

# BANKINTER 6 Fondo de Titulización de Activos

## Brief report

**Date:** 08/31/2007  
**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

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	58,126.63	100,000.00	Floating	3-M Euribor+0.230%	4.9410%	08/26/2038	11/26/2007	Aaa	Aaa
				752,914,238.39	1,295,300,000.00		26.Feb/May/Aug/Nov	725.99 Gross 617.09 Net	Quarterly	"Pass-Through"		
Series B	ES0313546014	09/30/2003	277	100,000.00	100,000.00	Floating	3-M Euribor+0.600%	5.3110%	08/26/2038	To be determined	A2	A2
				27,700,000.00	27,700,000.00		26.Feb/May/Aug/Nov	1,342.50 Gross 1,141.12 Net	Quarterly	"Pass-Through"	AA	A+
				100.00%	100.00%				26.Feb/May/Aug/Nov	Pro rata deferred start / Sequential		
Series C	ES0313546022	09/30/2003	270	100,000.00	100,000.00	Floating	3-M Euribor+1.350%	6.0610%	08/26/2038	To be determined	Baa3	Baa3
				27,000,000.00	27,000,000.00		26.Feb/May/Aug/Nov	1,532.09 Gross 1,302.28 Net	Quarterly	"Pass-Through"	A	BBB+
				100.00%	100.00%				26.Feb/May/Aug/Nov	Pro rata deferred start / Sequential		
Total				807,614,238.39	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)									
				0.00	0.51	0.69	0.87	1.06	1.25	1.44	1.64		
Series A	With optional redemption *	Average life	10.73	6.82	6.01	5.29	4.74	4.26	3.88	3.54			
		Final Maturity	11/19/2017	12/21/2013	02/28/2013	06/11/2012	11/23/2011	06/02/2011	01/13/2011	09/10/2010			
	Without optional redemption *	Average life	11.15	7.40	6.57	5.88	5.29	4.80	4.38	4.01			
		Final Maturity	04/21/2018	07/22/2014	09/22/2013	01/12/2013	06/12/2012	12/15/2011	07/14/2011	03/02/2011			
Series B	With optional redemption *	Average life	13.23	8.53	7.52	6.62	5.94	5.34	4.85	4.43			
		Final Maturity	05/18/2020	09/05/2015	09/02/2014	10/09/2013	02/04/2013	06/29/2012	01/03/2012	08/02/2011			
	Without optional redemption *	Average life	13.78	9.29	8.25	7.39	6.67	6.04	5.50	5.05			
		Final Maturity	12/05/2020	06/10/2016	05/29/2015	07/18/2014	10/27/2013	03/12/2013	08/28/2012	03/15/2012			
Series C	With optional redemption *	Average life	13.24	8.53	7.52	6.62	5.95	5.34	4.85	4.43			
		Final Maturity	05/21/2020	09/07/2015	09/04/2014	10/11/2013	02/06/2013	06/30/2012	01/04/2012	08/03/2011			
	Without optional redemption *	Average life	13.79	9.30	8.26	7.39	6.67	6.04	5.51	5.05			
		Final Maturity	12/07/2020	06/12/2016	05/31/2015	07/19/2014	10/29/2013	03/14/2013	08/29/2012	03/16/2012			

\* 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	93.23%	752,914,238.39	8.69%	95.95%	1,295,300,000.00
Series B	3.43%	27,700,000.00	5.26%	2.05%	27,700,000.00
Series C	3.34%	27,000,000.00	1.92%	2.00%	27,000,000.00
Issue of Bonds		807,614,238.39			1,350,000,000.00
Reserve Fund	1.92%	15,525,000.00	1.15%		15,525,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	19,441,725.44	4.780%	
Servicer ppal collect not yet credited	1,850,356.04		
Servicer ints collect not yet credited	928,068.19		
Liabilities	Available	Balance	Interest
Subordinated Loan		15,525,000.00	5.710%
Start-up Loan		323,908.81	5.710%

### Collateral: Residential mortgage loans

General				
	Current	At constitution date		
Count	11,139	14,973		
Principal				
Principal outstanding	804,178,470.12	1,350,011,122.77		
Average loan	72,194.85	90,163.03		
Minimum	34.65	23,621.12		
Maximum	268,588.40	295,941.28		
Interest rate				
Weighted average (wac)	4.70%	3.25%		
Minimum	3.76%	2.41%		
Maximum	6.12%	5.00%		
Final maturity				
Weighted average (WARM) (months)	228	277		
Minimum	09/04/2007	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%	0.36	7.18	0.04	6.96
10.01 - 20%	2.57	16.04	0.56	17.00
20.01 - 30%	5.72	25.37	2.28	25.68
30.01 - 40%	10.07	35.52	5.08	35.51
40.01 - 50%	13.63	45.32	8.60	45.30
50.01 - 60%	18.13	55.16	13.22	55.28
60.01 - 70%	23.01	65.39	17.49	65.25
70.01 - 80%	20.80	73.80	25.23	75.87
80.01 - 90%	5.59	84.42	21.50	83.30
90.01 - 100%	0.13	90.21	5.99	94.63
Weighted average (WALTV)	56.87		67.83	
Minimum	0.01		0.08	
Maximum	90.47		98.81	

#### Additional information

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Ernst&Young

### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.58%	0.78%	0.81%	0.85%	0.74%
Annual Percentage Rate (CPR)	6.72%	8.95%	9.29%	9.75%	8.54%

### Geographic distribution

	Current	At constitution date
Andalucia	9.64%	9.70%
Aragon	1.76%	1.73%
Asturias	2.05%	2.04%
Balearic Islands	1.64%	1.72%
Basque Country	7.25%	6.87%
Canary Islands	3.84%	3.86%
Cantabria	2.67%	2.61%
Castilla-La Mancha	2.46%	2.38%
Castilla-Leon	4.81%	4.86%
Catalonia	21.79%	21.63%
Extremadura	0.48%	0.52%
Galicia	3.47%	3.28%
La Rioja	0.35%	0.34%
Madrid	28.16%	28.89%
Melilla	0.01%	0.00%
Murcia	1.65%	1.67%
Navarra	0.55%	0.50%
Valencia	7.45%	7.40%

### Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
Up to 1 month	136	23,248.66	18,675.93	0.00	41,924.59	36.11	10,492,353.25	10,534,277.84	76.76	54.03
1 to 2 months	27	9,854.95	9,651.34	0.00	19,506.29	16.80	1,798,390.89	1,817,897.18	13.25	52.78
2 to 3 months	12	5,702.61	8,388.48	0.00	14,091.09	12.14	810,391.41	824,482.50	6.01	60.74
3 to 6 months	5	3,521.72	4,254.29	0.00	7,776.01	6.70	257,739.29	265,515.30	1.93	66.01
6 to 12 months	1	1,783.72	683.64	0.00	2,467.36	2.12	21,606.98	24,074.34	0.18	31.49
12 to 18 months	3	9,334.98	6,134.39	0.00	15,469.37	13.32	120,993.99	136,463.36	0.99	59.90
18 to 24 months	2	6,838.42	8,043.51	0.00	14,881.93	12.82	105,193.36	120,075.29	0.88	81.44
Total	186	60,285.06	55,831.58	0.00	116,116.64		13,606,669.17	13,722,785.81		54.56

Each range includes the beginning but not the ending time

### Additional information