

# BANKINTER 6 Fondo de Titulización de Activos



## Brief report

Date: 04/30/2006  
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	72,997.94 945,542,316.82 73.00%	100,000.00 1,295,300,000.00	Floating 3-M Euribor + 0.230% 26.Feb/May/Aug/Nov	2.8580% 05/26/2006 509.98 Gross 433.48 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	05/26/2006 "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	3.2280% 05/26/2006 789.07 Gross 670.71 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	3.9780% 05/26/2006 972.40 Gross 826.54 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		1,000,242,316.82	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	0.43	0.51	0.60	0.69	0.78	0.87	0.97		
Series A	With optional redemption *	Average life	10.67	7.23	6.76	6.32	5.92	5.56	5.23	4.95		
		Final Maturity	12/27/2016	07/21/2013	01/28/2013	08/23/2012	03/31/2012	11/19/2011	07/20/2011	04/09/2011		
	Without optional redemption *	Average life	11.00	7.72	7.24	6.81	6.42	6.06	5.74	5.44		
		Final Maturity	04/26/2017	01/15/2014	07/26/2013	02/18/2013	09/28/2012	05/20/2012	01/22/2012	10/05/2011		
	Series B	With optional redemption *	Average life	14.50	10.07	9.43	8.83	8.29	7.78	7.31	6.92	
			Final Maturity	10/26/2020	05/22/2016	09/30/2015	02/26/2015	08/11/2014	02/07/2014	08/20/2013	03/30/2013	
		Without optional redemption *	Average life	15.00	10.81	10.17	9.58	9.04	8.55	8.09	7.67	
			Final Maturity	04/27/2021	02/17/2017	06/28/2016	11/27/2015	05/13/2015	11/13/2014	05/30/2014	12/28/2013	
		Series C	With optional redemption *	Average life	14.51	10.08	9.43	8.84	8.29	7.79	7.32	6.94
				Final Maturity	10/29/2020	05/24/2016	10/02/2015	02/28/2015	08/12/2014	02/09/2014	08/21/2013	04/04/2013
			Without optional redemption *	Average life	15.01	10.82	10.18	9.59	9.05	8.55	8.09	7.68
				Final Maturity	04/29/2021	02/19/2017	06/30/2016	11/28/2015	05/15/2015	11/15/2014	06/01/2014	01/02/2014

\* 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	% CE
Series A	94.53%	945,542,316.82	7.02%	95.95%	1,295,300,000.00
Series B	2.77%	27,700,000.00	4.25%	2.05%	27,700,000.00
Series C	2.70%	27,000,000.00	1.55%	2.00%	27,000,000.00
Issue of Bonds		1,000,242,316.82			1,350,000,000.00
Reserve Fund	1.55%	15,525,000.00	1.15%		15,525,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	43,834,873.14	2.660%	
Servicer ppal collect not yet credited	3,240,309.63		
Servicer ints collect not yet credited	947,160.96		
Liabilities	Available	Balance	Interest
Subordinated Loan		15,525,000.00	3.630%
Start-up Loan		712,599.37	3.630%

### Collateral: Residential mortgage loans

General			
	Current	At constitution date	
Count	12,423	14,973	
Principal			
Principal outstanding	973,948,926.18	1,350,011,122.77	
Average loan	78,398.85	90,163.03	
Minimum	1,014.47	23,621.12	
Maximum	277,097.08	295,941.28	
Interest rate			
Weighted average (wac)	3.08%	3.25%	
Minimum	2.50%	2.41%	
Maximum	4.61%	5.00%	
Final maturity			
Weighted average (WARM) (months)	244	277	
Minimum	08/13/2006	02/28/2005	
Maximum	12/22/2035	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%	0.19	7.43	0.04	6.96
10.01 - 20%	1.67	16.36	0.56	17.00
20.01 - 30%	4.45	25.54	2.28	25.68
30.01 - 40%	8.28	35.38	5.08	35.51
40.01 - 50%	12.23	45.30	8.60	45.30
50.01 - 60%	16.16	55.14	13.22	55.28
60.01 - 70%	20.31	65.16	17.49	65.25
70.01 - 80%	27.90	74.49	25.23	75.87
80.01 - 90%	7.16	84.35	21.50	83.30
90.01 - 100%	1.64	91.49	5.99	94.63
Weighted average (WALTV)	60.37		67.83	
Minimum	1.23		0.08	
Maximum	93.27		98.81	

Europa de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.  
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#### Additional information

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### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.61%	0.70%	0.88%	0.78%	0.69%
Annual Percentage Rate (CPR)	7.12%	8.13%	10.01%	9.01%	7.98%

### Geographic distribution

	Current	At constitution date
Andalucía	9.47%	9.70%
Aragón	1.73%	1.73%
Asturias	2.06%	2.04%
Balearic Islands	1.69%	1.72%
Basque Country	7.14%	6.87%
Canary Islands	3.92%	3.86%
Cantabria	2.63%	2.61%
Castilla-La Mancha	2.41%	2.38%
Castilla-León	4.93%	4.86%
Catalonia	21.62%	21.63%
Extremadura	0.51%	0.52%
Galicia	3.34%	3.28%
La Rioja	0.36%	0.34%
Madrid	28.59%	28.89%
Melilla	0.00%	0.00%
Murcia	1.61%	1.67%
Navarra	0.55%	0.50%
Valencia	7.43%	7.40%

### Current delinquency

Aging	Assets	Overdue debt				Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other	Total %			
Up to 1 month	168	31,163.17	15,091.74	0.00	46,254.91	13,292,607.18	13,338,862.09	76.64
1 to 2 months	31	14,078.29	9,158.65	0.00	23,236.94	2,476,038.54	2,499,275.48	14.36
2 to 3 months	9	5,441.52	4,039.52	0.00	9,481.04	639,420.64	648,901.68	3.73
3 to 6 months	9	6,472.41	4,714.70	0.00	11,187.11	470,373.37	481,560.48	2.77
6 to 12 months	4	3,779.16	3,621.19	0.00	7,400.35	187,183.37	194,583.72	1.12
12 to 18 months	1	3,010.44	1,225.10	0.00	4,235.54	27,698.52	31,934.06	0.18
18 to 24 months	2	9,289.48	9,785.11	0.00	19,074.59	190,953.95	210,028.54	1.21
Total	224	73,234.47	47,636.01	0.00	120,870.48	17,284,275.57	17,405,146.05	60.21

#### Additional information