

BANKINTER 6 FONDO DE TITULIZACIÓN DE ACTIVOS
INFORMATION AS OF 30th SEP, 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
PAYING AGENT: BANKINTER
SECONDARY MARKET: AIAF MERCADO DE RENTA FIJA
REGISTER OF BOOK SECURITIES: IBERCLEAR
DEPOSITARY: BANKINTER
AUDITORS:

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	90.144,80	100.000,00	FLOATING	2,345%	26.08.2038	26.11.2004	Aaa	Aaa
		12.953	12.953	EURIBOR 3M + 0,23%	NEXT COUPON: 26.11.2004	QUARTERLY	Amortisation "pass-through"	AAA	AAA
B ES0313546014 MEZZANINE	30.09.2003	100.000,00	100.000,00	FLOATING	2,715%	26.08.2038	26.11.2004	A2	A2
		277	277	EURIBOR 3M + 0,60%	NEXT COUPON: 26.11.2004	QUARTERLY	To be determined Deferred "pass-through"	A+	A+
C ES0313546022 SUBORDINATED	30.09.2003	100.000,00	100.000,00	FLOATING	3,465%	26.08.2038	26.11.2004	Baa3	Baa3
		270	270	EURIBOR 3M + 1,35%	PROX. CUPÓN 26.11.2004	QUARTERLY	To be determined Deferred "pass-through"	BBB+	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	12,09	8,45	7,82	7,26	6,77	6,34	5,95	5,60
		date	(29/10/2016)	(11/03/2013)	(23/07/2012)	(02/01/2012)	(07/07/2011)	(30/01/2011)	(10/09/2010)	(07/05/2010)
Final maturity	years		31,43	31,43	31,43	31,43	31,43	31,43	31,43	31,43
	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)
With optional redemption (1)	Average life	years	11,82	8,07	7,43	6,86	6,36	5,94	5,56	5,21
		date	(23/07/2016)	(22/10/2012)	(02/03/2012)	(09/08/2011)	(07/02/2011)	(05/09/2010)	(19/04/2010)	(15/12/2009)
Final maturity	years		22,42	17,92	16,92	15,92	14,91	14,16	13,42	12,66
	date		(26/02/2027)	(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	17,89	13,23	12,31	11,49	10,76	10,10	9,50	8,96
		date	(15/08/2022)	(19/12/2017)	(19/01/2017)	(26/03/2016)	(30/06/2015)	(02/11/2014)	(30/03/2014)	(11/09/2013)
Final maturity	years		31,43	31,43	31,43	31,43	31,43	31,43	31,43	31,43
	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)
With optional redemption (1)	Average life	years	17,39	12,51	11,58	10,74	9,98	9,34	8,76	8,22
		date	(14/02/2022)	(01/04/2017)	(26/04/2016)	(25/06/2015)	(20/09/2014)	(30/01/2014)	(02/07/2013)	(16/12/2012)
Final maturity	years		22,42	17,92	16,92	15,92	14,91	14,16	13,42	12,66
	date		(26/02/2027)	(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	17,89	13,23	12,32	11,50	10,76	10,10	9,51	8,96
		date	(18/08/2022)	(21/12/2017)	(21/01/2017)	(28/03/2016)	(02/07/2015)	(04/11/2014)	(01/04/2014)	(13/09/2013)
Final maturity	years		31,43	31,43	31,43	31,43	31,43	31,43	31,43	31,43
	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)
With optional redemption (1)	Average life	years	17,39	12,52	11,58	10,75	9,98	9,34	8,76	8,22
		date	(16/02/2022)	(03/04/2017)	(28/04/2016)	(27/06/2015)	(21/09/2014)	(31/01/2014)	(04/07/2013)	(18/12/2012)
Final maturity	years		22,42	17,92	16,92	15,92	14,91	14,16	13,42	12,66
	date		(26/02/2027)	(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		14.109	14.973
PRINCIPAL:	TOTAL OUTSTANDING	1.208.898.175,65	1.350.011.122,77
(EURO)	AVERAGE LOAN	85.682,77	90.163,03
	MINIMUM	186,39	23.621,12
	MAXIMUM	289.389,63	295.941,28
INTEREST RATE:	WEIGHTED AVERAGE (WAC)	2,90%	3,25%
	MINIMUM	2,46%	2,41%
	MAXIMUM	4,05%	5,00%
REMAINING MATURITY	WEIGHTED AVERAGE (WARM)(MONTHS)	264	277
	MINIMUM	05.10.2004	28.02.2005
	MAXIMUM	22.12.2035	22.12.2035
INDEX (DISTRIBUTION)			
	EURIBOR 1 AÑO	92,27%	91,80%
	MIBOR 1 AÑO	7,74%	8,20%
	0	0,00%	0,00%

	LTV DISTRIBUTION		AT CONSTITUTION DATE	
	CURRENT	% LTV	% POOL	% LTV
OVER 90%	4,09	93,40	5,99	94,63
80,01 - 90%	13,03	83,40	21,56	83,29
70,01 - 80%	29,40	75,68	25,19	75,86
60,01 - 70%	18,46	65,18	17,50	65,24
50,01 - 60%	14,66	55,30	13,21	55,27
40,01 - 50%	10,16	45,37	8,61	45,29
30,01 - 40%	6,13	35,53	5,07	35,50
30% & BELOW	4,06	23,50	2,88	23,74
WEIGHTED AVERAGE (WALTV)	64,83		65,20	
MINIMUM	0,18		0,08	
MAXIMUM	96,65		98,81	

PREPAYMENTS					
	CURRENT	LAST 3	LAST 6	LAST 12	HISTORICAL
	MONTH	MONTHS	MONTHS	MONTHS	
SINGLE MONTHLY	0,48%	0,55%	0,58%	0,61%	0,59%
MORTALITY (SMM)	5,65%	6,45%	6,72%	7,06%	6,80%
ANNUAL EQUIVALENT (CPR)					

GEOGRAPHIC DISTRIBUTION		
	CURRENT	AT CONSTITUTION DATE
ANDALUCÍA	9,57%	9,70%
CATALUÑA	2,86%	21,63%
MADRID	28,86%	28,89%
COMUNIDAD VALENCIANA	7,34%	7,40%
BASQUE COUNTRY	6,98%	6,87%
OTHER 10 REGIONS	44,39%	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	%		%	%	
• From 1 to 2 months	33	14.195,83	9.395,23	23.591,06	22,35	2.665.457,64	2.689.048,70	13,28	67,22
• From 2 to 3 months	7	3.538,29	2.965,01	6.503,30	6,16	452.447,39	458.950,69	2,27	71,96
• From 3 to 6 months	11	9.342,33	6.269,45	15.611,78	14,79	657.916,08	673.527,86	3,33	59,48
• From 6 to 12 months	2	4.307,70	3.497,40	7.805,10	7,39	170.137,04	177.942,14	0,88	65,31
• Over 1 year	-	-	-	-	-	-	-	-	-
TOTALS	249	67.977,87	37.581,65	105.559,52	100,00	20.147.555,39	20.253.114,91	100,00	62,81

CREDIT ENHANCEMENT AND FINANCIAL OPERATIONS

CREDIT ENHANCEMENT (CE) (EUROS)					
		CURRENT		AT ISSUE DATE	
		% 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)		
ASSETS	BALANCE	INTEREST
TREASURY C.	29.201.087,34	2,140%
SERVICER PPAL COLLECT NOT YET CREDITED	3.227.379,94	
SERVICER INTS COLLECT NOT YET CREDITED	981.886,63	
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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