

Brief report

Date: 08/31/2006
Currency: EUR

Date of constitution
 09/25/2003

VAT Reg. no.
 G83756114

Management Company
 Europea 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	67,820.46 878,478,418.38 67.82%	100,000.00 1,295,300,000.00	Floating 3-M Euribor + 0.230% 26.Feb/May/Aug/Nov	3.4840% 11/27/2006 597.28 Gross 507.69 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	11/27/2006 "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	3.8540% 11/27/2006 974.21 Gross 828.08 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	4.6040% 11/27/2006 1,163.79 Gross 989.22 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		933,178,418.38	1,350,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)										
		% Monthly CPR (SMM)								
		0,00	0,51	0,69	0,87	1,06	1,25	1,44	1,64	
		% Annual equivalent CPR								
		0,00	6,00	8,00	10,00	12,00	14,00	16,00	18,00	
Series A	With optional redemption *	Average life	10.89	6.89	6.04	5.35	4.77	4.29	3.90	3.56
	Final Maturity	Years	07/20/2017	07/20/2013	09/11/2012	01/05/2012	06/06/2011	12/13/2010	07/25/2010	03/23/2010
Series B	With optional redemption *	Average life	11.25	7.43	6.58	5.88	5.30	4.80	4.41	4.01
	Final Maturity	Years	11/29/2017	01/31/2014	03/30/2013	07/17/2012	12/15/2011	06/17/2011	01/12/2011	09/01/2010
Series C	With optional redemption *	Average life	14.07	9.10	7.98	7.08	6.31	5.67	5.17	4.71
	Final Maturity	Years	09/19/2020	10/02/2015	08/23/2014	09/26/2013	12/18/2012	05/01/2012	10/30/2011	05/15/2011
		Without optional redemption *	Average life	9.85	8.76	7.83	7.05	6.39	5.83	5.34
		Final Maturity	Years	03/24/2021	07/05/2016	06/01/2015	06/28/2014	09/17/2013	01/18/2013	06/28/2012
		Without optional redemption *	Average life	14.57	9.85	8.76	7.83	7.05	6.39	5.83
		Final Maturity	Years	03/24/2021	07/05/2016	06/01/2015	06/28/2014	09/17/2013	01/18/2013	06/28/2012
		Without optional redemption *	Average life	14.07	9.10	7.98	7.08	6.31	5.67	5.17
		Final Maturity	Years	09/19/2020	10/02/2015	08/23/2014	09/26/2013	12/18/2012	05/01/2012	10/30/2011
		Without optional redemption *	Average life	14.57	9.85	8.76	7.83	7.05	6.39	5.83
		Final Maturity	Years	03/24/2021	07/05/2016	06/01/2015	06/28/2014	09/17/2013	01/18/2013	06/28/2012
		Without optional redemption *	Average life	14.07	9.10	7.98	7.08	6.31	5.67	5.17
		Final Maturity	Years	09/19/2020	10/04/2015	08/24/2014	09/28/2013	12/20/2012	05/02/2012	10/31/2011
		Without optional redemption *	Average life	14.58	9.86	8.76	7.84	7.06	6.39	5.84
		Final Maturity	Years	03/26/2021	07/08/2016	06/03/2015	06/30/2014	09/19/2013	01/20/2013	06/30/2012
		Without optional redemption *	Average life	14.58	9.86	8.76	7.84	7.06	6.39	5.84
		Final Maturity	Years	03/26/2021	07/08/2016	06/03/2015	06/30/2014	09/19/2013	01/20/2013	06/30/2012

* 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	94.14%	878,478,418.38	7.52%	95.95%	1,295,300,000.00
Series B	2.97%	27,700,000.00	4.55%	2.05%	27,700,000.00
Series C	2.89%	27,000,000.00	1.66%	2.00%	27,000,000.00
Issue of Bonds		933,178,418.38			1,350,000,000.00
Reserve Fund	1.66%	15,525,000.00		1.15%	15,525,000.00

Other financial operations (current)			
	Assets	Balance	Interest
Treasury Account		17,552,751.92	3.300%
Servicer ppal collect not yet credited		2,285,472.76	
Servicer ints collect not yet credited		802,335.76	
Liabilities	Available	Balance	Interest
Subordinated Loan		15,525,000.00	4.250%
Start-up Loan		583,035.85	4.250%

Collateral: Residential mortgage loans

General			
	Current	At constitution date	
Count	12,091	14,973	
Principal			
Principal outstanding	929,944,008.99	1,350,011,122.77	
Average loan	76,912.08	90,163.03	
Minimum	92.86	23,621.12	
Maximum	274,695.68	295,941.28	
Interest rate			
Weighted average (wac)	3.51%	3.25%	
Minimum	2.62%	2.41%	
Maximum	5.06%	5.00%	
Final maturity			
Weighted average (WARM) (months)	240	277	
Minimum	09/21/2006	02/28/2005	
Maximum	12/23/2035	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%	0.22	7.29	0.04	6.96
10.01 - 20%	1.73	16.15	0.56	17.00
20.01 - 30%	4.86	25.42	2.28	25.68
30.01 - 40%	8.68	35.34	5.08	35.51
40.01 - 50%	12.57	45.29	8.60	45.30
50.01 - 60%	16.54	55.14	13.22	55.28
60.01 - 70%	21.16	65.21	17.49	65.25
70.01 - 80%	26.30	74.27	25.23	75.87
80.01 - 90%	26.30	84.32	21.50	83.30
90.01 - 100%	1.34	91.04	5.99	94.63
Weighted average (WALTV)	59.52		67.83	
Minimum	0.12		0.08	
Maximum	92.58		98.81	

Additional information

BANKINTER 6 Fondo de Titulización de Activos

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.59%	0.76%	0.76%	0.81%	0.70%
Annual Percentage Rate (CPR)	6.85%	8.75%	8.76%	9.35%	8.10%

Geographic distribution

	Current	At constitution date
Andalucia	9.55%	9.70%
Aragon	1.76%	1.73%
Asturias	2.06%	2.04%
Balearic Islands	1.64%	1.72%
Basque Country	7.18%	6.87%
Canary Islands	3.86%	3.86%
Cantabria	2.64%	2.61%
Castilla-La Mancha	2.44%	2.38%
Castilla-Leon	4.94%	4.86%
Catalonia	21.68%	21.63%
Extremadura	0.50%	0.52%
Galicia	3.38%	3.28%
La Rioja	0.34%	0.34%
Madrid	28.41%	28.89%
Melilla	0.00%	0.00%
Murcia	1.63%	1.67%
Navarra	0.52%	0.50%
Valencia	7.45%	7.40%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
Up to 1 month	150	24,231.13	13,418.90	0.00	37,650.03	31.47	12,166,942.86	12,204,592.89	79.24	61.25
1 to 2 months	24	9,350.78	7,445.11	0.00	16,795.89	14.04	1,663,426.45	1,680,222.34	10.91	65.88
2 to 3 months	9	5,936.25	3,733.27	0.00	9,669.52	8.08	585,049.95	594,719.47	3.86	56.32
3 to 6 months	6	5,425.24	3,585.76	0.00	9,011.00	7.53	297,693.30	306,704.30	1.99	58.62
6 to 12 months	7	10,223.87	8,218.20	0.00	18,442.07	15.42	352,502.53	370,944.60	2.41	70.33
18 to 24 months	2	5,722.19	3,541.77	0.00	9,263.96	7.74	59,378.34	68,642.30	0.45	43.90
Over 2 years	1	9,160.54	9,633.71	0.00	18,794.25	15.71	156,691.32	175,485.57	1.14	64.45
Total	199	70,050.00	49,576.72	0.00	119,626.72		15,281,684.75	15,401,311.47		61.58

Additional information