

Date: 06/30/2006
Currency: EUR

* Optional clean up call when the amount of the outstanding balance of the securitised assets is less than 10 per 100 of the initial outstanding balance

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		23,037,939.74	3.000%
Amortization Account		32,471,679.87	3.143%
Servicer ppal collect not yet credited		4,459,537.45	
Servicer ints collect not yet credited		917,161.32	
Liabilities	Available	Balance	Interest
Start-up Loan		2,432,830.87	4.960%

Additional information
 Europa de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 📠 +34 91 411 84 68 🌐 www.edt-sg.com ✉ info@eurotitulizacion.com
 Oficial register CNMV: Pº de la Castellana, 19 - 28046 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

BANKINTER 12 Fondo de Titulización Hipotecaria

Brief report

Date: 06/30/2006
Currency: EUR

Date of constitution
03/06/2006

VAT Reg. no.
G84634575

Management Company
Europea de Titulización, S.G.F.T

Originator
Bankinter

Servicer
Bankinter

Lead Managers
Bankinter

Société Générale

Bond Underwriter
Société Générale

Placement Agents
Société Générale

Bankinter

Bond Paying Agent
Bankinter

Market

AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Bankinter

Amortisation Account
Bankinter

Start-up Loan
Bankinter

Swap
Bankinter

Assets Custodian
Bankinter

Fund Auditors
Ernst & Young

Collateral: Residential mortgage loans

General			
	Current	At constitution date	
Count	8,217	8,376	
Principal			
Principal outstanding	1,143,619,403.80	1,188,737,343.89	
Average loan	139,177.24	141,921.84	
Minimum	0.01	4,349.01	
Maximum	900,000.00	969,950.00	
Interest rate			
Weighted average (wac)	3.33%	3.03%	
Minimum	2.35%	2.25%	
Maximum	5.31%	4.83%	
Final maturity			
Weighted average (WARM) (months)	310	313	
Minimum	07/27/2006	10/14/2006	
Maximum	12/12/2040	12/12/2040	
Index (distribution)			
1-year EURIBOR/MIBOR	100.00	100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.85%	0.72%			0.75%
Annual Percentage Rate (CPR)	9.74%	8.27%			8.63%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.27	7.90	0.23	8.08
10.01 - 20%	1.70	16.05	1.47	15.96
20.01 - 30%	4.39	25.59	4.01	25.53
30.01 - 40%	8.26	35.59	7.94	35.55
40.01 - 50%	13.69	45.38	13.21	45.43
50.01 - 60%	19.45	55.28	18.85	55.27
60.01 - 70%	22.10	65.24	22.47	65.25
70.01 - 80%	30.15	75.39	31.83	75.74
Weighted average (WALTV)	58.47		59.29	
Minimum	0.00		2.01	
Maximum	80.00		80.00	

Geographic distribution		
	Current	At constitution date
Andalucia	11.28%	11.33%
Aragon	1.15%	1.12%
Asturias	1.28%	1.26%
Balearic Islands	1.71%	1.75%
Basque Country	9.18%	9.04%
Canary Islands	3.53%	3.57%
Cantabria	2.30%	2.31%
Castilla-La Mancha	1.73%	1.73%
Castilla-Leon	3.60%	3.54%
Catalonia	18.31%	18.24%
Extremadura	0.44%	0.45%
Galicia	1.62%	1.59%
La Rioja	0.22%	0.21%
Madrid	30.89%	31.13%
Murcia	1.07%	1.06%
Navarra	0.27%	0.26%
Valencia	11.42%	11.40%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Up to 1 month	133	35,845.57	22,290.44	0.00	58,136.01	68.90	18,225,165.86	18,283,301.87	85.66	54.59
1 to 2 months	16	12,799.10	10,328.86	0.00	23,127.96	27.41	2,870,334.48	2,893,462.44	13.56	57.06
2 to 3 months	2	1,181.65	634.21	0.00	1,815.86	2.15	114,122.57	115,938.43	0.54	51.84
3 to 6 months	1	739.66	552.24	0.00	1,291.90	1.53	49,652.97	50,944.87	0.24	39.35
Total	152	50,565.98	33,805.75	0.00	84,371.73		21,259,275.88	21,343,647.61		54.85

Additional information