

BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 06/30/2007
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

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
			12,953	1,295,300,000.00	3-M Euribor+0.230%	659.91 Gross	Quarterly	"Pass-Through"	AAA	AAA
			60.36%		26.Feb/May/Aug/Nov	560.92 Net	26.Feb/May/Aug/Nov			
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%	1,186.79 Gross	Quarterly	"Pass-Through"	A+	A+
			100.00%		26.Feb/May/Aug/Nov	1,008.77 Net	26.Feb/May/Aug/Nov	Pro rata		
								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%	1,376.38 Gross	Quarterly	"Pass-Through"	BBB+	BBB+
			100.00%		26.Feb/May/Aug/Nov	1,169.92 Net	26.Feb/May/Aug/Nov	Pro rata		
								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)										
			% Monthly CPR (SMM)							
			0.34	0.51	0.69	0.87	1.06	1.25	1.44	1.64
			% Annual equivalent CPR							
			4.00	6.00	8.00	10.00	12.00	14.00	16.00	18.00
Series A	With optional redemption *	Average life	7.73	6.73	5.89	5.22	4.64	4.17	3.79	3.49
		Years	03/19/2015	03/19/2014	05/19/2013	09/15/2012	02/17/2012	08/29/2011	04/12/2011	12/24/2010
		Date	15.42	13.92	12.42	11.16	9.91	8.91	8.16	7.67
		Final Maturity	11/26/2022	05/26/2021	11/26/2019	08/26/2018	05/26/2017	05/26/2016	08/26/2015	02/26/2015
		Date	8.23	7.30	6.49	5.80	5.23	4.74	4.33	3.97
	Without optional redemption *	Average life	10/10/2015	10/15/2014	12/22/2013	04/17/2013	09/20/2012	03/26/2012	10/26/2011	06/17/2011
		Years	28.68	28.68	28.68	28.68	28.68	28.68	28.68	28.68
		Final Maturity	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036
		Date	9.41	8.21	7.19	6.37	5.67	5.08	4.63	4.25
Series B	With optional redemption *	Average life	11/24/2016	09/13/2015	09/06/2014	11/10/2013	02/26/2013	07/28/2012	02/12/2012	09/28/2011
		Years	15.42	13.92	12.42	11.16	9.91	8.91	8.16	7.67
		Final Maturity	11/26/2022	05/26/2021	11/26/2019	08/26/2018	05/26/2017	05/26/2016	08/26/2015	02/26/2015
		Date	10.12	8.94	7.94	7.11	6.41	5.81	5.30	4.85
	Without optional redemption *	Average life	08/09/2017	06/03/2016	06/06/2015	08/06/2014	11/25/2013	04/19/2013	10/17/2012	05/05/2012
		Years	28.68	28.68	28.68	28.68	28.68	28.68	28.68	28.68
		Final Maturity	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036
		Date	9.42	8.22	7.20	6.37	5.67	5.09	4.63	4.25
Series C	With optional redemption *	Average life	11/26/2016	09/15/2015	09/07/2014	11/11/2013	02/27/2013	07/30/2012	02/13/2012	09/29/2011
		Years	15.42	13.92	12.42	11.16	9.91	8.91	8.16	7.67
		Final Maturity	11/26/2022	05/26/2021	11/26/2019	08/26/2018	05/26/2017	05/26/2016	08/26/2015	02/26/2015
		Date	10.13	8.94	7.95	7.11	6.42	5.81	5.31	4.86
	Without optional redemption *	Average life	08/12/2017	06/06/2016	06/08/2015	08/08/2014	11/27/2013	04/21/2013	10/18/2012	05/07/2012
		Years	28.68	28.68	28.68	28.68	28.68	28.68	28.68	28.68
		Final Maturity	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036
		Date								

* 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	30,341,261.95	4.150%	
Servicer ppal collect not yet credited	3,053,404.49		
Servicer ints collect not yet credited	1,088,944.02		
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	11,279	14,973	
Principal			
Principal outstanding	822,846,445.90	1,350,011,122.77	
Average loan	72,953.85	90,163.03	
Minimum	174.42	23,621.12	
Maximum	269,604.54	295,941.28	
Interest rate			
Weighted average (wac)	4.51%	3.25%	
Minimum	3.76%	2.41%	
Maximum	6.12%	5.00%	
Final maturity			
Weighted average (WARM) (months)	230	277	
Minimum	07/02/2007	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%	0.34	7.21	0.04	6.96
10.01 - 20%	2.45	16.08	0.56	17.00
20.01 - 30%	5.57	25.32	2.28	25.68
30.01 - 40%	9.83	35.49	5.08	35.51
40.01 - 50%	13.34	45.23	8.60	45.30
50.01 - 60%	18.01	55.09	13.22	55.28
60.01 - 70%	23.09	65.41	17.49	65.25
70.01 - 80%	21.27	73.88	25.23	75.87
80.01 - 90%	5.89	84.45	21.50	83.30
90.01 - 100%	0.22	90.39	5.99	94.63
Weighted average (WALTV)	57.26		67.83	
Minimum	0.17		0.08	
Maximum	90.79		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)	0.76%	0.81%	0.81%	0.83%	0.74%
Annual Percentage Rate (CPR)	8.71%	9.31%	9.29%	9.57%	8.51%

Geographic distribution

	Current	At constitution date
Andalucia	9.64%	9.70%
Aragon	1.77%	1.73%
Asturias	2.06%	2.04%
Balearic Islands	1.64%	1.72%
Basque Country	7.22%	6.87%
Canary Islands	3.85%	3.86%
Cantabria	2.67%	2.61%
Castilla-La Mancha	2.45%	2.38%
Castilla-Leon	4.84%	4.86%
Catalonia	21.83%	21.63%
Extremadura	0.49%	0.52%
Galicia	3.43%	3.28%
La Rioja	0.35%	0.34%
Madrid	28.17%	28.89%
Melilla	0.01%	0.00%
Murcia	1.64%	1.67%
Navarra	0.54%	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	152	24,289.37	17,687.55	0.00	41,976.92	37.58	10,944,740.14	10,986,717.06	75.21	55.12
1 to 2 months	28	9,068.01	11,117.14	0.00	20,185.15	18.07	2,126,809.20	2,146,994.35	14.70	58.06
2 to 3 months	13	6,996.03	8,383.39	0.00	15,379.42	13.77	980,347.15	995,726.57	6.82	64.90
3 to 6 months	4	2,705.28	2,731.09	0.00	5,436.37	4.87	194,307.55	199,743.92	1.37	66.71
6 to 12 months	3	5,623.55	2,936.23	0.00	8,559.78	7.66	79,930.86	88,490.64	0.61	47.00
12 to 18 months	1	3,791.97	2,899.47	0.00	6,691.44	5.99	64,447.09	71,138.53	0.49	61.33
18 to 24 months	2	6,279.00	7,187.79	0.00	13,466.79	12.06	105,752.78	119,219.57	0.82	80.86
Total	203	58,753.21	52,942.66	0.00	111,695.87		14,496,334.77	14,608,030.64		56.37

Each range includes the beginning but not the ending time

Additional information