

BANKINTER 12 Fondo de Titulización Hipotecaria

Brief report

Date: 02/28/2007
Currency: EUR

Date of constitution
03/06/2006

VAT Reg. no.
G84634575

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
Ernst & Young

Collateral: Residential mortgage loans

General			
	Current	At constitution date	
Count	7,926	8,376	
Principal			
Principal outstanding	1,060,223,665.31	1,188,737,343.89	
Average loan	133,765.29	141,921.84	
Minimum	112.60	4,349.01	
Maximum	900,000.00	969,950.00	
Interest rate			
Weighted average (wac)	4.01%	3.03%	
Minimum	3.25%	2.25%	
Maximum	6.06%	4.83%	
Final maturity			
Weighted average (WARM) (months)	301	313	
Minimum	03/07/2007	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%	0.33	7.54	0.23	8.08
10.01 - 20%	1.95	15.86	1.47	15.96
20.01 - 30%	5.10	25.54	4.01	25.53
30.01 - 40%	9.39	35.64	7.94	35.55
40.01 - 50%	14.94	45.49	13.21	45.43
50.01 - 60%	19.41	55.12	18.85	55.27
60.01 - 70%	22.92	65.05	22.47	65.25
70.01 - 80%	25.96	74.72	31.83	75.74
Weighted average (WALTV)	56.78		59.29	
Minimum	0.05		2.01	
Maximum	79.91		80.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.65%	0.86%	0.74%	0.72%	0.72%
Annual Percentage Rate (CPR)	7.53%	9.79%	8.57%	8.25%	8.25%

Geographic distribution		
	Current	At constitution date
Andalucia	11.35%	11.33%
Aragon	1.15%	1.12%
Asturias	1.28%	1.26%
Balearic Islands	1.73%	1.75%
Basque Country	9.23%	9.04%
Canary Islands	3.49%	3.57%
Cantabria	2.34%	2.31%
Castilla-La Mancha	1.69%	1.73%
Castilla-Leon	3.59%	3.54%
Catalonia	18.50%	18.24%
Extremadura	0.45%	0.45%
Galicia	1.64%	1.59%
La Rioja	0.20%	0.21%
Madrid	30.69%	31.13%
Murcia	1.06%	1.06%
Navarra	0.28%	0.26%
Valencia	11.32%	11.40%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
Up to 1 month	206	51,620.70	39,768.22	0.00	91,388.92	68.03	28,782,891.00	28,874,279.92	86.70	49.80
1 to 2 months	28	13,406.89	15,000.11	0.00	28,407.00	21.15	3,449,372.53	3,477,779.53	10.44	45.24
2 to 3 months	5	5,331.25	5,624.62	0.00	10,955.87	8.16	762,312.04	773,267.91	2.32	59.79
3 to 6 months	2	1,137.74	2,448.58	0.00	3,586.32	2.67	173,557.18	177,143.50	0.53	56.81
Total	241	71,496.58	62,841.53	0.00	134,338.11		33,168,132.75	33,302,470.86		49.51

Each range includes the beginning but not the ending time

Additional information