

BANKINTER 12 Fondo de Titulización Hipotecaria

Brief report

Date: 06/30/2012
Currency: EUR

Date of constitution
03/06/2006

VAT Reg. no.
V84634575

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
Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

Collateral: Residential mortgage loans

General		
	Current	At constitution date
Count	6,134	8,376
Principal		
Principal outstanding	633,069,696.71	1,188,737,343.89
Average loan	103,206.67	141,921.84
Minimum	81.72	4,349.01
Maximum	757,468.97	969,950.00
Interest rate		
Weighted average (wac)	2.31%	3.03%
Minimum	1.57%	2.25%
Maximum	4.85%	4.83%
Final maturity		
Weighted average (WARM) (months)	244	313
Minimum	07/06/2012	10/14/2006
Maximum	12/12/2040	12/12/2040
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR	100.00%	100.00%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.24	6.93	0.23	8.08
10.01 - 20%	4.72	15.65	1.47	15.96
20.01 - 30%	9.73	25.67	4.01	25.53
30.01 - 40%	15.80	35.38	7.94	35.55
40.01 - 50%	20.75	45.22	13.21	45.43
50.01 - 60%	23.04	54.97	18.85	55.27
60.01 - 70%	22.85	64.93	22.47	65.25
70.01 - 80%	1.88	70.61	31.83	75.74
Weighted average (WALTV)	47.12		59.29	
Minimum	0.02		2.01	
Maximum	71.95		80.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.32%	0.31%	0.26%	0.27%	0.51%
Annual Percentage Rate (CPR)	3.78%	3.67%	3.13%	3.16%	5.98%

Geographic distribution		
	Current	At constitution date
Andalucia	11.29%	11.33%
Aragon	1.24%	1.12%
Asturias	1.32%	1.26%
Balearic Islands	1.92%	1.75%
Basque Country	9.03%	9.04%
Canary Islands	3.22%	3.57%
Cantabria	2.30%	2.31%
Castilla-La Mancha	1.70%	1.73%
Castilla-Leon	3.44%	3.54%
Catalonia	20.05%	18.24%
Extremadura	0.43%	0.45%
Galicia	1.62%	1.59%
La Rioja	0.14%	0.21%
Madrid	30.52%	31.13%
Murcia	1.02%	1.06%
Navarra	0.34%	0.26%
Valencia	10.41%	11.40%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			
<i>Delinquencies</i>									
Up to 1 month	178	51,466.73	17,995.43	0.00	69,462.16	6.21	19,251,616.06	19,321,078.22	52.71
from > 1 to ≤ 2 months	57	44,009.16	18,502.98	0.00	62,512.14	5.59	6,129,874.20	6,192,386.34	16.89
from > 2 to ≤ 3 months	22	26,147.62	11,432.51	0.00	37,580.13	3.36	2,384,921.21	2,422,501.34	6.61
from > 3 to ≤ 6 months	14	25,364.55	16,499.27	0.00	41,863.82	3.74	1,732,144.44	1,774,008.26	4.84
from > 6 to < 12 months	10	42,240.68	24,999.56	0.00	67,240.24	6.01	1,314,465.06	1,381,705.30	3.77
from ≥ 12 to < 18 months	14	105,762.79	52,339.82	0.00	158,102.61	14.13	1,641,731.31	1,799,833.92	4.91
from ≥ 18 to < 24 months	5	35,135.83	22,147.71	0.00	57,283.54	5.12	518,566.13	575,849.67	1.57
from ≥ 24 months	24	382,838.32	241,794.12	0.00	624,632.44	55.84	2,564,730.49	3,189,362.93	8.70
Subtotal	324	712,965.68	405,711.40	0.00	1,118,677.08	100.00	35,538,048.90	36,656,725.98	100.00
<i>Doubt debts (subjectives)</i>									
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	324	712,965.68	405,711.40	0.00	1,118,677.08		35,538,048.90	36,656,725.98	44.33

Additional information