

**BANKINTER 6 FONDO DE TITULIZACIÓN DE ACTIVOS**  
**INFORMATION AS OF 31st OCT, 2003**



**DATE OF CONSTITUTION:** September 25th, 2003 / G83756114  
**MANAGEMENT COMPANY:** EUROPEA DE TITULIZACIÓN, S.A., S.G.F.T.  
**ORIGINATOR/SERVICER:** BANKINTER  
**TREASURY C.:** BANKINTER  
**SUBORDINATED LOAN:** BANKINTER  
**START-UP LOAN SWAP:** BANKINTER

**LEAD MANAGER:** MORGAN STANLEY / BANKINTER / SOCIÉTÉ GENERALE  
MORGAN STANLEY / SOCIÉTÉ GENERALE / FORTIS BANK  
AHORRO CORPORACIÓN FINANCIERA S.V. / BEAR STERNS / EBN B/  
BANKINTER  
**PAYING AGENT:** BANKINTER  
**SECONDARY MARKET:** AIAF MERCADO DE RENTA FIJA  
**REGISTER OF BOOK SECURITIES:** IBERCLEAR  
**DEPOSITARY:** BANKINTER  
**AUDITORS:** BANKINTER

(\*CAJA DE AHORROS DE VALENCIA, CASTELLÓN Y ALICANTE, BANCAJA)

**MORTGAGE BACKED SECURITIES: BONOS DE TITULIZACIÓN (STRUCTURE SENIOR/SUBORDINATED)**

SERIE ISIN CODE PRIORITY	ISSUE DATE	PRINCIPAL OUTSTANDING (UNIT /N° BONDS /TOTAL)		INTEREST TYPE REF. RATE AND MARGIN PAYMENT DATE	INTEREST RATE CURRENT (EUROS)	REDEMPTION (EUROS)		RATING	
		CURRENT	ORIGINAL			FINAL MATURITY FREQUENCY	NEXT UNIT%/OUTST.	MOODY'S / S & P CURRENT	ORIGINAL
A ES0313546006 SENIOR	30.09.2003	100.000,00 12.953 1.295.300.000,00	100.000,00 12.953 1.295.300.000,00	FLOATING EURIBOR 3M + 0,23% 26.02/05/08/11	2,369% NEXT COUPON: 26.02.2004 980,50 GROSS 833,43 NET	26.08.2038 QUARTERLY 26.02/05/08/11	26.02.2004 Amortisation "pass-through"	Aaa AAA	Aaa AAA
B ES0313546014 MEZZANINE	30.09.2003	100.000,00 277 27.700.000,00	100.000,00 277 27.700.000,00	FLOATING EURIBOR 3M + 0,60% 26.02/05/08/11	2,739% NEXT COUPON: 26.02.2004 1.133,64 GROSS 963,59 NET	26.08.2038 QUARTERLY 26.02/05/08/11	Amortisation To be determined Deferred "pass-through"	A2 A+	A2 A+
C ES0313546022 SUBORDINATED	30.09.2003	100.000 270 27.000.000	100.000 270 27.000.000	FLOATING EURIBOR 3M + 1,35% 26.02/05/08/11	3,489% PROX. CUPÓN 26.02.2004 1.444,06 GROSS 1.227,45 NET	26.08.2038 QUARTERLY 26.02/05/08/11	Amortisation To be determined Deferred "pass-through"	Baa3 BBB+	Baa3 BBB+
TOTALS		1.350.000.000,00	1.350.000.000,00						

AVERAGE LIFE (IN YEARS) AND MATURITY ACCORDING TO DIFFERENT HYPOTHESIS OF PREPAYMENT RATES										
% CONSTANT MONTHLY (SMM) % ANNUAL EQUIVALENT (CPR)			0,00%	0,40%	0,50%	0,60%	0,70%	0,80%	0,90%	1,00%
			0,000%	4,696%	5,838%	6,967%	8,084%	9,189%	10,281%	11,362%
<b>CLASS A BONDS</b>										
Without optional redemption (1)	Average life	years	12,87	7,57	7,04	6,57	6,16	5,79	5,46	5,16
		date	(09/09/2016)	(23/05/2011)	(12/11/2010)	(26/05/2010)	(26/12/2009)	(13/08/2009)	(14/04/2009)	(27/12/2008)
Final maturity	years		32,35	32,35	32,35	32,35	32,35	32,35	32,35	32,35
	date		(26/02/2036)	(26/02/2036)	(26/02/2036)	(26/02/2036)	(26/02/2036)	(26/02/2036)	(26/02/2036)	(26/02/2036)
With optional redemption (1)	Average life	years	12,65	7,21	6,68	6,20	5,80	5,42	5,11	4,81
		date	(19/06/2016)	(14/01/2011)	(03/07/2010)	(11/01/2010)	(17/08/2009)	(29/03/2009)	(08/12/2008)	(22/08/2008)
Final maturity	years		23,84	17,08	16,08	15,08	14,33	13,33	12,83	12,08
	date		(26/08/2027)	(26/11/2020)	(26/11/2019)	(26/11/2018)	(26/02/2018)	(26/02/2017)	(26/08/2016)	(26/11/2015)
<b>CLASS B BONDS</b>										
Without optional redemption (1)	Average life	years	19,54	12,59	11,76	11,03	10,36	9,77	9,23	8,74
		date	(10/05/2023)	(29/05/2016)	(02/08/2015)	(08/11/2014)	(09/03/2014)	(04/08/2013)	(19/01/2013)	(24/07/2012)
Final maturity	years		32,35	32,35	32,35	32,35	32,35	32,35	32,35	32,35
	date		(26/02/2036)	(26/02/2036)	(26/02/2036)	(26/02/2036)	(26/02/2036)	(26/02/2036)	(26/02/2036)	(26/02/2036)
With optional redemption (1)	Average life	years	19,07	11,85	11,01	10,26	9,62	8,99	8,50	8,01
		date	(20/11/2022)	(02/09/2015)	(31/10/2014)	(30/01/2014)	(09/06/2013)	(23/10/2012)	(29/04/2012)	(02/11/2011)
Final maturity	years		23,84	17,08	16,08	15,08	14,33	13,33	12,83	12,08
	date		(26/08/2027)	(26/11/2020)	(26/11/2019)	(26/11/2018)	(26/02/2018)	(26/02/2017)	(26/08/2016)	(26/11/2015)
<b>CLASS C BONDS</b>										
Without optional redemption (1)	Average life	years	19,54	12,59	11,78	11,04	10,37	9,77	9,23	8,74
		date	(12/05/2023)	(31/05/2016)	(07/08/2015)	(10/11/2014)	(11/03/2014)	(05/08/2013)	(21/01/2013)	(26/07/2012)
Final maturity	years		32,35	32,35	32,35	32,35	32,35	32,35	32,35	32,35
	date		(26/02/2036)	(26/02/2036)	(26/02/2036)	(26/02/2036)	(26/02/2036)	(26/02/2036)	(26/02/2036)	(26/02/2036)
With optional redemption (1)	Average life	years	19,08	11,85	11,02	10,26	9,62	8,99	8,51	8,01
		date	(22/11/2022)	(04/09/2015)	(04/11/2014)	(01/02/2014)	(11/06/2013)	(25/10/2012)	(30/04/2012)	(03/11/2011)
Final maturity	years		23,84	17,08	16,08	15,08	14,33	13,33	12,83	12,08
	date		(26/08/2027)	(26/11/2020)	(26/11/2019)	(26/11/2018)	(26/02/2018)	(26/02/2017)	(26/08/2016)	(26/11/2015)

(1) Optional Clean up call when the amount of the Outstanding Balance of the Mortgage Loans is less than 10 per 100 of the initial Outstanding Balance.  
Hypothesis of delinquency and default assumptions of the Mortgage Loans: 0%.

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**COLLATERAL: 100% POOL OF MORTGAGE LOANS**  
**(MORTGAGE CERTIFICATES AND THE PASS-THROUGH CERTIFICATES)**

GENERAL		CURRENT	AT CONSTITUTION DATE
COUNT		14.891	14.973
PRINCIPAL:	TOTAL OUTSTANDING	#####	1.350.011.122,77
(EURO)	AVERAGE LOAN	89.755,65	90.163,03
	MINIMUM	367,86	23.621,12
	MAXIMUM	295.431,39	295.941,28
INTEREST RATE:	WEIGHTED AVERAGE (WAC)	3,12%	3,25%
	MINIMUM	2,41%	2,41%
	MAXIMUM	5,00%	5,00%
REMAINING MATURITY	WEIGHTED AVERAGE (WARM)(MONTHS)	275	277
	MINIMUM	10.11.2003	28.02.2005
	MAXIMUM	22.12.2035	22.12.2035
INDEX (DISTRIBUTION)			
	EURIBOR 1 AÑO	88,43%	91,80%
	MIBOR 1 AÑO	11,57%	8,20%
	0	0,00%	0,00%

	CURRENT		AT CONSTITUTION DATE	
	% POOL	% LTV	% POOL	% LTV
OVER 90%	5,79	94,56	5,99	94,63
80,01 - 90%	20,58	83,29	21,56	83,29
70,01 - 80%	25,74	75,92	25,19	75,86
60,01 - 70%	17,69	65,26	17,50	65,24
50,01 - 60%	13,32	55,28	13,21	55,27
40,01 - 50%	8,74	45,32	8,61	45,29
30,01 - 40%	5,17	35,49	5,07	35,50
30% & BELOW	2,97	23,74	2,88	23,74
WEIGHTED AVERAGE (WALTV)		67,56		65,20
MINIMUM		0,08		0,08
MAXIMUM		98,51		98,81

PREPAYMENTS					
	CURRENT MONTH	LAST 3 MONTHS	LAST 6 MONTHS	LAST 12 MONTHS	HISTORICAL
SINGLE MONTHLY MORTALITY (SMM)	0,60%				0,46%
ANNUAL EQUIVALENT (CPR)	6,95%				5,33%

	CURRENT	AT CONSTITUTION DATE
ANDALUCÍA	9,68%	9,70%
CATALUÑA	21,59%	21,63%
MADRID	28,91%	28,89%
COMUNIDAD VALENCIANA	7,41%	7,40%
BASQUE COUNTRY	6,90%	6,87%
OTHER 10 REGIONS	25,51%	25,52%

CURRENT DELINQUENCY (EURO)									
AGING	NUMBER OF LOANS	UNPAID AMOUNT				REMAINING DEBT TO MATURE	TOTAL DEBT		% LOAN TO VALUE
		PRINCIPAL	INTEREST AND OTHERS	TOTALS	%		%	%	
• Up to a month	186	32.686,84	19.120,10	51.806,94	94,13	14.575.482,97	14.627.289,91	97,10	64,62
• From 1 to 2 months	6	1.890,92	1.342,70	3.233,62	5,87	434.147,27	437.380,89	2,90	60,41
• From 2 to 3 months				0,00	0,00		0,00	0,00	
• From 3 to 6 months				0,00	0,00		0,00	0,00	
• From 6 to 12 months				-	-		-	-	
• Over 1 year				-	-		-	-	
<b>TOTALS</b>	<b>192</b>	<b>34.577,76</b>	<b>20.462,80</b>	<b>55.040,56</b>	<b>100,00</b>	<b>15.009.630,24</b>	<b>15.064.670,80</b>	<b>100,00</b>	<b>64,49</b>

**CREDIT ENHANCEMENT AND FINANCIAL OPERATIONS**

CREDIT ENHANCEMENT (CE) (EUROS)					
		CURRENT		AT ISSUE DATE	
		% CE		% CE	
SERIES A	95,95%	1.295.300.000,00	5,20%	95,95%	1.295.300.000,00
SERIES B	2,05%	27.700.000,00	3,15%	2,05%	27.700.000,00
SERIES C	2,00%	27.000.000,00	1,15%	2,00%	27.000.000,00
ISSUE BONDS		1.350.000.000,00			1.350.000.000,00
RESERVE FUND	1,15%	15.525.000,00		1,15%	15.525.000,00

OTHER FINANCIAL OPERATIONS (CURRENT) (EUROS)		
ASSETS	BALANCE	INTEREST
TREASURY C.	26.824.018,17	2,170%
SERVICER PPAL COLLECT NOT YET CREDITED	3.937.921,34	
SERVICER INTS COLLECT NOT YET CREDITED	1.083.536,68	
LIABILITIES	BALANCE	INTEREST
SUBORDINATED LOAN	15.525.000,00	3,140%
START-UP EXPENSES LOAN	1.399.966,51	3,140%

INTEREST SWAP		
	NOTIONAL PRINCIPAL	INTEREST
RECEIVING	To be determined	To be det.
PAYING	To be determined	To be det.

**ADDITIONAL INFORMATION**

MANAGEMENT COMPANY: EUROPEA DE TITULIZACIÓN, S.A., S.G.F.T

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