

Brief report

Date: 11/30/2006
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	65,609.09 849,834,542.77 65.61%	100,000.00 1,295,300,000.00	Floating 3-M Euribor + 0.230% 26.Feb/May/Aug/Nov	3.8480% 02/26/2007 638.17 Gross 542.44 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	02/26/2007 "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	4.2180% 02/26/2007 1,066.22 Gross 906.29 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	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	4.9680% 02/26/2007 1,255.80 Gross 1,067.43 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Baa3 BBB+	Baa3 BBB+	
Total		904,534,542.77	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	0,34	0,51	0,69	0,87	1,06	1,25	1,44
Series A	With optional redemption *	Average life	10.84	7.91	6.89	6.04	5.32	4.77	4.29	3.87
		Final Maturity	09/30/2017	10/26/2014	10/17/2013	12/11/2012	03/23/2012	09/04/2011	03/13/2011	10/11/2010
	Without optional redemption *	Average life	11.22	8.44	7.42	6.58	5.88	5.29	4.79	4.37
		Final Maturity	02/15/2018	05/05/2015	04/29/2014	06/26/2013	10/15/2012	03/14/2012	09/15/2011	04/13/2011
		Date	08/26/2026	11/26/2022	05/26/2021	11/26/2019	05/26/2018	05/26/2017	05/26/2016	05/26/2015
		Date	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036
Series B	With optional redemption *	Average life	13.75	10.19	8.89	7.81	6.88	6.17	5.55	5.00
		Final Maturity	08/25/2020	02/03/2017	10/20/2015	09/20/2014	10/13/2013	01/27/2013	06/18/2012	11/29/2011
	Without optional redemption *	Average life	14.26	10.91	9.62	8.55	7.65	6.89	6.25	5.69
		Final Maturity	03/01/2021	10/23/2017	07/11/2016	06/17/2015	07/22/2014	10/17/2013	02/26/2013	08/06/2012
		Date	08/26/2026	11/26/2022	05/26/2021	11/26/2019	05/26/2018	05/26/2017	05/26/2016	05/26/2015
		Date	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036
Series C	With optional redemption *	Average life	13.75	10.19	8.90	7.82	6.88	6.17	5.56	5.00
		Final Maturity	08/27/2020	02/06/2017	10/22/2015	09/21/2014	10/15/2013	01/28/2013	06/19/2012	11/30/2011
	Without optional redemption *	Average life	14.27	10.91	9.63	8.56	7.65	6.89	6.25	5.69
		Final Maturity	03/04/2021	10/25/2017	07/13/2016	06/19/2015	07/23/2014	10/19/2013	02/28/2013	08/08/2012
		Date	08/26/2026	11/26/2022	05/26/2021	11/26/2019	05/26/2018	05/26/2017	05/26/2016	05/26/2015
		Date	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036

* 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	93.95%	849,834,542.77	7.76%	95.95%	1,295,300,000.00
Series B	3.06%	27,700,000.00	4.70%	2.05%	27,700,000.00
Series C	2.98%	27,000,000.00	1.72%	2.00%	27,000,000.00
Issue of Bonds		904,534,542.77			1,350,000,000.00
Reserve Fund	1.72%	15,525,000.00	1.15%		15,525,000.00

Other financial operations (current)			
Assets	Balance		Interest
	Available	Balance	
Treasury Account		17,898,869.23	3.670%
Servicer ppal collect not yet credited		4,093,881.26	
Servicer ints collect not yet credited		936,186.85	
Liabilities			
Subordinated Loan		15,525,000.00	4.620%
Start-up Loan		518,254.09	4.620%

Collateral: Residential mortgage loans

General				
	Current		At constitution date	
	Count	Count	Count	Count
Count	11,859		14,973	
Principal				
Principal outstanding	899,107,679.06		1,350,011,122.77	
Average loan	75,816.48		90,163.03	
Minimum	0.82		23,621.12	
Maximum	273,106.65		295,941.28	
Interest rate				
Weighted average (wac)	3.89%		3.25%	
Minimum	2.89%		2.41%	
Maximum	5.54%		5.00%	
Final maturity				
Weighted average (WARM) (months)	237		277	
Minimum	12/05/2006		02/28/2005	
Maximum	12/23/2035		12/22/2035	
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%	0.24	7.28	0.04	6.96
10.01 - 20%	1.85	16.07	0.56	17.00
20.01 - 30%	5.19	25.38	2.28	25.68
30.01 - 40%	8.97	35.44	5.08	35.51
40.01 - 50%	12.78	45.23	8.60	45.30
50.01 - 60%	17.09	55.12	13.22	55.28
60.01 - 70%	21.45	65.26	17.49	65.25
70.01 - 80%	25.15	74.10	25.23	75.87
80.01 - 90%	6.29	84.44	21.50	83.30
90.01 - 100%	0.99	90.78	5.99	94.63
Weighted average (WALTV)	58.86		67.83	
Minimum	0.00		0.08	
Maximum	92.06		98.81	

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)	0.82%	0.76%	0.76%	0.83%	0.71%
Annual Percentage Rate (CPR)	9.39%	8.80%	8.75%	9.57%	8.18%

Geographic distribution

	Current	At constitution date
Andalucia	9.53%	9.70%
Aragon	1.76%	1.73%
Asturias	2.06%	2.04%
Balearic Islands	1.67%	1.72%
Basque Country	7.20%	6.87%
Canary Islands	3.87%	3.86%
Cantabria	2.65%	2.61%
Castilla-La Mancha	2.45%	2.38%
Castilla-Leon	4.90%	4.86%
Catalonia	21.82%	21.63%
Extremadura	0.50%	0.52%
Galicia	3.40%	3.28%
La Rioja	0.35%	0.34%
Madrid	28.25%	28.89%
Melilla	0.00%	0.00%
Murcia	1.62%	1.67%
Navarra	0.53%	0.50%
Valencia	7.42%	7.40%

Current delinquency

Aging	Assets	Overdue debt				Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other	Total %			
Up to 1 month	163	28,114.43	18,777.56	0.00	46,891.99	12,649,886.22	12,696,778.21	77.92
1 to 2 months	28	10,040.89	8,805.90	0.00	18,846.79	1,985,243.41	2,004,090.20	12.30
2 to 3 months	10	7,256.19	5,420.36	0.00	12,676.55	727,960.34	740,636.89	4.55
3 to 6 months	8	6,794.88	4,643.52	0.00	11,438.40	404,607.44	416,045.84	2.55
6 to 12 months	3	4,641.47	4,371.50	0.00	9,012.97	209,645.14	218,658.11	1.34
12 to 18 months	4	6,815.86	6,868.70	0.00	13,684.56	172,498.65	186,183.21	1.14
18 to 24 months	1	4,254.66	1,768.68	0.00	6,023.34	26,454.30	32,477.64	0.20
Total	217	67,918.38	50,656.22	0.00	118,574.60	16,176,295.50	16,294,870.10	57.34

Additional information