

BANKINTER 6 FONDO DE TITULIZACIÓN DE ACTIVOS
INFORMATION AS OF 31st AUG, 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: BANKINTER
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	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	12,23	8,54	7,90	7,34	6,84	6,40	6,01	5,66
		date	(19/11/2016)	(13/03/2013)	(22/07/2012)	(30/12/2011)	(02/07/2011)	(22/01/2011)	(01/09/2010)	(26/04/2010)
Final maturity	years	31,51	31,51	31,51	31,51	31,51	31,51	31,51	31,51	31,51
	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	11,99	8,16	7,51	6,94	6,43	6,00	5,61	5,27
		date	(23/08/2016)	(24/10/2012)	(02/03/2012)	(06/08/2011)	(01/02/2011)	(29/08/2010)	(10/04/2010)	(05/12/2009)
Final maturity	years	22,75	18,00	17,00	16,00	14,99	14,25	13,50	12,74	12,74
	date	(26/05/2027)	(26/08/2022)	(26/08/2021)	(26/08/2020)	(26/08/2019)	(26/11/2018)	(26/02/2018)	(26/05/2017)	
CLASS B BONDS										
Without optional redemption (1)	Average life	years	18,01	13,32	12,39	11,57	10,83	10,16	9,55	9,01
		date	(29/08/2022)	(21/12/2017)	(18/01/2017)	(23/03/2016)	(26/06/2015)	(26/10/2014)	(19/03/2014)	(02/09/2013)
Final maturity	years	31,51	31,51	31,51	31,51	31,51	31,51	31,51	31,51	31,51
	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	17,55	12,60	11,66	10,82	10,05	9,41	8,81	8,28
		date	(16/03/2022)	(03/04/2017)	(26/04/2016)	(23/06/2015)	(16/09/2014)	(24/01/2014)	(22/06/2013)	(08/12/2012)
Final maturity	years	22,75	18,00	17,00	16,00	14,99	14,25	13,50	12,74	12,74
	date	(26/05/2027)	(26/08/2022)	(26/08/2021)	(26/08/2020)	(26/08/2019)	(26/11/2018)	(26/02/2018)	(26/05/2017)	
CLASS C BONDS										
Without optional redemption (1)	Average life	years	18,01	13,32	12,40	11,57	10,83	10,17	9,56	9,02
		date	(01/09/2022)	(23/12/2017)	(21/01/2017)	(25/03/2016)	(28/06/2015)	(28/10/2014)	(21/03/2014)	(03/09/2013)
Final maturity	years	31,51	31,51	31,51	31,51	31,51	31,51	31,51	31,51	31,51
	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	17,56	12,60	11,67	10,82	10,05	9,41	8,82	8,28
		date	(18/03/2022)	(04/04/2017)	(27/04/2016)	(24/06/2015)	(17/09/2014)	(26/01/2014)	(23/06/2013)	(09/12/2012)
Final maturity	years	22,75	18,00	17,00	16,00	14,99	14,25	13,50	12,74	12,74
	date	(26/05/2027)	(26/08/2022)	(26/08/2021)	(26/08/2020)	(26/08/2019)	(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%.

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COLLATERAL: 100% POOL OF MORTGAGE LOANS
(MORTGAGE CERTIFICATES AND THE PASS-THROUGH CERTIFICATES)

GENERAL		CURRENT	AT CONSTITUTION DATE
COUNT		14.173	14.973
PRINCIPAL:	TOTAL OUTSTANDING	1.218.578.339,67	1.350.011.122,77
(EURO)	AVERAGE LOAN	85.978,86	90.163,03
	MINIMUM	74,84	23.621,12
	MAXIMUM	289.952,65	295.941,28
INTEREST RATE:	WEIGHTED AVERAGE (WAC)	2,89%	3,25%
	MINIMUM	2,46%	2,41%
	MAXIMUM	4,36%	5,00%
REMAINING MATURITY	WEIGHTED AVERAGE (WARM)(MONTHS)	265	277
	MINIMUM	18.09.2004	28.02.2005
	MAXIMUM	22.12.2035	22.12.2035
INDEX (DISTRIBUTION)			
	EURIBOR 1 AÑO	92,18%	91,80%
	MIBOR 1 AÑO	7,82%	8,20%
	0	0,00%	0,00%

	CURRENT		AT CONSTITUTION DATE	
	% POOL	% LTV	% POOL	% LTV
OVER 90%	4,24	93,49	5,99	94,63
80,01 - 90%	13,62	83,33	21,56	83,29
70,01 - 80%	29,17	75,69	25,19	75,86
60,01 - 70%	18,38	65,16	17,50	65,24
50,01 - 60%	14,56	55,28	13,21	55,27
40,01 - 50%	10,02	45,36	8,61	45,29
30,01 - 40%	6,04	35,51	5,07	35,50
30% & BELOW	3,97	23,51	2,88	23,74
WEIGHTED AVERAGE (WALTV)	65,04		65,20	
MINIMUM	0,07		0,08	
MAXIMUM	96,82		98,81	

PREPAYMENTS					
	CURRENT MONTH	LAST 3 MONTHS	LAST 6 MONTHS	LAST 12 MONTHS	HISTORICAL
SINGLE MONTHLY	0,45%	0,62%	0,60%	0,59%	0,59%
MORTALITY (SMM)	5,23%	7,17%	7,01%	6,90%	6,90%
ANNUAL EQUIVALENT (CPR)					

	CURRENT	AT CONSTITUTION DATE
ANDALUCÍA	9,58%	9,70%
CATALUÑA	21,77%	21,63%
MADRID	28,87%	28,89%
COMUNIDAD VALENCIANA	7,34%	7,40%
BASQUE COUNTRY	6,97%	6,87%
OTHER 10 REGIONS	25,47%	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	171	29.499,41	14.495,00	43.994,41	49,32	13.730.608,29	13.774.602,70	80,71	62,14
• From 1 to 2 months	24	7.369,42	5.390,46	12.759,88	14,31	1.589.423,91	1.602.183,79	9,39	64,30
• From 2 to 3 months	11	7.393,86	5.340,22	12.734,08	14,28	875.575,60	888.309,68	5,21	67,91
• From 3 to 6 months	9	9.184,43	6.335,94	15.520,37	17,40	676.684,69	692.205,06	4,06	67,13
• From 6 to 12 months	1	2.086,89	2.100,27	4.187,16	4,69	104.369,49	108.556,65	0,64	71,68
• Over 1 year	-	-	-	-	-	-	-	-	-
TOTALS	216	55.534,01	33.661,89	89.195,90	100,00	16.976.661,98	17.065.857,88	100,00	62,86

CREDIT ENHANCEMENT AND FINANCIAL OPERATIONS

CREDIT ENHANCEMENT (CE) (EUROS)					
	CURRENT	AT ISSUE DATE			
	% CE	% CE	% CE	% 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 FINANCIAL OPERATIONS (CURRENT) (EUROS)		
	BALANCE	INTEREST
ASSETS		
TREASURY C.	17.134.984,95	2,140%
SERVICER PPAL COLLECT NOT YET CREDITED	2.938.378,57	
SERVICER INTS COLLECT NOT YET CREDITED	1.068.791,13	
LIABILITIES	BALANCE	INTEREST
SUBORDINATED LOAN	15.525.000,00	3,120%
START-UP EXPENSES LOAN	1.101.289,93	3,120%

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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