

BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 11/30/2007
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

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)	Current				Original	Next coupon	Final maturity (legal)	Next	Moody's / S&P
Series A	ES0313546006	09/30/2003	12,953	56,280.86	100,000.00	Floating	3-M Euribor+0.230%	4.9070%	02/26/2008	08/26/2008	02/26/2008	Aaa	Aaa
				729,005,979.58	1,295,300,000.00		26.Feb/May/Aug/Nov	705.77 Gross 599.90 Net	Quarterly	26.Feb/May/Aug/Nov	"Pass-Through"		
Series B	ES0313546014	09/30/2003	277	100,000.00	100,000.00	Floating	3-M Euribor+0.600%	5.2770%	02/26/2008	08/26/2008	To be determined	A2	A2
				27,700,000.00	27,700,000.00		26.Feb/May/Aug/Nov	1,348.57 Gross 1,146.28 Net	Quarterly	26.Feb/May/Aug/Nov	"Pass-Through"	AA	A+
				100.00%	100.00%						Pro rata deferred start / Sequential		
Series C	ES0313546022	09/30/2003	270	100,000.00	100,000.00	Floating	3-M Euribor+1.350%	6.0270%	02/26/2008	08/26/2008	To be determined	Baa3	Baa3
				27,000,000.00	27,000,000.00		26.Feb/May/Aug/Nov	1,540.23 Gross 1,309.20 Net	Quarterly	26.Feb/May/Aug/Nov	"Pass-Through"	A	BBB+
				100.00%	100.00%						Pro rata deferred start / Sequential		
Total				783,705,979.58	1,350,000,000.00								

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)

			% Monthly CPR (SMM)																	
			0,17	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	Years	9,00	7,74	6,74	5,90	5,22	4,67	4,20	3,81									
		Date	11/27/2016	08/26/2015	08/25/2014	10/22/2013	02/16/2013	07/31/2012	02/08/2012	09/21/2011										
		Final Maturity	Years	16,75	15,00	13,50	12,00	10,75	9,75	8,75	7,99									
		Date	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	Without optional redemption *	Average life	Years	9,54	8,35	7,36	6,55	5,86	5,29	4,80	4,36									
		Date	08/12/2017	04/02/2016	04/09/2015	06/16/2014	10/09/2013	03/13/2013	09/15/2012	04/15/2012	04/15/2012									
		Final Maturity	Years	28,26	28,26	28,26	28,26	28,26	28,26	28,26	28,26									
		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	02/26/2036									
Series B	With optional redemption *	Average life	Years	10,36	8,92	7,77	6,80	6,02	5,39	4,84	4,39									
		Date	04/06/2018	10/30/2016	09/04/2015	09/16/2014	12/06/2013	04/18/2013	09/30/2012	04/19/2012	04/19/2012									
		Final Maturity	Years	16,75	15,00	13,50	12,00	10,75	9,75	8,75	7,99									
		Date	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	Without optional redemption *	Average life	Years	10,99	9,63	8,50	7,56	6,78	6,11	5,55	5,05									
		Date	11/24/2018	07/16/2017	05/29/2016	06/21/2015	09/08/2014	01/07/2014	06/16/2013	12/17/2012										
		Final Maturity	Years	28,26	28,26	28,26	28,26	28,26	28,26	28,26	28,26									
		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	02/26/2036									
Series C	With optional redemption *	Average life	Years	10,36	8,95	7,78	6,81	6,03	5,39	4,84	4,39									
		Date	04/08/2018	11/01/2016	09/06/2015	09/17/2014	12/07/2013	04/19/2013	10/02/2012	04/20/2012	04/20/2012									
		Final Maturity	Years	16,75	15,00	13,50	12,00	10,75	9,75	8,75	7,99									
		Date	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	Without optional redemption *	Average life	Years	11,00	9,64	8,51	7,57	6,79	6,11	5,55	5,06									
		Date	11/26/2018	07/18/2017	05/31/2016	06/23/2015	09/10/2014	01/08/2014	06/17/2013	12/19/2012										
		Final Maturity	Years	28,26	28,26	28,26	28,26	28,26	28,26	28,26	28,26									
		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	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	93.02%	729,005,979.58	8.96%	95.95%	1,295,300,000.00
Series B	3.53%	27,700,000.00	5.43%	2.05%	27,700,000.00
Series C	3.45%	27,000,000.00	1.98%	2.00%	27,000,000.00
Issue of Bonds		783,705,979.58			1,350,000,000.00
Reserve Fund	1.98%	15,525,000.00	1.15%		15,525,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	18,093,044.44	4.740%	
Servicer ppal collect not yet credited	2,642,968.81		
Servicer ints collect not yet credited	1,048,399.76		
Liabilities	Available	Balance	Interest
Subordinated Loan		15,525,000.00	5.680%
Start-up Loan		259,127.05	5.680%

Collateral: Residential mortgage loans

General			
	Current	At constitution date	
Count	10,956	14,973	
Principal			
Principal outstanding	779,722,549.31	1,350,011,122.77	
Average loan	71,168.54	90,163.03	
Minimum	16.61	23,621.12	
Maximum	267,198.12	295,941.28	
Interest rate			
Weighted average (wac)	4.95%	3.25%	
Minimum	4.26%	2.41%	
Maximum	6.23%	5.00%	
Final maturity			
Weighted average (WARM) (months)	225	277	
Minimum	12/03/2007	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%	0.40	7.14	0.04	6.96
10.01 - 20%	2.77	16.02	0.56	17.00
20.01 - 30%	5.87	25.41	2.28	25.68
30.01 - 40%	10.34	35.49	5.08	35.51
40.01 - 50%	13.98	45.30	8.60	45.30
50.01 - 60%	18.21	55.13	13.22	55.28
60.01 - 70%	23.47	65.36	17.49	65.25
70.01 - 80%	19.81	73.74	25.23	75.87
80.01 - 90%	5.15	84.47	21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)	56.30		67.83	
Minimum	0.01		0.08	
Maximum	89.92		98.81	

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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)	0.65%	0.66%	0.72%	0.83%	0.74%
Annual Percentage Rate (CPR)	7.50%	7.59%	8.30%	9.47%	8.48%

Geographic distribution

	Current	At constitution date
Andalucia	9.65%	9.70%
Aragon	1.76%	1.73%
Asturias	2.07%	2.04%
Balearic Islands	1.60%	1.72%
Basque Country	7.23%	6.87%
Canary Islands	3.87%	3.86%
Cantabria	2.68%	2.61%
Castilla-La Mancha	2.48%	2.38%
Castilla-Leon	4.81%	4.86%
Catalonia	21.73%	21.63%
Extremadura	0.46%	0.52%
Galicia	3.45%	3.28%
La Rioja	0.35%	0.34%
Madrid	28.20%	28.89%
Melilla	0.01%	0.00%
Murcia	1.66%	1.67%
Navarra	0.55%	0.50%
Valencia	7.43%	7.40%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Up to 1 month	201	32,975.91	24,337.50	0.00	57,313.41	41.68	15,440,275.63	15,497,589.04	83.36	54.34
1 to 2 months	24	9,720.42	10,982.60	0.00	20,703.02	15.06	1,773,519.73	1,794,222.75	9.65	54.95
2 to 3 months	15	6,544.87	8,037.97	0.00	14,582.84	10.61	809,751.49	824,334.33	4.43	51.48
3 to 6 months	4	3,226.55	2,905.75	0.00	6,132.30	4.46	147,849.15	153,981.45	0.83	60.82
6 to 12 months	2	2,909.77	3,253.05	0.00	6,162.82	4.48	92,156.63	98,319.45	0.53	58.28
12 to 18 months	1	4,869.04	1,530.58	0.00	6,399.62	4.65	22,957.05	29,356.67	0.16	43.97
18 to 24 months	1	5,092.60	4,111.44	0.00	9,204.04	6.69	63,146.46	72,350.50	0.39	62.37
Over 2 years	2	7,686.12	9,318.52	0.00	17,004.64	12.37	104,345.66	121,350.30	0.65	82.31
Subtotal	250	73,025.28	64,477.41	0.00	137,502.69	100.00	18,454,001.80	18,591,504.49	100.00	54.46
Total	250	73,025.28	64,477.41	0.00	137,502.69		18,454,001.80	18,591,504.49		54.46

Each range includes the beginning but not the ending time

Additional information