

BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 04/30/2007
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	N° bonds	Principal outstanding		Interest type	Reference rate and margin	Interest Rate	Redemption		Rating		
				(Bond Unit / Series Total / %Factor)	Current				Original	Next coupon		Final maturity (legal)	Next
Series A	ES0313546006	09/30/2003	12,953	62,692.52	100,000.00	Floating	3-M Euribor+0.230%	4.0730%	05/28/2007	08/26/2038	05/28/2007	Aaa	Aaa
				812,056,211.56	1,295,300,000.00		26.Feb/May/Aug/Nov		645.46 Gross 548.64 Net	26.Feb/May/Aug/Nov	"Pass-Through"		
Series B	ES0313546014	09/30/2003	277	100,000.00	100,000.00	Floating	3-M Euribor+0.600%	4.4430%	05/28/2007	08/26/2038	To be determined	A2	A2
				27,700,000.00	27,700,000.00		26.Feb/May/Aug/Nov		1,123.09 Gross 954.63 Net	26.Feb/May/Aug/Nov	"Pass-Through" Pro rata deferred start / Sequential	A+	A+
Series C	ES0313546022	09/30/2003	270	100,000.00	100,000.00	Floating	3-M Euribor+1.350%	5.1930%	05/28/2007	08/26/2038	To be determined	Baa3	Baa3
				27,000,000.00	27,000,000.00		26.Feb/May/Aug/Nov		1,312.68 Gross 1,115.78 Net	26.Feb/May/Aug/Nov	"Pass-Through" Pro rata deferred start / Sequential	BBB+	BBB+
Total				866,756,211.56	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)									
				0,34	0,51	0,69	0,87	1,06	1,25	1,44	1,64		
Series A	With optional redemption *	Final Maturity	Years	12/19/2014	12/10/2013	02/26/2013	06/15/2012	12/03/2011	06/16/2011	01/31/2011	10/02/2010		
		Final Maturity	Years	15.59	13.84	12.58	11.08	10.08	9.08	8.33	7.58		
	Without optional redemption *	Average life	Years	7.64	6.62	5.83	5.13	4.60	4.13	3.76	3.43		
		Final Maturity	Years	11/26/2022	02/26/2021	11/26/2019	05/26/2018	05/26/2017	05/26/2016	08/26/2015	11/26/2014		
Series B	With optional redemption *	Final Maturity	Years	07/03/2015	07/12/2014	09/21/2013	01/18/2013	06/25/2012	01/01/2012	08/04/2011	03/28/2011		
		Final Maturity	Years	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85		
	Without optional redemption *	Average life	Years	8.18	7.21	6.40	5.73	5.16	4.68	4.27	3.91		
		Final Maturity	Years	11/26/2022	02/26/2021	11/26/2019	05/26/2018	05/26/2017	05/26/2016	08/26/2015	11/26/2014		
Series C	With optional redemption *	Final Maturity	Years	12/07/2016	08/30/2015	09/02/2014	10/15/2013	02/14/2013	07/13/2012	01/25/2012	08/21/2011		
		Final Maturity	Years	15.59	13.84	12.58	11.08	10.08	9.08	8.33	7.58		
	Without optional redemption *	Average life	Years	9.61	8.34	7.35	6.47	5.80	5.21	4.74	4.31		
		Final Maturity	Years	11/26/2022	02/26/2021	11/26/2019	05/26/2018	05/26/2017	05/26/2016	08/26/2015	11/26/2014		
Series C	With optional redemption *	Final Maturity	Years	08/21/2017	06/05/2016	05/31/2015	07/26/2014	11/09/2013	03/30/2013	09/23/2012	04/08/2012		
		Final Maturity	Years	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85		
	Without optional redemption *	Average life	Years	10.32	9.11	8.09	7.24	6.54	5.92	5.41	4.95		
		Final Maturity	Years	11/26/2022	02/26/2021	11/26/2019	05/26/2018	05/26/2017	05/26/2016	08/26/2015	11/26/2014		
Series C	With optional redemption *	Final Maturity	Years	12/09/2016	09/01/2015	09/04/2014	10/16/2013	02/15/2013	07/14/2012	01/25/2012	08/22/2011		
		Final Maturity	Years	15.59	13.84	12.58	11.08	10.08	9.08	8.33	7.58		
	Without optional redemption *	Average life	Years	9.62	8.35	7.35	6.47	5.80	5.21	4.75	4.32		
		Final Maturity	Years	11/26/2022	02/26/2021	11/26/2019	05/26/2018	05/26/2017	05/26/2016	08/26/2015	11/26/2014		
Series C	With optional redemption *	Final Maturity	Years	08/23/2017	06/07/2016	06/02/2015	07/27/2014	11/11/2013	03/31/2013	09/25/2012	04/10/2012		
		Final Maturity	Years	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85		
	Without optional redemption *	Average life	Years	10.33	9.11	8.10	7.25	6.54	5.93	5.41	4.95		
		Final Maturity	Years	11/26/2022	02/26/2021	11/26/2019	05/26/2018	05/26/2017	05/26/2016	08/26/2015	11/26/2014		

* 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	
Series A	93.89%	812,056,211.56	8.11%	95.95%	1,295,300,000.00
Series B	3.20%	27,700,000.00	4.91%	2.05%	27,700,000.00
Series C	3.12%	27,000,000.00	1.79%	2.00%	27,000,000.00
Issue of Bonds		866,756,211.56			1,350,000,000.00
Reserve Fund	1.79%	15,525,000.00	1.15%		15,525,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	42,564,803.53	3.900%	
Servicer ppal collect not yet credited	4,024,234.60		
Servicer ints collect not yet credited	1,135,218.32		
Liabilities	Available	Balance	Interest
Subordinated Loan		15,525,000.00	4.840%
Start-up Loan		453,472.33	4.840%

Collateral: Residential mortgage loans

General			
	Current	At constitution date	
Count	11,435	14,973	
Principal			
Principal outstanding	841,957,000.71	1,350,011,122.77	
Average loan	73,629.82	90,163.03	
Minimum	7.44	23,621.12	
Maximum	270,613.73	295,941.28	
Interest rate			
Weighted average (wac)	4.30%	3.25%	
Minimum	3.62%	2.41%	
Maximum	5.61%	5.00%	
Final maturity			
Weighted average (WARM) (months)	232	277	
Minimum	05/21/2007	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		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.31	7.17	0.04	6.96
10.01 - 20%	2.34	16.17	0.56	17.00
20.01 - 30%	5.51	25.35	2.28	25.68
30.01 - 40%	9.45	35.51	5.08	35.51
40.01 - 50%	13.34	45.15	8.60	45.30
50.01 - 60%	17.73	55.08	13.22	55.28
60.01 - 70%	22.79	65.40	17.49	65.25
70.01 - 80%	22.21	73.96	25.23	75.87
80.01 - 90%	5.99	84.56	21.50	83.30
90.01 - 100%	0.33	90.51	5.99	94.63
Weighted average (WALTV)	57.64		67.83	
Minimum	0.01		0.08	
Maximum	91.10		98.81	

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Fund Auditors

Ernst&Young

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.84%	0.81%	0.93%	0.85%	0.74%
Annual Percentage Rate (CPR)	9.67%	9.30%	10.59%	9.73%	8.49%

Geographic distribution

	Current	At constitution date
Andalucia	9.56%	9.70%
Aragon	1.77%	1.73%
Asturias	2.04%	2.04%
Balearic Islands	1.63%	1.72%
Basque Country	7.22%	6.87%
Canary Islands	3.69%	3.86%
Cantabria	2.67%	2.61%
Castilla-La Mancha	2.45%	2.38%
Castilla-Leon	4.84%	4.86%
Catalonia	21.81%	21.63%
Extremadura	0.50%	0.52%
Galicia	3.44%	3.28%
La Rioja	0.35%	0.34%
Madrid	28.20%	28.89%
Melilla	0.01%	0.00%
Murcia	1.64%	1.67%
Navarra	0.55%	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	209	36,375.79	24,700.26	0.00	61,076.05	48.85	16,871,361.87	16,932,437.92	84.70	57.00
1 to 2 months	22	8,288.72	9,479.99	0.00	17,768.71	14.21	1,833,352.87	1,851,121.58	9.26	65.03
2 to 3 months	11	5,011.69	4,677.22	0.00	9,688.91	7.75	586,548.58	596,237.49	2.98	64.36
3 to 6 months	3	5,226.00	3,095.64	0.00	8,321.64	6.66	270,388.23	278,709.87	1.39	52.63
6 to 12 months	2	3,425.13	1,854.59	0.00	5,279.72	4.22	58,664.78	63,944.50	0.32	57.18
12 to 18 months	2	5,448.78	5,401.36	0.00	10,850.14	8.68	138,805.90	149,656.04	0.75	69.48
18 to 24 months	2	5,724.11	6,327.54	0.00	12,051.65	9.64	106,307.67	118,359.32	0.59	80.28
Total	251	69,500.22	55,536.60	0.00	125,036.82		19,865,429.90	19,990,466.72		57.97

Each range includes the beginning but not the ending time

Additional information