

BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 05/31/2007
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	Principal outstanding		Interest type	Interest Rate	Redemption		Rating	
			(Bond Unit / Series Total / %Factor)	Current			Original	Reference rate and margin	Next coupon	Final maturity (legal)
Series A	ES0313546006	09/30/2003	60,361.32	100,000.00	Floating	4.3250%	08/26/2038	08/27/2007	Aaa	Aaa
			781,860,177.96	1,295,300,000.00	3-M Euribor+0.230%	08/27/2007	Quarterly	"Pass-Through"	AAA	AAA
			60.36%		26.Feb/May/Aug/Nov	659.91 Gross	26.Feb/May/Aug/Nov			
						560.92 Net				
Series B	ES0313546014	09/30/2003	100,000.00	100,000.00	Floating	4.6950%	08/26/2038	To be determined	A2	A2
			27,700,000.00	27,700,000.00	3-M Euribor+0.600%	08/27/2007	Quarterly	"Pass-Through"	A+	A+
			100.00%		26.Feb/May/Aug/Nov	1,186.79 Gross	26.Feb/May/Aug/Nov	Pro rata		
						1,008.77 Net		deferred start /		
								Sequential		
Series C	ES0313546022	09/30/2003	100,000.00	100,000.00	Floating	5.4450%	08/26/2038	To be determined	Baa3	Baa3
			27,000,000.00	27,000,000.00	3-M Euribor+1.350%	08/27/2007	Quarterly	"Pass-Through"	BBB+	BBB+
			100.00%		26.Feb/May/Aug/Nov	1,376.38 Gross	26.Feb/May/Aug/Nov	Pro rata		
						1,169.92 Net		deferred start /		
								Sequential		
Total			836,560,177.96	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	04/28/2015	04/19/2014	06/11/2013	10/03/2012	02/29/2012	09/20/2011	04/17/2011	12/26/2010		
		Final Maturity	Years	15.50	14.00	12.50	11.25	9.99	9.25	8.24	7.75		
	Average life	Years	7.92	6.89	6.04	5.35	4.76	4.31	3.88	3.58			
	Final Maturity	Date	11/26/2022	05/26/2021	11/26/2019	08/26/2018	05/26/2017	08/26/2016	08/26/2015	02/26/2015			
Series B	Without optional redemption *	Final Maturity	Years	11/21/2015	11/17/2014	01/16/2014	05/06/2013	10/03/2012	04/04/2012	10/31/2011	06/19/2011		
		Final Maturity	Years	28.76	28.76	28.76	28.76	28.76	28.76	28.76	28.76		
	Average life	Years	8.48	7.47	6.64	5.94	5.35	4.85	4.42	4.06			
	Final Maturity	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 *	Final Maturity	Years	12/29/2016	10/08/2015	09/28/2014	11/28/2013	03/09/2013	08/22/2012	02/16/2012	09/30/2011		
		Final Maturity	Years	15.50	14.00	12.50	11.25	9.99	9.25	8.24	7.75		
	Average life	Years	9.59	8.36	7.34	6.50	5.78	5.23	4.72	4.34			
	Final Maturity	Date	11/26/2022	05/26/2021	11/26/2019	08/26/2018	05/26/2017	08/26/2016	08/26/2015	02/26/2015			
Series C	Without optional redemption *	Final Maturity	Years	09/15/2017	07/01/2016	06/30/2015	08/25/2014	12/07/2013	04/27/2013	10/21/2012	05/07/2012		
		Final Maturity	Years	28.76	28.76	28.76	28.76	28.76	28.76	28.76	28.76		
	Average life	Years	10.30	9.09	8.09	7.24	6.53	5.91	5.40	4.94			
	Final Maturity	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 *	Final Maturity	Years	12/31/2016	10/10/2015	09/30/2014	11/29/2013	03/10/2013	08/23/2012	02/17/2012	10/01/2011		
		Final Maturity	Years	15.50	14.00	12.50	11.25	9.99	9.25	8.24	7.75		
	Average life	Years	9.60	8.37	7.34	6.51	5.78	5.24	4.72	4.34			
	Final Maturity	Date	11/26/2022	05/26/2021	11/26/2019	08/26/2018	05/26/2017	08/26/2016	08/26/2015	02/26/2015			
Series C	Without optional redemption *	Final Maturity	Years	09/18/2017	07/03/2016	07/02/2015	08/27/2014	12/08/2013	04/29/2013	10/22/2012	05/08/2012		
		Final Maturity	Years	28.76	28.76	28.76	28.76	28.76	28.76	28.76	28.76		
	Average life	Years	10.31	9.10	8.09	7.25	6.53	5.92	5.40	4.94			
	Final Maturity	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	
Series A	93.46%	781,860,177.96	8.40%	95.95%	1,295,300,000.00
Series B	3.31%	27,700,000.00	5.09%	2.05%	27,700,000.00
Series C	3.23%	27,000,000.00	1.86%	2.00%	27,000,000.00
Issue of Bonds		836,560,177.96			1,350,000,000.00
Reserve Fund	1.86%	15,525,000.00	1.15%		15,525,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	19,330,482.99	4.150%	
Servicer ppal collect not yet credited	2,903,379.08		
Servicer ints collect not yet credited	883,558.92		
Liabilities	Available	Balance	Interest
Subordinated Loan		15,525,000.00	5.100%
Start-up Loan		388,690.57	5.100%

Collateral: Residential mortgage loans

General			
	Current	At constitution date	
Count	11,350	14,973	
Principal			
Principal outstanding	832,020,295.87	1,350,011,122.77	
Average loan	73,305.75	90,163.03	
Minimum	205.67	23,621.12	
Maximum	270,110.00	295,941.28	
Interest rate			
Weighted average (wac)	4.40%	3.25%	
Minimum	3.71%	2.41%	
Maximum	5.75%	5.00%	
Final maturity			
Weighted average (WARM) (months)	231	277	
Minimum	06/07/2007	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%	0.32	7.21	0.04	6.96
10.01 - 20%	2.40	16.12	0.56	17.00
20.01 - 30%	5.55	25.32	2.28	25.68
30.01 - 40%	9.66	35.50	5.08	35.51
40.01 - 50%	13.32	45.20	8.60	45.30
50.01 - 60%	17.79	55.10	13.22	55.28
60.01 - 70%	23.00	65.42	17.49	65.25
70.01 - 80%	21.80	73.93	25.23	75.87
80.01 - 90%	5.92	84.56	21.50	83.30
90.01 - 100%	0.25	90.50	5.99	94.63
Weighted average (WALTV)	57.45		67.83	
Minimum	0.20		0.08	
Maximum	90.94		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)	0.83%	0.84%	0.93%	0.85%	0.74%
Annual Percentage Rate (CPR)	9.56%	9.62%	10.62%	9.69%	8.51%

Geographic distribution

	Current	At constitution date
Andalucia	9.59%	9.70%
Aragon	1.76%	1.73%
Asturias	2.04%	2.04%
Balearic Islands	1.63%	1.72%
Basque Country	7.21%	6.87%
Canary Islands	3.67%	3.86%
Cantabria	2.67%	2.61%
Castilla-La Mancha	2.45%	2.38%
Castilla-Leon	4.85%	4.86%
Catalonia	21.80%	21.63%
Extremadura	0.49%	0.52%
Galicia	3.44%	3.28%
La Rioja	0.35%	0.34%
Madrid	28.20%	28.89%
Melilla	0.01%	0.00%
Murcia	1.65%	1.67%
Navarra	0.54%	0.50%
Valencia	7.46%	7.40%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
Up to 1 month	187	32,123.36	22,701.83	0.00	54,825.19	48.13	14,021,055.59	14,075,880.78	81.35	56.84
1 to 2 months	31	9,887.73	11,768.20	0.00	21,655.93	19.01	2,372,010.76	2,393,666.69	13.83	64.21
2 to 3 months	6	2,245.51	3,339.16	0.00	5,584.67	4.90	367,532.86	373,117.53	2.16	74.02
3 to 6 months	4	2,763.58	2,090.22	0.00	4,853.80	4.26	177,861.22	182,715.02	1.06	53.15
6 to 12 months	3	5,348.78	2,691.45	0.00	8,040.23	7.06	80,556.87	88,597.10	0.51	47.05
12 to 18 months	1	3,534.79	2,654.13	0.00	6,188.92	5.43	64,704.27	70,893.19	0.41	61.11
18 to 24 months	2	6,000.99	6,758.23	0.00	12,759.22	11.20	106,030.79	118,790.01	0.69	80.57
Total	234	61,904.74	52,003.22	0.00	113,907.96		17,189,752.36	17,303,660.32		58.08

Each range includes the beginning but not the ending time

Additional information