

BANKINTER 12 Fondo de Titulización Hipotecaria

Brief report

Date: 10/31/2011
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
Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

Collateral: Residential mortgage loans

General		
	Current	At constitution date
Count	6,319	8,376
Principal		
Principal outstanding	672,157,520.69	1,188,737,343.89
Average loan	106,370.87	141,921.84
Minimum	17.93	4,349.01
Maximum	778,861.09	969,950.00
Interest rate		
Weighted average (wac)	2.40%	3.03%
Minimum	1.70%	2.25%
Maximum	4.84%	4.83%
Final maturity		
Weighted average (WARM) (months)	250	313
Minimum	11/02/2011	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%	1.12	6.84	0.23	8.08
10.01 - 20%	4.32	15.75	1.47	15.96
20.01 - 30%	8.95	25.71	4.01	25.53
30.01 - 40%	14.62	35.22	7.94	35.55
40.01 - 50%	20.17	45.17	13.21	45.43
50.01 - 60%	23.22	55.03	18.85	55.27
60.01 - 70%	23.65	65.14	22.47	65.25
70.01 - 80%	3.94	71.17	31.83	75.74
Weighted average (WALTV)	48.31		59.29	
Minimum	0.03		2.01	
Maximum	73.17		80.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.25%	0.22%	0.25%	0.31%	0.54%
Annual Percentage Rate (CPR)	3.00%	2.63%	3.01%	3.69%	6.28%

Geographic distribution		
	Current	At constitution date
Andalucía	11.24%	11.33%
Aragón	1.26%	1.12%
Asturias	1.31%	1.26%
Balearic Islands	1.89%	1.75%
Basque Country	9.06%	9.04%
Canary Islands	3.28%	3.57%
Cantabria	2.28%	2.31%
Castilla-La Mancha	1.72%	1.73%
Castilla-León	3.46%	3.54%
Catalonia	19.88%	18.24%
Extremadura	0.43%	0.45%
Galicia	1.66%	1.59%
La Rioja	0.17%	0.21%
Madrid	30.42%	31.13%
Murcia	1.00%	1.06%
Navarra	0.33%	0.26%
Valencia	10.60%	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	211	61,137.68	22,885.89	0.00	84,023.57	7.33	26,786,385.06	26,870,408.63	59.61
from > 1 to ≤ 2 months	46	37,909.78	15,692.05	0.00	53,601.83	4.68	5,491,439.05	5,545,040.88	12.30
from > 2 to ≤ 3 months	28	30,186.11	15,958.97	0.00	46,145.08	4.03	3,086,563.47	3,132,708.55	6.95
from > 3 to ≤ 6 months	17	34,138.96	17,361.52	0.00	51,500.48	4.49	2,275,396.54	2,326,897.02	5.16
from > 6 to < 12 months	17	73,218.71	35,044.15	0.00	108,262.86	9.45	2,095,558.62	2,203,821.48	4.89
from ≥ 12 to < 18 months	7	50,619.91	27,977.06	0.00	78,596.97	6.86	848,944.97	927,535.94	2.06
from ≥ 18 to < 24 months	9	80,500.30	34,420.27	0.00	114,920.57	10.03	845,730.24	960,650.81	2.13
from ≥ 24 months	21	345,595.42	263,137.89	0.00	608,733.31	53.13	2,500,985.60	3,109,718.91	6.90
Subtotal	356	713,300.87	432,477.80	0.00	1,145,778.67	100.00	43,931,003.55	45,076,782.22	100.00
<i>Doubt debts (subjectives)</i>									
	0	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
Total	356	713,300.87	432,477.80	0.00	1,145,778.67		43,931,003.55	45,076,782.22	46.19