,25	15,55	1.732.012,98	1.745.839,23	12,43	65,89
• From 2 to 3 months	9	4.988,55	3.481,00	8.469,55	9,53	525.051,01	533.520,56	3,80	68,90
• From 3 to 6 months	9	9.134,21	7.268,75	16.402,96	18,45	755.885,33	772.288,29	5,50	64,45
• From 6 to 12 months	6	10.971,00	5.614,67	16.585,67	18,65	321.104,35	337.690,02	2,40	49,69
TOTALS	188	56.030,95	32.878,05	88.909,00	100,00	13.955.936,23	14.044.845,23	100,00	63,62

CREDIT ENHANCEMENT AND FINANTIAL OPERATIONS

CREDIT ENHANCEMENT (CE) (EUROS)						
		CURRENT		AT ISSUE DATE		
			% CE		% CE	
SERIES A	95,41%	1.136.855.147,63	5,89%	95,95%	1.295.300.000,00	5,20%
SERIES B	2,32%	27.700.000,00	3,57%	2,05%	27.700.000,00	3,15%
SERIES C	2,27%	27.000.000,00	1,30%	2,00%	27.000.000,00	1,15%
ISSUE BONDS		1.191.555.147,63			1.350.000.000,00	
RESERVE FUND	1,30%	15.525.000,00		1,15%	15.525.000,00	

OTHER FINANTIAL OPERATIONS (CURRENT) (EUROS)		
ASSETS	BALANCE	INTEREST
TREASURY C.	34.412.429,52	2,210%
SERVICER PPAL COLLECT NOT YET CREDITED	8.134.102,80	
SERVICER INTS COLLECT NOT YET CREDITED	873.159,13	
LIABILITIES	BALANCE	INTEREST
SUBORDINATED LOAN	15.525.000,00	3,180%
START-UP EXPENSES LOAN	1.036.508,17	3,180%

ADDITIONAL INFORMATION

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

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