

**BANKINTER 6 FONDO DE TITULIZACIÓN DE ACTIVOS**  
**INFORMATION AS OF 31th DEC, 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:** BANKINTER  
**SECONDARY MARKET:** AIAF MERCADO DE RENTA FIJA  
**REGISTER OF BOOK SECURITIES:** IBERCLEAR  
**DEPOSITORY ASSIGNED ASSETS:** BANKINTER  
**FUND AUDITORS:** ERNST&YOUNG

**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	87.767,71 12.953 1.136.855.147,63	100.000,00 12.953 1.295.300.000,00	FLOATING EURIBOR 3M + 0,23% 26.02/05/08/11	2,406% NEXT COUPON: 28.02.2005 551,39 GROSS 468,68 NET	26.08.2038 QUARTERLY 26.02/05/08/11	28.02.2005 "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	2,776% NEXT COUPON: 28.02.2005 724,84 GROSS 616,11 NET	26.08.2038 QUARTERLY 26.02/05/08/11	Amortisation To be determined Deferred beginning "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	3,526% PROX. CUPÓN 28.02.2005 920,68 GROSS 782,58 NET	26.08.2038 QUARTERLY 26.02/05/08/11	Amortisation To be determined Deferred beginning "pass-through"	Baa3 BBB+	Baa3 BBB+
<b>TOTALS</b>		<b>1.191.555.147,63</b>	<b>1.350.000.000,00</b>						

<b>AVERAGE LIFE (IN YEARS) AND MATURITY ACCORDING TO DIFFERENT HYPOTHESIS OF PREPAYMENT RATES</b>										
% CONSTANT MONTHLY (SMM) % ANNUAL EQUIVALENT (CPR)			0,00%	0,60%	0,70%	0,80%	0,90%	1,00%	1,10%	1,20%
			0,000%	6,967%	8,084%	9,189%	10,281%	11,362%	12,430%	13,487%
<b>CLASS A BONDS</b>										
Without optional redemption (1)	Average life	years	11,76	7,11	6,64	6,21	5,84	5,50	5,20	4,92
		date	(02/10/2016)	(08/02/2012)	(18/08/2011)	(17/03/2011)	(31/10/2010)	(30/06/2010)	(11/03/2010)	(02/12/2009)
Final maturity	years		31,18	31,18	31,18	31,18	31,18	31,18	31,18	31,18
	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	11,50	6,71	6,22	5,81	5,44	5,10	4,79	4,54
		date	(29/06/2016)	(14/09/2011)	(19/03/2011)	(20/10/2010)	(07/06/2010)	(04/02/2010)	(15/10/2009)	(14/07/2009)
Final maturity	years		22,17	15,66	14,66	13,91	13,16	12,41	11,66	11,16
	date		(26/02/2027)	(26/08/2020)	(26/08/2019)	(26/11/2018)	(26/02/2018)	(26/05/2017)	(26/08/2016)	(26/02/2016)
<b>CLASS B BONDS</b>										
Without optional redemption (1)	Average life	years	17,37	11,15	10,44	9,80	9,23	8,70	8,24	7,80
		date	(11/05/2022)	(22/02/2016)	(06/06/2015)	(17/10/2014)	(22/03/2014)	(09/09/2013)	(24/03/2013)	(18/10/2012)
Final maturity	years		31,18	31,18	31,18	31,18	31,18	31,18	31,18	31,18
	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	16,89	10,42	9,67	9,06	8,49	7,96	7,50	7,10
		date	(17/11/2021)	(29/05/2015)	(01/09/2014)	(18/01/2014)	(26/06/2013)	(16/12/2012)	(28/06/2012)	(05/02/2012)
Final maturity	years		22,17	15,66	14,66	13,91	13,16	12,41	11,66	11,16
	date		(26/02/2027)	(26/08/2020)	(26/08/2019)	(26/11/2018)	(26/02/2018)	(26/05/2017)	(26/08/2016)	(26/02/2016)
<b>CLASS C BONDS</b>										
Without optional redemption (1)	Average life	years	17,38	11,16	10,44	9,81	9,23	8,71	8,24	7,81
		date	(13/05/2022)	(24/02/2016)	(08/06/2015)	(19/10/2014)	(23/03/2014)	(14/09/2013)	(26/03/2013)	(20/10/2012)
Final maturity	years		31,18	31,18	31,18	31,18	31,18	31,18	31,18	31,18
	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	16,90	10,42	9,68	9,06	8,50	7,98	7,50	7,10
		date	(20/11/2021)	(31/05/2015)	(03/09/2014)	(19/01/2014)	(28/06/2013)	(21/12/2012)	(30/06/2012)	(06/02/2012)
Final maturity	years		22,17	15,66	14,66	13,91	13,16	12,41	11,66	11,16
	date		(26/02/2027)	(26/08/2020)	(26/08/2019)	(26/11/2018)	(26/02/2018)	(26/05/2017)	(26/08/2016)	(26/02/2016)

(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		13.859	14.973
PRINCIPAL:	TOTAL OUTSTANDING	1.168.001.772,18	1.350.011.122,77
(EURO)	AVERAGE LOAN	84.277,49	90.163,03
	MINIMUM	737,26	23.621,12
	MAXIMUM	287.694,49	295.941,28
INTEREST RATE:	WEIGHTED AVERAGE (WAC)	2,90%	3,25%
	MINIMUM	2,46%	2,41%
	MAXIMUM	4,13%	5,00%
REMAINING MATURITY	WEIGHTED AVERAGE (WARM)(MONTHS)	260	277
	MINIMUM	28.02.2005	28.02.2005
	MAXIMUM	22.12.2035	22.12.2035
INDEX (DISTRIBUTION)			
	EURIBOR 1 AÑO	92,38%	91,80%
	MIBOR 1 AÑO	7,62%	8,20%

	CURRENT		AT CONSTITUTION DATE	
	% POOL	% LTV	% POOL	% LTV
OVER 90%	3,58	93,12	5,99	94,63
80,01 - 90%	11,39	83,55	21,56	83,29
70,01 - 80%	29,58	75,51	25,19	75,86
60,01 - 70%	18,73	65,12	17,50	65,24
50,01 - 60%	14,99	55,30	13,21	55,27
40,01 - 50%	10,78	45,31	8,61	45,29
30,01 - 40%	6,50	35,50	5,07	35,50
30% & BELOW	4,44	23,35	2,88	23,74
WEIGHTED AVERAGE (WALTV)		63,90		65,20
MINIMUM		0,48		0,08
MAXIMUM		96,12		98,81

PREPAYMENTS					
	CURRENT	LAST 3 MONTHS	LAST 6 MONTHS	LAST 12 MONTHS	HISTORICAL
SINGLE MONTHLY MORTALITY (SMM)	1,20%	0,83%	0,69%	0,64%	0,63%
ANNUAL EQUIVALENT (CPR)	13,50%	9,48%	7,98%	7,39%	7,31%

	CURRENT	AT CONSTITUTION DATE
ANDALUSIA	9,57%	9,70%
ASTURIES	2,07%	2,04%
CANARY ISLANDS	3,90%	3,86%
CANTABRIA	2,63%	2,61%
CASTILE- LEON	4,82%	4,86%
CASTILE- LA MANCHA	2,34%	2,38%
GALICIA	3,31%	3,28%
CATALONIA	21,76%	21,63%
MADRID	28,77%	28,89%
VALENCIAN COMMUNITY	7,35%	7,40%
BASQUE COUNTRY	7,00%	6,87%
OTHER REGIONS (<2%)	6,49% (7)	6,48% (7)

CURRENT DELINQUENCY (EURO)									
AGING	NUMBER OF LOANS	UNPAID AMOUNT				REMAINING DEBT TO MATURE	TOTAL DEBT		% LOAN TO VALUE
		PRINCIPAL	INTEREST	TOTALS	%		%	%	
• Up to a month	137	22.995,41	10.629,16	33.624,57	37,82	10.621.882,56	10.655.507,13	75,87	63,52
• From 1 to 2 months	27	7.941,78	5.884,47	13.826,25	15,55	1.732.012,98	1.745.839,23	12,43	65,89
• From 2 to 3 months	9	4.988,55	3.481,00	8.469,55	9,53	525.051,01	533.520,56	3,80	68,90
• From 3 to 6 months	9	9.134,21	7.268,75	16.402,96	18,45	755.885,33	772.288,29	5,50	64,45
• From 6 to 12 months	6	10.971,00	5.614,67	16.585,67	18,65	321.104,35	337.690,02	2,40	49,69
<b>TOTALS</b>	<b>188</b>	<b>56.030,95</b>	<b>32.878,05</b>	<b>88.909,00</b>	<b>100,00</b>	<b>13.955.936,23</b>	<b>14.044.845,23</b>	<b>100,00</b>	<b>63,62</b>

**CREDIT ENHANCEMENT AND FINANTIAL OPERATIONS**

CREDIT ENHANCEMENT (CE) (EUROS)					
		CURRENT		AT ISSUE DATE	
			% CE		% CE
SERIES A	95,41%	1.136.855.147,63	5,89%	95,95%	1.295.300.000,00
SERIES B	2,32%	27.700.000,00	3,57%	2,05%	27.700.000,00
SERIES C	2,27%	27.000.000,00	1,30%	2,00%	27.000.000,00
ISSUE BONDS		1.191.555.147,63			1.350.000.000,00
RESERVE FUND	1,30%	15.525.000,00		1,15%	15.525.000,00

OTHER FINANTIAL OPERATIONS (CURRENT) (EUROS)		
ASSETS	BALANCE	INTEREST
TREASURY C.	34.412.429,52	2,210%
SERVICER PPAL COLLECT NOT YET CREDITED	8.134.102,80	
SERVICER INTS COLLECT NOT YET CREDITED	873.159,13	
LIABILITIES	BALANCE	INTEREST
SUBORDINATED LOAN	15.525.000,00	3,180%
START-UP EXPENSES LOAN	1.036.508,17	3,180%

**ADDITIONAL INFORMATION**

MANAGEMENT COMPANY: EUROPEA DE TITULIZACIÓN, S.A., S.G.F.T

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