



# BANKINTER 12 Fondo de Titulización Hipotecaria

## Brief report

**Date:** 06/30/2008  
**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	7,314	8,376	
Principal			
Principal outstanding	913,965,256.80	1,188,737,343.89	
Average loan	124,961.07	141,921.84	
Minimum	10.59	4,349.01	
Maximum	900,000.00	969,950.00	
Interest rate			
Weighted average (wac)	5.17%	3.03%	
Minimum	4.65%	2.25%	
Maximum	6.99%	4.83%	
Final maturity			
Weighted average (WARM) (months)	285	313	
Minimum	07/26/2008	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%	0.53	7.31	0.23	8.08
10.01 - 20%	2.69	15.83	1.47	15.96
20.01 - 30%	5.98	25.56	4.01	25.53
30.01 - 40%	10.64	35.31	7.94	35.55
40.01 - 50%	16.70	45.26	13.21	45.43
50.01 - 60%	20.25	55.19	18.85	55.27
60.01 - 70%	22.91	65.01	22.47	65.25
70.01 - 80%	20.30	73.63	31.83	75.74
Weighted average (WALTV)	54.33		59.29	
Minimum	0.00		2.01	
Maximum	78.49		80.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.68%	0.65%	0.70%	0.71%	0.70%
Annual Percentage Rate (CPR)	7.85%	7.57%	8.03%	8.24%	8.13%

Geographic distribution		
	Current	At constitution date
Andalucía	11.45%	11.33%
Aragón	1.23%	1.12%
Asturias	1.27%	1.26%
Balearic Islands	1.78%	1.75%
Basque Country	9.39%	9.04%
Canary Islands	3.43%	3.57%
Cantabria	2.32%	2.31%
Castilla-La Mancha	1.67%	1.73%
Castilla-León	3.62%	3.54%
Catalonia	18.99%	18.24%
Extremadura	0.43%	0.45%
Galicia	1.67%	1.59%
La Rioja	0.18%	0.21%
Madrid	30.18%	31.13%
Murcia	1.10%	1.06%
Navarra	0.29%	0.26%
Valencia	11.01%	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	244	49,067.70	60,482.03	0.00	109,549.73	40.26	33,432,052.76	33,541,602.49	78.72	47.94
1 to 2 months	49	23,256.69	34,187.45	0.00	57,444.14	21.11	6,077,883.50	6,135,327.64	14.40	56.81
2 to 3 months	11	10,288.81	18,263.67	0.00	28,552.48	10.49	1,598,587.48	1,627,139.96	3.82	54.18
3 to 6 months	7	10,956.32	12,632.53	0.00	23,588.85	8.67	646,783.79	670,372.64	1.57	35.37
6 to 12 months	3	8,591.97	11,399.46	0.00	19,991.43	7.35	273,637.86	293,629.29	0.69	58.10
12 to 18 months	2	13,981.30	18,996.33	0.00	32,977.63	12.12	307,997.20	340,974.83	0.80	68.53
Subtotal	316	116,142.79	155,961.47	0.00	272,104.26	100.00	42,336,942.59	42,609,046.85	100.00	49.16
<i>Doubt debts (subjectives)</i>										
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>316</b>	<b>116,142.79</b>	<b>155,961.47</b>	<b>0.00</b>	<b>272,104.26</b>		<b>42,336,942.59</b>	<b>42,609,046.85</b>		<b>49.16</b>

Each range includes the beginning but not the ending time

#### Additional information