

# BANKINTER 6 Fondo de Titulización de Activos

## Brief report

**Date:** 12/31/2007  
**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

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)				Reference rate and margin	Next coupon	Final maturity (legal)	Next
		Nº bonds	Current	Original	Payment Date				Current	Original
Series A	ES0313546006	09/30/2003	56,280.86	100,000.00	Floating	4.9070%	08/26/2038	02/26/2008	Aaa	Aaa
		12,953	729,005,979.58	1,295,300,000.00	3-M Euribor+0.230%	02/26/2008	Quarterly	"Pass-Through"		
			56.28%		26.Feb/May/Aug/Nov	705.77 Gross	26.Feb/May/Aug/Nov			
						599.90 Net				
Series B	ES0313546014	09/30/2003	100,000.00	100,000.00	Floating	5.2770%	08/26/2038	To be determined	A2	A2
		277	27,700,000.00	27,700,000.00	3-M Euribor+0.600%	02/26/2008	Quarterly	"Pass-Through"	AA	A+
			100.00%		26.Feb/May/Aug/Nov	1,348.57 Gross	26.Feb/May/Aug/Nov	Pro rata		
						1,146.28 Net		deferred start /		
								Sequential		
Series C	ES0313546022	09/30/2003	100,000.00	100,000.00	Floating	6.0270%	08/26/2038	To be determined	Baa3	Baa3
		270	27,000,000.00	27,000,000.00	3-M Euribor+1.350%	02/26/2008	Quarterly	"Pass-Through"	A	BBB+
			100.00%		26.Feb/May/Aug/Nov	1,540.23 Gross	26.Feb/May/Aug/Nov	Pro rata		
						1,309.20 Net		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)											
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	8.82	7.59	6.61	5.78	5.12	4.58	4.11	3.74	
		Final Maturity	10/23/2016	08/01/2015	08/08/2014	10/11/2013	02/10/2013	07/29/2012	02/09/2012	09/24/2011	
	Without optional redemption *	Average life	8.35	6.19	7.23	6.43	5.76	5.20	4.72	4.30	
		Final Maturity	05/06/2017	03/06/2016	03/21/2015	06/03/2014	10/02/2013	03/10/2013	09/16/2012	04/18/2012	
Series B	With optional redemption *	Average life	10.18	8.77	7.64	6.69	5.92	5.30	4.76	4.33	
		Final Maturity	03/03/2018	10/04/2016	08/19/2015	09/05/2014	11/30/2013	04/16/2013	10/01/2012	04/27/2012	
	Without optional redemption *	Average life	10.19	8.78	7.65	6.69	5.93	5.30	4.76	4.33	
		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	
Series C	With optional redemption *	Average life	10.18	8.77	7.64	6.69	5.92	5.30	4.76	4.33	
		Final Maturity	03/06/2018	10/07/2016	08/21/2015	09/07/2014	12/02/2013	04/17/2013	10/02/2012	04/28/2012	
	Without optional redemption *	Average life	10.19	8.78	7.65	6.69	5.93	5.30	4.76	4.33	
		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	

\* 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	% 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	27,995,421.01	4.740%	
Servicer ppal collect not yet credited	6,737,631.88		
Servicer ints collect not yet credited	1,234,738.15		
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	10,908	14,973	
Principal			
Principal outstanding	768,273,144.91	1,350,011,122.77	
Average loan	70,432.08	90,163.03	
Minimum	16.48	23,621.12	
Maximum	266,755.48	295,941.28	
Interest rate			
Weighted average (wac)	5.02%	3.25%	
Minimum	4.31%	2.41%	
Maximum	6.23%	5.00%	
Final maturity			
Weighted average (WARM) (months)	224	277	
Minimum	01/10/2008	02/28/2005	
Maximum	12/22/2035	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%	0.47	7.29	0.04	6.96
10.01 - 20%	2.84	15.92	0.56	17.00
20.01 - 30%	5.99	25.34	2.28	25.68
30.01 - 40%	10.60	35.48	5.08	35.51
40.01 - 50%	14.22	45.35	8.60	45.30
50.01 - 60%	18.19	55.11	13.22	55.28
60.01 - 70%	23.39	65.33	17.49	65.25
70.01 - 80%	19.24	73.70	25.23	75.87
80.01 - 90%	5.05	84.35	21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)	55.97		67.83	
Minimum	0.01		0.08	
Maximum	89.76		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)	1.13%	0.83%	0.78%	0.80%	0.74%
Annual Percentage Rate (CPR)	12.74%	9.53%	8.99%	9.14%	8.57%

### Geographic distribution

	Current	At constitution date
Andalucia	9.68%	9.70%
Aragon	1.76%	1.73%
Asturias	2.07%	2.04%
Balearic Islands	1.61%	1.72%
Basque Country	7.16%	6.87%
Canary Islands	3.86%	3.86%
Cantabria	2.67%	2.61%
Castilla-La Mancha	2.48%	2.38%
Castilla-Leon	4.78%	4.86%
Catalonia	21.73%	21.63%
Extremadura	0.47%	0.52%
Galicia	3.46%	3.28%
La Rioja	0.35%	0.34%
Madrid	28.25%	28.89%
Melilla	0.01%	0.00%
Murcia	1.67%	1.67%
Navarra	0.56%	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	155	24,937.40	21,244.50	0.00	46,181.90	35.51	11,336,762.14	11,382,944.04	78.11	52.02
1 to 2 months	27	11,721.89	11,592.49	0.00	23,314.38	17.93	2,008,206.07	2,031,520.45	13.94	55.24
2 to 3 months	9	4,958.78	6,110.05	0.00	11,068.83	8.51	589,869.65	600,938.48	4.12	57.37
3 to 6 months	5	3,831.79	3,267.42	0.00	7,099.21	5.46	193,617.88	200,717.09	1.38	60.79
6 to 12 months	3	3,576.36	4,580.47	0.00	8,156.83	6.27	124,247.13	132,403.96	0.91	61.84
12 to 18 months	1	5,188.03	1,627.19	0.00	6,815.22	5.24	22,638.06	29,453.28	0.20	44.12
18 to 24 months	1	5,355.69	4,350.87	0.00	9,706.56	7.46	62,883.37	72,589.93	0.50	62.58
Over 2 years	2	7,971.00	9,741.21	0.00	17,712.21	13.62	104,060.78	121,772.99	0.84	82.59
Subtotal	203	67,540.94	62,514.20	0.00	130,055.14	100.00	14,442,285.08	14,572,340.22	100.00	53.03
Total	203	67,540.94	62,514.20	0.00	130,055.14		14,442,285.08	14,572,340.22		53.03

Each range includes the beginning but not the ending time

### Additional information