

BANKINTER 6 FONDO DE TITULIZACIÓN DE ACTIVOS
INFORMATION AS OF 31st JAN, 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
PAYING AGENT: AIAF MERCADO DE RENTA FIJA
SECONDARY MARKET: IBERCLEAR
REGISTER OF BOOK SECURITIES: BANKINTER
DEPOSITARY:
AUDITORS:

(*CAJA DE AHORROS DE VALENCIA, CASTELLÓN Y ALICANTE, BANCAJA)

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

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	100.000,00 12.953 1.295.300.000,00	100.000,00 12.953 1.295.300.000,00	FLOATING EURIBOR 3M + 0,23% 26.02/05/08/11	2,369% NEXT COUPON: 26.02.2004 980,50 GROSS 833,43 NET	26.08.2038 QUARTERLY 26.02/05/08/11	26.02.2004 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	2,739% NEXT COUPON: 26.02.2004 1.133,64 GROSS 963,59 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	100.000,00 270 27.000.000	FLOATING EURIBOR 3M + 1,35% 26.02/05/08/11	3,489% PROX. CUPÓN 26.02.2004 1.444,06 GROSS 1.227,45 NET	26.08.2038 QUARTERLY 26.02/05/08/11	Amortisation To be determined Deferred "pass-through"	Baa3 BBB+	Baa3 BBB+
TOTALS		1.350.000.000,00	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	12,12	7,19	6,69	6,25	5,86	5,52	5,21	4,93
		date	(12/03/2016)	(07/04/2011)	(08/10/2010)	(01/05/2010)	(10/12/2009)	(05/08/2009)	(14/04/2009)	(01/01/2009)
Final maturity	years	32,09	32,09	32,09	32,09	32,09	32,09	32,09	32,09	32,09
	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)	(26/02/2036)
With optional redemption (1)	Average life	years	11,89	6,82	6,32	5,89	5,49	5,15	4,84	4,58
		date	(19/12/2015)	(25/11/2010)	(25/05/2010)	(21/12/2009)	(27/07/2009)	(25/03/2009)	(01/12/2008)	(28/08/2008)
Final maturity	years	23,33	16,58	15,58	14,83	13,83	13,08	12,33	11,83	11,83
	date	(26/05/2027)	(26/08/2020)	(26/08/2019)	(26/11/2018)	(26/11/2017)	(26/02/2017)	(26/05/2016)	(26/11/2015)	
CLASS B BONDS										
Without optional redemption (1)	Average life	years	18,93	12,18	11,39	10,68	10,05	9,47	8,95	8,48
		date	(01/01/2023)	(02/04/2016)	(20/06/2015)	(03/10/2014)	(13/02/2014)	(19/07/2013)	(10/01/2013)	(22/07/2012)
Final maturity	years	32,09	32,09	32,09	32,09	32,09	32,09	32,09	32,09	32,09
	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)	(26/02/2036)
With optional redemption (1)	Average life	years	18,45	11,42	10,62	9,93	9,27	8,71	8,19	7,76
		date	(10/07/2022)	(01/07/2015)	(10/09/2014)	(03/01/2014)	(06/05/2013)	(13/10/2012)	(07/04/2012)	(02/11/2011)
Final maturity	years	23,33	16,58	15,58	14,83	13,83	13,08	12,33	11,83	11,83
	date	(26/05/2027)	(26/08/2020)	(26/08/2019)	(26/11/2018)	(26/11/2017)	(26/02/2017)	(26/05/2016)	(26/11/2015)	
CLASS C BONDS										
Without optional redemption (1)	Average life	years	18,94	12,19	11,40	10,69	10,05	9,48	8,96	8,48
		date	(03/01/2023)	(04/04/2016)	(22/06/2015)	(05/10/2014)	(15/02/2014)	(21/07/2013)	(12/01/2013)	(23/07/2012)
Final maturity	years	32,09	32,09	32,09	32,09	32,09	32,09	32,09	32,09	32,09
	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)	(26/02/2036)
With optional redemption (1)	Average life	years	18,46	11,43	10,62	9,94	9,27	8,71	8,19	7,76
		date	(12/07/2022)	(03/07/2015)	(11/09/2014)	(05/01/2014)	(07/05/2013)	(15/10/2012)	(08/04/2012)	(03/11/2011)
Final maturity	years	23,33	16,58	15,58	14,83	13,83	13,08	12,33	11,83	11,83
	date	(26/05/2027)	(26/08/2020)	(26/08/2019)	(26/11/2018)	(26/11/2017)	(26/02/2017)	(26/05/2016)	(26/11/2015)	

(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		14.704	14.973
PRINCIPAL:	TOTAL OUTSTANDING	1.297.396.999,28	1.350.011.122,77
(EURO)	AVERAGE LOAN	88.234,29	90.163,03
	MINIMUM	221,64	23.621,12
	MAXIMUM	293.857,38	295.941,28
INTEREST RATE:	WEIGHTED AVERAGE (WAC)	2,95%	3,25%
	MINIMUM	2,41%	2,41%
	MAXIMUM	4,61%	5,00%
REMAINING MATURITY	WEIGHTED AVERAGE (WARM)(MONTHS)	272	277
	MINIMUM	29/02/2003	28.02.2005
	MAXIMUM	22.12.2035	22.12.2035
INDEX (DISTRIBUTION)			
	EURIBOR 1 AÑO	91,93%	91,80%
	MIBOR 1 AÑO	8,07%	8,20%
	0	0,00%	0,00%

	CURRENT		AT CONSTITUTION DATE	
	% POOL	% LTV	% POOL	% LTV
OVER 90%	5,21	94,23	5,99	94,63
80,01 - 90%	17,82	83,28	21,56	83,29
70,01 - 80%	27,14	75,88	25,19	75,86
60,01 - 70%	18,04	65,22	17,50	65,24
50,01 - 60%	13,80	55,26	13,21	55,27
40,01 - 50%	9,19	45,28	8,61	45,29
30,01 - 40%	5,45	35,46	5,07	35,50
30% & BELOW	3,35	23,60	2,88	23,74
WEIGHTED AVERAGE (WALTV)	66,62		65,20	
MINIMUM	0,08		0,08	
MAXIMUM	98,04		98,81	

PREPAYMENTS					
	CURRENT MONTH	LAST 3 MONTHS	LAST 6 MONTHS	LAST 12 MONTHS	HISTORICAL
SINGLE MONTHLY	0,57%	0,70%			0,60%
MORTALITY (SMM)	6,68%	8,07%			6,98%
ANNUAL EQUIVALENT (CPR)					

GEOGRAPHIC DISTRIBUTION		
	CURRENT	AT CONSTITUTION DATE
ANDALUCÍA	9,68%	9,70%
CATALUÑA	21,65%	21,63%
MADRID	28,83%	28,89%
COMUNIDAD VALENCIANA	7,40%	7,40%
BASQUE COUNTRY	6,91%	6,87%
OTHER 10 REGIONS	25,54%	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	193	30.412,06	18.278,09	48.690,15	64,24	16.108.914,49	16.157.604,64	85,38	9,88
• From 1 to 2 months	29	11.404,80	9.311,03	20.715,83	27,33	2.394.901,88	2.415.617,71	12,76	68,08
• From 2 to 3 months	3	1.351,62	1.061,98	2.413,60	3,18	170.789,56	173.203,16	0,92	74,36
• From 3 to 6 months	2	2.309,53	1.663,13	3.972,66	5,24	174.813,35	178.786,01	0,94	66,09
• From 6 to 12 months		-	-	-	-	-	-	-	-
• Over 1 year		-	-	-	-	-	-	-	-
TOTALS	227	45.478,01	30.314,23	75.792,24	100,00	18.849.419,28	18.925.211,52	100,00	11,29

CREDIT ENHANCEMENT AND FINANCIAL OPERATIONS

CREDIT ENHANCEMENT (CE) (EUROS)					
CURRENT			AT ISSUE DATE		
		% CE			% CE
SERIES A	95,95%	1.295.300.000,00	5,20%	95,95%	1.295.300.000,00
SERIES B	2,05%	27.700.000,00	3,15%	2,05%	27.700.000,00
SERIES C	2,00%	27.000.000,00	1,15%	2,00%	27.000.000,00
ISSUE BONDS		1.350.000.000,00			1.350.000.000,00
RESERVE FUND	1,15%	15.525.000,00		1,15%	15.525.000,00

OTHER FINANCIAL OPERATIONS (CURRENT) (EUROS)		
ASSETS	BALANCE	INTEREST
TREASURY C.	76.131.330,79	2,170%
SERVICER PPAL COLLECT NOT YET CREDITED	3.491.621,28	
SERVICER INTS COLLECT NOT YET CREDITED	1.081.479,97	
LIABILITIES	BALANCE	INTEREST
SUBORDINATED LOAN	15.525.000,00	3,140%
START-UP EXPENSES LOAN	1.295.635,21	3,140%

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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OFFICIAL REGISTER: COMISIÓN NACIONAL DEL MERCADO DE VALORES

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