

# BANKINTER 6 Fondo de Titulización de Activos

## Brief report

Date: 10/31/2005  
Currency: EUR

Date of constitution  
09/25/2003

VAT Reg. no.  
G83756114

Management Company  
Europa de Titulización S.G.F.T

Originator  
Bankinter

Servicer  
Bankinter

Lead Managers  
Morgan Stanley  
Bankinter  
Société Générale

Bond Underwriters and Placement Agents  
Morgan Stanley  
Société Générale  
Fortis Bank

Ahorro Corporación S.V.  
Bear Stearns  
EBN Banco  
Santander Central Hispano  
Bankinter

Bond Paying Agent  
Bankinter

Market  
AIAF Mercado de Renta Fija

Register of Book Securities  
Iberclear

Treasury Account  
Bankinter

Subordinated Loan  
Bankinter

Start-up Loan  
Bankinter

Swap  
Bankinter

Assets Custodian  
Bankinter

Fund Auditors  
Ernst&Young

### Issued securities: Asset-Backed Bonds

Bonds issue									
Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating Moody's / S&P	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0313546006	09/30/2003 12,953	78,761.47 1,020,197,320.91 78.76%	100,000.00 1,295,300,000.00	Floating 3-M Euribor + 0.230% 26.Feb/May/Aug/Nov	2.3620% 11/28/2005 485.76 Gross 412.90 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	11/28/2005 "Pass-Through"	Aaa AAA	Aaa AAA
Series B ES0313546014	09/30/2003 277	100,000.00 27,700,000.00 100.00%	100,000.00 27,700,000.00	Floating 3-M Euribor + 0.600% 26.Feb/May/Aug/Nov	2.7320% 11/28/2005 713.36 Gross 606.36 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Sequential	A2 A+	A2 A+
Series C ES0313546022	09/30/2003 270	100,000.00 27,000,000.00 100.00%	100,000.00 27,000,000.00	Floating 3-M Euribor + 1.350% 26.Feb/May/Aug/Nov	3.4820% 11/28/2005 909.19 Gross 772.81 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Sequential	Baa3 BBB+	Baa3 BBB+
Total		1,074,897,320.91	1,350,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)											
Series	Option	Average life Years	% Monthly CPR (SMM)								
			0.00	0.70	0.80	0.90	1.00	1.10	1.20	1.30	
			% Annual equivalent CPR								
			0.00	8.08	9.19	10.28	11.36	12.43	13.49	14.53	
Series A	With optional redemption *	Average life	10.92	6.00	5.61	5.25	4.93	4.66	4.38	4.16	
		Final Maturity	09/27/2016	10/31/2011	06/09/2011	01/30/2011	10/03/2010	06/27/2010	03/19/2010	12/26/2009	
	Without optional redemption *	Average life	11.24	6.46	6.06	5.70	5.38	5.09	4.83	4.59	
		Final Maturity	01/22/2017	04/15/2012	11/20/2011	07/13/2011	03/17/2011	12/02/2010	08/28/2010	06/02/2010	
Series B	With optional redemption *	Average life	15.38	8.80	8.23	7.71	7.23	6.84	6.44	6.10	
		Final Maturity	03/13/2021	08/16/2014	01/21/2014	07/16/2013	01/22/2013	09/01/2012	04/08/2012	12/06/2011	
	Without optional redemption *	Average life	15.91	9.55	8.97	8.45	7.98	7.55	7.17	6.81	
		Final Maturity	09/22/2021	05/17/2015	10/18/2014	04/11/2014	10/21/2013	05/18/2013	12/30/2012	08/22/2012	
Series C	With optional redemption *	Average life	15.38	8.80	8.23	7.72	7.24	6.85	6.44	6.11	
		Final Maturity	03/15/2021	08/17/2014	01/22/2014	07/17/2013	01/23/2013	09/02/2012	04/09/2012	12/07/2011	
	Without optional redemption *	Average life	15.91	9.55	8.98	8.46	7.98	7.56	7.18	6.82	
		Final Maturity	09/24/2021	05/19/2015	10/20/2014	04/13/2014	10/23/2013	05/19/2013	12/31/2012	08/23/2012	

\* Optional clean up call when the amount of the outstanding balance of the securitised assets is less than 10 per 100 of the initial outstanding balance.  
Hypothesis of delinquency and default assumptions of the securitised assets: 0%

### Credit enhancement and financial operations

Credit enhancement (CE)					
	Current		At issue date		
	% CE	% CE	% CE	% CE	
Series A	94.91%	1,020,197,320.91	6.53%	95.95%	1,295,300,000.00
Series B	2.58%	27,700,000.00	3.95%	2.05%	27,700,000.00
Series C	2.51%	27,000,000.00	1.44%	2.00%	27,000,000.00
Issue of Bonds		1,074,897,320.91			1,350,000,000.00
Reserve Fund	1.44%	15,525,000.00	1.15%		15,525,000.00

Other financial operations (current)			
	Assets	Liabilities	Interest
Treasury Account	42,362,956.28		2.160%
Servicer ppal collect not yet credited	4,524,819.12		
Servicer ints collect not yet credited	921,555.15		
Subordinated Loan	15,525,000.00		3.130%
Start-up Loan	842,162.89		3.130%

### Collateral: Residential mortgage loans

General			
	Current	At constitution date	
Count	12,953	14,973	
Principal			
Principal outstanding	1,048,874,718.71	1,350,011,122.77	
Average loan	80,975.43	90,163.03	
Minimum	200.00	23,621.12	
Maximum	281,969.46	295,941.28	
Interest rate			
Weighted average (wac)	2.87%	3.25%	
Minimum	2.50%	2.41%	
Maximum	4.08%	5.00%	
Final maturity			
Weighted average (WARM) (months)	250	277	
Minimum	11/02/2005	02/28/2005	
Maximum	12/30/2035	12/22/2035	
Index (distribution)			
1-year EURIBOR/MIBOR	100.00	100.00	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.15	7.76	0.04	6.96
10.01 - 20%	1.29	16.45	0.56	17.00
20.01 - 30%	4.11	25.56	2.28	25.68
30.01 - 40%	7.49	35.45	5.08	35.51
40.01 - 50%	11.56	45.34	8.60	45.30
50.01 - 60%	15.66	55.26	13.22	55.28
60.01 - 70%	19.24	65.18	17.49	65.25
70.01 - 80%	29.70	74.93	25.23	75.87
80.01 - 90%	8.46	84.27	21.50	83.30
90.01 - 100%	2.35	92.13	5.99	94.63
Weighted average (WALTV)	61.91		67.83	
Minimum	0.18		0.08	
Maximum	94.31		98.81	

#### Additional information

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### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.79%	0.67%	0.69%	0.72%	0.65%
Annual equivalente (CPR)	9.07%	7.70%	7.99%	8.28%	7.51%

### Geographic distribution

	Current	At constitution date
Andalucia	9.42%	9.70%
Aragon	1.73%	1.73%
Asturias	2.10%	2.04%
Balearic Islands	1.70%	1.72%
Basque Country	7.12%	6.87%
Canary Islands	3.90%	3.86%
Cantabria	2.61%	2.61%
Castilla-La Mancha	2.40%	2.38%
Castilla-Leon	4.89%	4.86%
Catalonia	21.67%	21.63%
Extremadura	0.52%	0.52%
Galicia	3.36%	3.28%
La Rioja	0.35%	0.34%
Madrid	28.69%	28.89%
Melilla	0.00%	0.00%
Murcia	1.62%	1.67%
Navarra	0.55%	0.50%
Valencia	7.39%	7.40%

### Current delinquency

Aging	Assets	Overdue debt				Outstanding debt		Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%	%			
Up to 1 month	177	29,243.37	13,575.75	0.00	42,819.12	35.76	14,322,389.98	14,365,209.10	80.47	57.43
1 to 2 months	27	10,965.48	5,716.42	0.00	16,681.90	13.93	1,965,628.45	1,982,310.35	11.10	60.84
2 to 3 months	12	5,157.86	3,918.13	0.00	9,075.99	7.58	692,240.09	701,316.08	3.93	69.49
3 to 6 months	4	2,264.49	2,517.33	0.00	4,781.82	3.99	222,432.57	227,214.39	1.27	78.72
6 to 12 months	3	7,436.03	4,556.17	0.00	11,992.20	10.01	187,910.03	199,902.23	1.12	61.27
12 to 18 months	3	15,114.38	10,440.32	0.00	25,554.70	21.34	278,240.63	303,795.33	1.70	66.17
18 to 24 months	1	5,653.90	3,188.49	0.00	8,842.39	7.38	62,334.46	71,176.85	0.40	58.82
<b>Total</b>	<b>227</b>	<b>75,835.51</b>	<b>43,912.61</b>	<b>0.00</b>	<b>119,748.12</b>		<b>17,731,176.21</b>	<b>17,850,924.33</b>		<b>58.57</b>

#### Additional information