

# BANKINTER 6 Fondo de Titulización de Activos

## Brief report

**Date:** 10/31/2007  
**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  
 Ahorror 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)				Final maturity (legal)	Next	Moody's / S&P	
		Nº bonds	Current	Original	Reference rate and margin	Next coupon			Current	Original
Series A	ES0313546006	09/30/2003	58,126.63	100,000.00	Floating	4.9410%	08/26/2038	11/26/2007	Aaa	Aaa
		12,953	752,914,238.39	1,295,300,000.00	3-M Euribor+0.230%	11/26/2007	Quarterly	"Pass-Through"		
			58.13%		26.Feb/May/Aug/Nov	725.99 Gross	26.Feb/May/Aug/Nov			
						617.09 Net				
Series B	ES0313546014	09/30/2003	100,000.00	100,000.00	Floating	5.3110%	08/26/2038	To be determined	A2	A2
		277	27,700,000.00	27,700,000.00	3-M Euribor+0.600%	11/26/2007	Quarterly	"Pass-Through"	AA	A+
			100.00%		26.Feb/May/Aug/Nov	1,342.50 Gross	26.Feb/May/Aug/Nov	Pro rata		
						1,141.12 Net		deferred start /		
								Sequential		
Series C	ES0313546022	09/30/2003	100,000.00	100,000.00	Floating	6.0610%	08/26/2038	To be determined	Baa3	Baa3
		270	27,000,000.00	27,000,000.00	3-M Euribor+1.350%	11/26/2007	Quarterly	"Pass-Through"	A	BBB+
			100.00%		26.Feb/May/Aug/Nov	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)							
				0.17	0.34	0.51	0.69	0.87	1.06	1.25	1.44
				% Annual equivalent CPR							
				2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00
Series A	With optional redemption *	Average life	8.84	7.61	6.62	5.80	5.13	4.60	4.13	3.75	
		Final Maturity	09/01/2016	06/07/2015	06/13/2014	08/16/2013	12/15/2012	06/03/2012	12/15/2011	07/31/2011	
	Without optional redemption *	Average life	9.37	8.19	7.23	6.43	5.75	5.19	4.71	4.30	
		Final Maturity	03/11/2017	01/07/2016	01/19/2015	04/02/2014	07/31/2013	01/05/2013	07/14/2012	02/15/2012	
				08/26/2024	11/26/2022	05/26/2021	11/26/2019	08/26/2018	08/26/2017	08/26/2016	11/26/2015
Series B	With optional redemption *	Average life	10.47	9.02	7.86	6.88	6.09	5.45	4.90	4.44	
		Final Maturity	04/18/2018	11/05/2016	09/06/2015	09/14/2014	12/02/2013	04/11/2013	09/22/2012	04/09/2012	
	Without optional redemption *	Average life	11.11	9.73	8.59	7.64	6.85	6.17	5.60	5.10	
		Final Maturity	12/06/2018	07/22/2017	05/31/2016	06/19/2015	09/03/2014	12/30/2013	06/06/2013	12/05/2012	
				08/26/2024	11/26/2022	05/26/2021	11/26/2019	08/26/2018	08/26/2017	08/26/2016	11/26/2015
Series C	With optional redemption *	Average life	10.48	9.03	7.86	6.88	6.10	5.46	4.90	4.45	
		Final Maturity	04/20/2018	11/07/2016	09/08/2015	09/16/2014	12/03/2013	04/13/2013	09/23/2012	04/10/2012	
	Without optional redemption *	Average life	11.12	9.74	8.60	7.64	6.85	6.17	5.61	5.11	
		Final Maturity	12/09/2018	07/25/2017	06/02/2016	06/21/2015	09/05/2014	12/31/2013	06/07/2013	12/06/2012	
				08/26/2024	11/26/2022	05/26/2021	11/26/2019	08/26/2018	08/26/2017	08/26/2016	11/26/2015
				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	
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	39,301,871.42	4.780%	
Servicer ppal collect not yet credited	2,909,946.48		
Servicer ints collect not yet credited	940,466.91		
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	11,006	14,973	
Principal			
Principal outstanding	787,881,218.07	1,350,011,122.77	
Average loan	71,586.52	90,163.03	
Minimum	35.17	23,621.12	
Maximum	267,638.86	295,941.28	
Interest rate			
Weighted average (wac)	4.87%	3.25%	
Minimum	4.19%	2.41%	
Maximum	6.23%	5.00%	
Final maturity			
Weighted average (WARM) (months)	227	277	
Minimum	11/12/2007	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	7.17	0.04	6.96
10.01 - 20%	2.63	15.98	0.56	17.00
20.01 - 30%	5.90	25.35	2.28	25.68
30.01 - 40%	10.25	35.52	5.08	35.51
40.01 - 50%	13.82	45.32	8.60	45.30
50.01 - 60%	18.14	55.13	13.22	55.28
60.01 - 70%	23.40	65.38	17.49	65.25
70.01 - 80%	20.13	73.77	25.23	75.87
80.01 - 90%	5.31	84.49	21.50	83.30
90.01 - 100%	0.03	90.12	5.99	94.63
Weighted average (WALTV)	56.51		67.83	
Minimum	0.03		0.08	
Maximum	90.16		98.81	

#### Additional information

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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)	0.72%	0.64%	0.75%	0.84%	0.74%
Annual Percentage Rate (CPR)	8.28%	7.39%	8.65%	9.62%	8.50%

### Geographic distribution

	Current	At constitution date
Andalucia	9.62%	9.70%
Aragon	1.76%	1.73%
Asturias	2.07%	2.04%
Balearic Islands	1.59%	1.72%
Basque Country	7.28%	6.87%
Canary Islands	3.85%	3.86%
Cantabria	2.68%	2.61%
Castilla-La Mancha	2.47%	2.38%
Castilla-Leon	4.81%	4.86%
Catalonia	21.79%	21.63%
Extremadura	0.47%	0.52%
Galicia	3.44%	3.28%
La Rioja	0.35%	0.34%
Madrid	28.18%	28.89%
Melilla	0.01%	0.00%
Murcia	1.66%	1.67%
Navarra	0.55%	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	179	28,388.79	20,356.24	0.00	48,745.03	37.75	13,422,700.54	13,471,445.57	82.32	53.57
1 to 2 months	23	8,261.09	8,147.01	0.00	16,408.10	12.71	1,395,045.88	1,411,453.98	8.63	51.68
2 to 3 months	12	5,665.87	7,166.04	0.00	12,831.91	9.94	689,999.04	702,830.95	4.29	55.79
3 to 6 months	7	4,754.38	6,657.46	0.00	11,411.84	8.84	410,544.03	421,955.87	2.58	65.83
6 to 12 months	2	2,698.09	2,972.16	0.00	5,670.25	4.39	92,487.27	98,157.52	0.60	58.18
12 to 18 months	2	5,831.09	3,236.82	0.00	9,067.91	7.02	56,258.82	65,326.73	0.40	58.41
18 to 24 months	1	4,830.50	3,871.02	0.00	8,701.52	6.74	63,408.56	72,110.08	0.44	62.16
Over 2 years	2	7,402.41	8,894.66	0.00	16,297.07	12.62	104,629.37	120,926.44	0.74	82.02
<b>Total</b>	<b>228</b>	<b>67,832.22</b>	<b>61,301.41</b>	<b>0.00</b>	<b>129,133.63</b>		<b>16,235,073.51</b>	<b>16,364,207.14</b>		<b>53.96</b>

Each range includes the beginning but not the ending time

### Additional information