

BANKINTER 12 Fondo de Titulización Hipotecaria

Brief report

Date: 12/31/2007

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	7,535	8,376	
Principal			
Principal outstanding	966,514,444.84	1,188,737,343.89	
Average loan	128,270.00	141,921.84	
Minimum	179.36	4,349.01	
Maximum	900,000.00	969,950.00	
Interest rate			
Weighted average (wac)	4.83%	3.03%	
Minimum	3.86%	2.25%	
Maximum	6.73%	4.83%	
Final maturity			
Weighted average (WARM) (months)	291	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%	0.48	7.39	0.23	8.08
10.01 - 20%	2.36	15.99	1.47	15.96
20.01 - 30%	5.55	25.58	4.01	25.53
30.01 - 40%	10.26	35.45	7.94	35.55
40.01 - 50%	15.95	45.33	13.21	45.43
50.01 - 60%	20.33	55.09	18.85	55.27
60.01 - 70%	22.75	64.98	22.47	65.25
70.01 - 80%	22.32	73.96	31.83	75.74
Weighted average (WALTV)	55.19		59.29	
Minimum	0.13		2.01	
Maximum	78.98		80.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.89%	0.76%	0.73%	0.71%	0.71%
Annual Percentage Rate (CPR)	10.17%	8.70%	8.44%	8.15%	8.16%

Geographic distribution		
	Current	At constitution date
Andalucia	11.38%	11.33%
Aragon	1.20%	1.12%
Asturias	1.27%	1.26%
Balearic Islands	1.81%	1.75%
Basque Country	9.37%	9.04%
Canary Islands	3.44%	3.57%
Cantabria	2.31%	2.31%
Castilla-La Mancha	1.67%	1.73%
Castilla-Leon	3.65%	3.54%
Catalonia	18.73%	18.24%
Extremadura	0.44%	0.45%
Galicia	1.66%	1.59%
La Rioja	0.18%	0.21%
Madrid	30.49%	31.13%
Murcia	1.09%	1.06%
Navarra	0.28%	0.26%
Valencia	11.03%	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	188	43,882.95	39,960.38	0.00	83,843.33	42.98	25,957,612.02	26,041,455.35	78.76	47.82
1 to 2 months	43	27,013.89	29,913.21	0.00	56,927.10	29.18	5,085,695.08	5,142,622.18	15.55	50.23
2 to 3 months	8	5,689.20	7,450.88	0.00	13,140.08	6.74	872,487.76	885,627.84	2.68	47.45
3 to 6 months	8	10,774.25	11,545.27	0.00	22,319.52	11.44	640,079.29	662,398.81	2.00	36.13
6 to 12 months	2	8,341.84	10,501.26	0.00	18,843.10	9.66	313,636.66	332,479.76	1.01	66.83
Subtotal	249	95,702.13	99,371.00	0.00	195,073.13	100.00	32,869,510.81	33,064,583.94	100.00	47.99
<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	249	95,702.13	99,371.00	0.00	195,073.13		32,869,510.81	33,064,583.94		47.99

Each range includes the beginning but not the ending time

Additional information