

BANKINTER 6 Fondo de Titulización de Activos



Brief report

Date: 12/31/2006
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
Sanlader 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	4.9880% 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	Final Maturity Years	% Monthly CPR (SMM)						
				0.00	0.34	0.51	0.69	0.87	1.06	1.25
Series A	With optional redemption *	Average life	10.56	7.73	6.70	5.87	5.20	4.66	4.19	3.78
		Date	07/18/2017	09/22/2014	09/10/2013	11/10/2012	03/11/2012	08/27/2011	03/10/2011	10/10/2010
		Final Maturity	19.41	15.92	14.17	12.66	11.41	10.41	9.41	8.41
	Without optional redemption *	Average life	10.96	8.25	7.23	6.44	5.76	5.18	4.70	4.28
		Date	05/26/2026	11/26/2022	02/26/2021	08/26/2019	05/26/2018	05/26/2017	05/26/2016	05/26/2015
		Final Maturity	29.18	23.18	21.18	19.18	17.18	15.18	14.18	13.18
Series B	With optional redemption *	Average life	13.49	10.02	8.70	7.63	6.76	6.06	5.46	4.91
		Date	06/23/2020	01/04/2017	09/11/2015	08/15/2014	10/03/2013	01/20/2013	06/15/2012	11/28/2011
		Final Maturity	19.41	15.92	14.17	12.66	11.41	10.41	9.41	8.41
	Without optional redemption *	Average life	14.04	10.73	9.47	8.41	7.53	6.78	6.15	5.60
		Date	01/11/2021	09/19/2017	06/16/2016	05/27/2015	07/09/2014	10/09/2013	02/22/2013	08/05/2012
		Final Maturity	29.18	23.18	21.18	19.18	17.18	15.18	14.18	13.18
Series C	With optional redemption *	Average life	13.49	10.03	8.71	7.64	6.77	6.07	5.46	4.92
		Date	06/25/2020	01/06/2017	09/13/2015	08/20/2014	10/04/2013	01/21/2013	06/16/2012	11/30/2011
		Final Maturity	19.41	15.92	14.17	12.66	11.41	10.41	9.41	8.41
	Without optional redemption *	Average life	14.05	10.73	9.47	8.42	7.53	6.78	6.16	5.61
		Date	01/14/2021	09/21/2017	06/18/2016	06/01/2015	07/11/2014	10/11/2013	02/24/2013	08/07/2012
		Final Maturity	29.18	23.18	21.18	19.18	17.18	15.18	14.18	13.18

* 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	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
Treasury Account	31,770,183.04	3.670%
Servicer ppal collect not yet credited	8,997,991.50	
Servicer ints collect not yet credited	1,133,761.19	
Liabilities	Available	Balance
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	11,767	14,973	
Principal			
Principal outstanding	882,478,088.78	1,350,011,122.77	
Average loan	74,996.01	90,163.03	
Minimum	60.16	23,621.12	
Maximum	272,611.48	295,941.28	
Interest rate			
Weighted average (wac)	4.00%	3.25%	
Minimum	2.89%	2.41%	
Maximum	5.54%	5.00%	
Final maturity			
Weighted average (WARM) (months)	236	277	
Minimum	01/14/2007	02/29/2005	
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%	0.27	7.27	0.04	6.96
10.01 - 20%	2.02	16.13	0.56	17.00
20.01 - 30%	5.36	25.40	2.28	25.68
30.01 - 40%	8.93	35.41	5.08	35.51
40.01 - 50%	13.07	45.14	8.60	45.30
50.01 - 60%	17.39	55.08	13.22	55.28
60.01 - 70%	21.57	65.21	17.49	65.25
70.01 - 80%	24.37	74.03	25.23	75.87
80.01 - 90%	6.19	84.45	21.50	83.30
90.01 - 100%	0.84	90.72	5.99	94.63
Weighted average (WALTV)	58.44		67.83	
Minimum	0.08		0.08	
Maximum	91.88		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)	1.49%	1.04%	0.86%	0.83%	0.73%
Annual Percentage Rate (CPR)	16.47%	11.75%	9.86%	9.50%	8.40%

Geographic distribution

	Current	At constitution date
Andalucia	9.58%	9.70%
Aragon	1.76%	1.73%
Asturias	2.07%	2.04%
Balearic Islands	1.67%	1.72%
Basque Country	7.19%	6.87%
Canary Islands	3.88%	3.86%
Cantabria	2.63%	2.61%
Castilla-La Mancha	2.46%	2.38%
Castilla-Leon	4.86%	4.86%
Catalonia	21.86%	21.63%
Extremadura	0.51%	0.52%
Galicia	3.40%	3.28%
La Rioja	0.35%	0.34%
Madrid	28.18%	28.89%
Melilla	0.00%	0.00%
Murcia	1.63%	1.67%
Navarra	0.53%	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	%		Total debt	%	
Up to 1 month	122	19,002.21	10,444.19	0.00	29,446.40	32.35	8,960,679.61	8,990,126.01	73.54	54.17
1 to 2 months	27	9,132.51	8,555.27	0.00	17,687.78	19.43	1,801,028.93	1,818,716.71	14.88	59.07
2 to 3 months	12	4,965.37	5,849.69	0.00	10,815.06	11.88	774,395.25	785,210.31	6.42	59.15
3 to 6 months	5	5,575.11	2,764.81	0.00	8,339.92	9.16	216,787.01	225,126.93	1.84	56.10
6 to 12 months	3	4,964.54	4,970.51	0.00	9,935.05	10.91	209,082.89	219,017.94	1.79	71.66
12 to 18 months	4	7,297.58	7,435.59	0.00	14,733.17	16.19	172,016.93	186,750.10	1.53	72.60
18 to 24 months	1	0.00	65.53	0.00	65.53	0.07	0.00	65.53	0.00	0.06
Total	174	50,937.32	40,085.59	0.00	91,022.91		12,133,990.62	12,225,013.53		55.38

Additional information