BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 01/31/2007
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) Current	Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Next	Rating Moody´s / S&P 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)

				0,00	0,34	0,51	0,69	0,87	1,06	1,25	1,44
		% Monthly CPR (SMM)		0,00	0,34	0,51	0,69	0,87	1,06	1,25	1,44
		% Annual equivalent CPR		0,00	4,00	6,00	8,00	10,00	12,00	14,00	16,00
Series A	With optional redemption *	Average life	Years	10.56	7.71	6.71	5.88	5.18	4.64	4.18	3.80
			Date	08/18/2017	10/15/2014	10/16/2013	12/17/2012	04/04/2012	09/21/2011	04/04/2011	11/18/2010
		Final Maturity	Years	19.58	15.83	14.33	12.83	11.32	10.32	9.32	8.57
			Date	08/26/2026	11/26/2022	05/26/2021	11/26/2019	05/26/2018	05/26/2017	05/26/2016	08/26/2015
	Without optional redemption *	Average life	Years	10.93	8.23	7.24	6.43	5.75	5.18	4.69	4.28
			Date	01/01/2018	04/23/2015	04/27/2014	07/04/2013	10/28/2012	04/03/2012	10/09/2011	05/11/2011
		Final Maturity	Years	29.09	29.09	29.09	29.09	29.09	29.09	29.09	29.09
			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	Years	13.49	10.00	8.72	7.66	6.75	6.05	5.44	4.94
			Date	07/25/2020	01/26/2017	10/19/2015	09/26/2014	10/28/2013	02/15/2013	07/07/2012	01/08/2012
		Final Maturity	Years	19.58	15.83	14.33	12.83	11.32	10.32	9.32	8.57
			Date	08/26/2026	11/26/2022	05/26/2021	11/26/2019	05/26/2018	05/26/2017	05/26/2016	08/26/2015
	Without optional redemption *	Average life	Years	14.00	10.71	9.45	8.40	7.52	6.78	6.14	5.59
			Date	01/27/2021	10/13/2017	07/10/2016	06/24/2015	08/07/2014	11/08/2013	03/21/2013	09/02/2012
		Final Maturity	Years	29.09	29.09	29.09	29.09	29.09	29.09	29.09	29.09
			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	Years	13.50	10.00	8.73	7.66	6.75	6.05	5.44	4.94
			Date	07/28/2020	01/28/2017	10/21/2015	09/27/2014	10/29/2013	02/16/2013	07/08/2012	01/09/2012
		Final Maturity	Years	19.58	15.83	14.33	12.83	11.32	10.32	9.32	8.57
			Date	08/26/2026	11/26/2022	05/26/2021	11/26/2019	05/26/2018	05/26/2017	05/26/2016	08/26/2015
	Without optional redemption *	Average life	Years	14.01	10.72	9.45	8.41	7.53	6.78	6.14	5.60
			Date	01/30/2021	10/16/2017	07/12/2016	06/26/2015	08/09/2014	11/10/2013	03/22/2013	09/03/2012
		Final Maturity	Years	29.09	29.09	29.09	29.09	29.09	29.09	29.09	29.09
			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		% CE	At issue date		% CE
Series A	93.95%	849,834,542.77	7.76%	95.95%	1,295,300,000.00	5.20%
Series B	3.06%	27,700,000.00	4.70%	2.05%	27,700,000.00	3.15%
Series C	2.98%	27,000,000.00	1.72%	2.00%	27,000,000.00	1.15%
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 finantial operations (current)

Assets		Balance	Interest
Treasury Account		51,511,845.18	3.670%
Servicer ppal collect not yet credited		2,830,913.29	
Servicer ints collect not yet credited		873,561.20	
Liabilities	**Available**	**Balance**	**Interest**
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	11,682	14,973
Principal		
Principal outstanding	872,071,968.34	1,350,011,122.77
Average loan	74,650.91	90,163.03
Minimum	46.42	23,621.12
Maximum	272,114.61	295,941.28
Interest rate		
Weighted average (wac)	4.05%	3.25%
Minimum	2.89%	2.41%
Maximum	5.54%	5.00%
Final maturity		
Weighted average (WARM) (months)	235	277
Minimum	02/01/2007	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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	0.29	7.32	0.04	6.96
10.01 - 20%	2.08	16.22	0.56	17.00
20.01 - 30%	5.38	25.37	2.28	25.68
30.01 - 40%	9.14	35.50	5.08	35.51
40.01 - 50%	13.01	45.15	8.60	45.30
50.01 - 60%	17.50	55.08	13.22	55.28
60.01 - 70%	21.90	65.26	17.49	65.25
70.01 - 80%	23.89	74.01	25.23	75.87
80.01 - 90%	6.05	84.44	21.50	83.30
90.01 - 100%	0.77	90.59	5.99	94.63
Weighted average (WALTV)		58.25		67.83
Minimum		0.04		0.08
Maximum		91.74		98.81

Additional information

Europea de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 Fax +34 91 411 84 68 www.edt-sg.com info@eurotitulizacion.com
Official register CNMV: Pº de la Castellana, 19 - 28046 Madrid ☎ +34 91 585 15 00 www.cnmv.com

BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: **01/31/2007**
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

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.83%	1.05%	0.87%	0.82%	0.73%
Annual Percentage Rate (CPR)	9.56%	11.87%	9.95%	9.45%	8.43%

Geographic distribution

	Current	At constitution date
Andalucia	9.54%	9.70%
Aragon	1.76%	1.73%
Asturias	2.06%	2.04%
Balearic Islands	1.66%	1.72%
Basque Country	7.18%	6.87%
Canary Islands	3.91%	3.86%
Cantabria	2.63%	2.61%
Castilla-La Mancha	2.47%	2.38%
Castilla-Leon	4.86%	4.86%
Catalonia	21.88%	21.63%
Extremadura	0.49%	0.52%
Galicia	3.42%	3.28%
La Rioja	0.35%	0.34%
Madrid	28.18%	28.89%
Melilla	0.00%	0.00%
Murcia	1.63%	1.67%
Navarra	0.54%	0.50%
Valencia	7.44%	7.40%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Up to 1 month	164	28,262.46	20,145.07	0.00	48,407.53	42.48	12,789,795.92	12,838,203.45	81.64	54.73
1 to 2 months	23	7,962.09	7,689.56	0.00	15,651.65	13.74	1,564,585.85	1,580,237.50	10.05	51.55
2 to 3 months	6	4,123.25	3,438.58	0.00	7,561.83	6.64	435,954.90	443,516.73	2.82	53.47
3 to 6 months	9	8,722.95	5,139.53	0.00	13,862.48	12.17	406,934.37	420,796.85	2.68	49.69
6 to 12 months	4	6,180.81	6,474.02	0.00	12,654.83	11.11	242,315.14	254,969.97	1.62	72.70
12 to 18 months	4	7,764.37	8,047.40	0.00	15,811.77	13.88	171,550.14	187,361.91	1.19	72.84
Total	210	63.015,93	50,934.16	0.00	113,950.09		15,611,136.32	15,725,086.41		54.58

Additional information
Europea de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 +34 91 411 84 68 www.edt-sg.com info@eurotitulizacion.com
Official register CNMV: Pº de la Castellana, 19 - 28046 Madrid ☎ +34 91 585 15 00 www.cnmv.com