



# BANKINTER 12 Fondo de Titulización Hipotecaria

## Brief report

Date: 09/30/2007  
Currency: EUR

Date of constitution  
03/06/2006

VAT Reg. no.  
V84634575

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	7,647	8,376
Principal		
Principal outstanding	995,136,840.53	1,188,737,343.89
Average loan	130,134.28	141,921.84
Minimum	184.28	4,349.01
Maximum	900,000.00	969,950.00
Interest rate		
Weighted average (wac)	4.71%	3.03%
Minimum	3.86%	2.25%
Maximum	6.67%	4.83%
Final maturity		
Weighted average (WARM) (months)	295	313
Minimum	01/28/2008	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%	0.43	7.36	0.23	8.08
10.01 - 20%	2.16	15.88	1.47	15.96
20.01 - 30%	5.33	25.44	4.01	25.53
30.01 - 40%	10.17	35.51	7.94	35.55
40.01 - 50%	15.62	45.39	13.21	45.43
50.01 - 60%	20.11	55.13	18.85	55.27
60.01 - 70%	22.86	65.00	22.47	65.25
70.01 - 80%	23.31	74.20	31.83	75.74
Weighted average (WALTV)	55.68		59.29	
Minimum	0.05		2.01	
Maximum	79.26		80.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.58%	0.71%	0.89%	0.72%	0.70%
Annual Percentage Rate (CPR)	6.69%	8.18%	7.95%	8.28%	8.07%

Geographic distribution		
	Current	At constitution date
Andalucia	11.30%	11.33%
Aragon	1.19%	1.12%
Asturias	1.30%	1.26%
Balearic Islands	1.78%	1.75%
Basque Country	9.39%	9.04%
Canary Islands	3.46%	3.57%
Cantabria	2.32%	2.31%
Castilla-La Mancha	1.67%	1.73%
Castilla-Leon	3.64%	3.54%
Catalonia	18.76%	18.24%
Extremadura	0.45%	0.45%
Galicia	1.65%	1.59%
La Rioja	0.18%	0.21%
Madrid	30.57%	31.13%
Murcia	1.09%	1.06%
Navarra	0.27%	0.26%
Valencia	10.98%	11.40%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%		%		
<i>Delinquencies</i>										
Up to 1 month	185	43,276.58	39,736.01	0.00	83,012.59	48.27	25,117,157.03	25,200,169.62	78.69	49.06
from > 1 to ≤ 2 months	40	25,027.10	28,718.18	0.00	53,745.28	31.25	5,315,195.84	5,368,941.12	16.76	52.78
from > 2 to ≤ 3 months	8	6,314.92	7,602.18	0.00	13,917.10	8.09	717,323.97	731,241.07	2.28	40.94
from > 3 to ≤ 6 months	4	6,047.08	9,816.03	0.00	15,863.11	9.22	640,114.21	655,977.32	2.05	55.02
from > 6 to < 12 months	1	3,577.45	1,861.77	0.00	5,439.22	3.16	62,992.40	68,431.62	0.21	64.98
Subtotal	238	84,243.13	87,734.17	0.00	171,977.30	100.00	31,852,783.45	32,024,760.75	100.00	49.56
<i>Doubt debts (subjectives)</i>										
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	238	84,243.13	87,734.17	0.00	171,977.30		31,852,783.45	32,024,760.75		49.56