

BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 09/30/2007
Currency: EUR

Date of constitution
09/25/2003

VAT Reg. no.
G83756114

Management Company
Europa 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)					Final maturity (legal)	Next		Moody's / S&P
				Current	Original		Payment Date	Next coupon			Current	Original
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	11/26/2007	Quarterly	"Pass-Through"		
				58.13%				725.99 Gross	26.Feb/May/Aug/Nov			
								617.09 Net				
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	11/26/2007	Quarterly	"Pass-Through"	AA	A+
				100.00%				1,342.50 Gross	26.Feb/May/Aug/Nov	Pro rata		
								1,141.12 Net		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	11/26/2007	Quarterly	"Pass-Through"	A	BBB+
				100.00%				1,532.09 Gross	26.Feb/May/Aug/Nov	Pro rata		
								1,302.28 Net		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)							
				0.34	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	7.70	6.71	5.87	5.20	4.65	4.18	3.80	3.46	
		Final Maturity	06/12/2015	06/13/2014	08/12/2013	12/08/2012	05/24/2012	12/04/2011	07/18/2011	03/16/2011	
	Without optional redemption *	Average life	8.23	7.31	6.50	5.82	5.24	4.76	4.34	3.96	
		Final Maturity	01/11/2016	01/18/2015	03/28/2014	07/22/2013	12/25/2012	06/30/2012	01/30/2012	09/21/2011	
Series B	With optional redemption *	Average life	9.12	7.95	6.96	6.17	5.52	4.96	4.50	4.10	
		Final Maturity	11/10/2016	09/08/2015	09/12/2014	11/27/2013	04/04/2013	09/14/2012	03/30/2012	11/05/2011	
	Without optional redemption *	Average life	9.83	8.68	7.71	6.92	6.23	5.66	5.15	4.73	
		Final Maturity	07/27/2017	05/31/2016	06/15/2015	08/28/2014	12/21/2013	05/26/2013	11/23/2012	06/21/2012	
Series C	With optional redemption *	Average life	9.13	7.95	6.96	6.17	5.52	4.97	4.50	4.11	
		Final Maturity	11/12/2016	09/10/2015	09/14/2014	11/28/2013	04/08/2013	09/15/2012	03/31/2012	11/06/2011	
	Without optional redemption *	Average life	9.84	8.68	7.72	6.92	6.24	5.66	5.16	4.73	
		Final Maturity	07/29/2017	06/02/2016	06/17/2015	08/30/2014	12/23/2013	05/27/2013	11/24/2012	06/22/2012	

* 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	
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	27,422,012.91	4.780%	
Servicer ppal collect not yet credited	2,804,451.05		
Servicer ints collect not yet credited	1,203,024.64		
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	11,077	14,973	
Principal			
Principal outstanding	796,434,162.84	1,350,011,122.77	
Average loan	71,899.81	90,163.03	
Minimum	70.20	23,621.12	
Maximum	268,077.71	295,941.28	
Interest rate			
Weighted average (wac)	4.78%	3.25%	
Minimum	4.12%	2.41%	
Maximum	6.12%	5.00%	
Final maturity			
Weighted average (WARM) (months)	227	277	
Minimum	10/03/2007	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%	0.38	7.23	0.04	6.96
10.01 - 20%	2.59	16.00	0.56	17.00
20.01 - 30%	5.78	25.31	2.28	25.68
30.01 - 40%	10.19	35.50	5.08	35.51
40.01 - 50%	13.73	45.32	8.60	45.30
50.01 - 60%	18.08	55.15	13.22	55.28
60.01 - 70%	23.18	65.38	17.49	65.25
70.01 - 80%	20.57	73.79	25.23	75.87
80.01 - 90%	5.46	84.49	21.50	83.30
90.01 - 100%	0.05	90.16	5.99	94.63
Weighted average (WALTV)	56.70		67.83	
Minimum	0.07		0.08	
Maximum	90.32		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)	0.60%	0.73%	0.77%	0.85%	0.74%
Annual Percentage Rate (CPR)	6.98%	8.44%	8.88%	9.70%	8.51%

Geographic distribution

	Current	At constitution date
Andalucia	9.62%	9.70%
Aragon	1.76%	1.73%
Asturias	2.07%	2.04%
Balearic Islands	1.62%	1.72%
Basque Country	7.26%	6.87%
Canary Islands	3.85%	3.86%
Cantabria	2.68%	2.61%
Castilla-La Mancha	2.46%	2.38%
Castilla-Leon	4.78%	4.86%
Catalonia	21.80%	21.63%
Extremadura	0.47%	0.52%
Galicia	3.45%	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	191	31,555.53	22,532.71	0.00	54,088.24	41.46	13,943,931.62	13,998,019.86	81.70	53.93
1 to 2 months	25	8,586.43	10,390.97	0.00	18,977.40	14.55	1,726,691.88	1,745,669.28	10.19	60.53
2 to 3 months	13	6,900.56	7,853.15	0.00	14,753.71	11.31	820,434.68	835,188.39	4.87	55.80
3 to 6 months	4	2,344.72	3,120.17	0.00	5,464.89	4.19	193,592.64	199,057.53	1.16	70.90
6 to 12 months	2	2,368.89	2,602.23	0.00	4,971.12	3.81	92,816.47	97,787.59	0.57	57.96
12 to 18 months	3	9,996.94	6,622.46	0.00	16,619.40	12.74	120,332.03	136,951.43	0.80	60.11
18 to 24 months	2	7,119.84	8,469.66	0.00	15,589.50	11.95	104,911.94	120,501.44	0.70	81.73
Total	240	68,872.91	61,591.35	0.00	130,464.26		17,002,711.26	17,133,175.52		54.98

Each range includes the beginning but not the ending time

Additional information