

# BANKINTER 6 Fondo de Titulización de Activos

## Brief report

**Date:** 01/31/2008  
**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  
 Ahorros 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	Interest Rate	Redemption		Rating		
				(Bond Unit / Series Total / %Factor)				Final maturity (legal)	Next		Moody's / S&P	
				Current	Original	Reference rate and margin	Next coupon			Current	Original	
Series A	ES0313546006	09/30/2003	12,953	56,280.86	100,000.00	Floating	4.9070%	08/26/2008	02/26/2008	Aaa	Aaa	
				729,005,979.58	1,295,300,000.00	3-M Euribor+0.230%	02/26/2008	26.Feb/May/Aug/Nov	Quarterly	"Pass-Through"		
				56.28%			705.77 Gross		26.Feb/May/Aug/Nov			
							578.73 Net					
Series B	ES0313546014	09/30/2003	277	100,000.00	100,000.00	Floating	5.2770%	08/26/2008	To be determined	A2	A2	
				27,700,000.00	27,700,000.00	3-M Euribor+0.600%	02/26/2008	26.Feb/May/Aug/Nov	Quarterly	"Pass-Through"	AA	A+
				100.00%			1,348.57 Gross			deferred start /		
							1,105.83 Net			Sequential		
Series C	ES0313546022	09/30/2003	270	100,000.00	100,000.00	Floating	6.0270%	08/26/2008	To be determined	Baa3	Baa3	
				27,000,000.00	27,000,000.00	3-M Euribor+1.350%	02/26/2008	26.Feb/May/Aug/Nov	Quarterly	"Pass-Through"	A	BBB+
				100.00%			1,540.23 Gross			Pro rata		
							1,262.99 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	Type	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	7.63	6.63	5.83	5.15	4.60	4.12	3.74	3.39				
		Final Maturity	10/11/2015	10/12/2014	12/23/2013	04/19/2013	10/01/2012	04/09/2012	11/20/2011	07/18/2011				
	Without optional redemption *	Average life	8.23	7.31	6.50	5.82	5.24	4.75	4.35	3.97				
		Final Maturity	08/09/2016	08/17/2015	08/24/2014	12/18/2013	05/22/2013	11/24/2012	08/24/2012	02/12/2012				
Series B	With optional redemption *	Average life	8.51	7.40	6.51	5.75	5.14	4.60	4.18	3.78				
		Final Maturity	08/27/2016	07/19/2015	08/27/2014	11/25/2013	04/14/2013	10/02/2012	04/30/2012	12/08/2011				
	Without optional redemption *	Average life	9.26	8.17	7.26	6.51	5.86	5.31	4.85	4.43				
		Final Maturity	05/27/2017	04/25/2016	05/29/2015	08/27/2014	01/02/2014	06/17/2013	12/30/2012	07/30/2012				
Series C	With optional redemption *	Average life	8.52	7.40	6.51	5.76	5.14	4.61	4.18	3.79				
		Final Maturity	08/30/2016	07/21/2015	08/29/2014	11/27/2013	04/15/2013	10/03/2012	05/01/2012	12/09/2011				
	Without optional redemption *	Average life	9.26	8.17	7.27	6.51	5.86	5.32	4.85	4.43				
		Final Maturity	05/29/2017	04/27/2016	05/31/2015	08/29/2014	01/04/2014	06/19/2013	12/31/2012	08/01/2012				

\* 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	% 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	44,682,775.23	4.740%	
Servicer ppal collect not yet credited	2,285,824.55		
Servicer ints collect not yet credited	948,885.99		
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	10,826	14,973	
Principal			
Principal outstanding	759,515,217.66	1,350,011,122.77	
Average loan	70,156.59	90,163.03	
Minimum	16.35	23,621.12	
Maximum	266,310.93	295,941.28	
Interest rate			
Weighted average (wac)	5.06%	3.25%	
Minimum	4.45%	2.41%	
Maximum	6.29%	5.00%	
Final maturity			
Weighted average (WARM) (months)	223	277	
Minimum	02/03/2008	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%	0.46	7.24	0.04	6.96
10.01 - 20%	2.86	15.78	0.56	17.00
20.01 - 30%	6.04	25.34	2.28	25.68
30.01 - 40%	10.74	35.43	5.08	35.51
40.01 - 50%	14.33	45.36	8.60	45.30
50.01 - 60%	18.17	55.09	13.22	55.28
60.01 - 70%	23.62	65.31	17.49	65.25
70.01 - 80%	18.82	73.68	25.23	75.87
80.01 - 90%	4.96	84.28	21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)	55.81		67.83	
Minimum	0.01		0.08	
Maximum	89.62		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)	0.78%	0.85%	0.75%	0.79%	0.74%
Annual Percentage Rate (CPR)	9.02%	9.78%	8.59%	9.09%	8.58%

### Geographic distribution

	Current	At constitution date
Andalucia	9.67%	9.70%
Aragon	1.74%	1.73%
Asturias	2.08%	2.04%
Balearic Islands	1.60%	1.72%
Basque Country	7.19%	6.87%
Canary Islands	3.87%	3.86%
Cantabria	2.68%	2.61%
Castilla-La Mancha	2.47%	2.38%
Castilla-Leon	4.78%	4.86%
Catalonia	21.73%	21.63%
Extremadura	0.47%	0.52%
Galicia	3.44%	3.28%
La Rioja	0.35%	0.34%
Madrid	28.28%	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	%				
<i>Delinquencies</i>										
Up to 1 month	179	29,068.91	22,801.03	0.00	51,869.94	34.71	14,147,592.90	14,199,462.84	77.35	54.06
1 to 2 months	36	16,307.29	14,996.78	0.00	31,304.07	20.95	2,661,045.60	2,692,349.67	14.67	50.82
2 to 3 months	14	6,698.05	9,837.92	0.00	16,535.97	11.07	860,082.58	876,618.55	4.77	57.92
3 to 6 months	4	2,044.55	3,513.00	0.00	5,557.55	3.72	227,838.63	233,396.18	1.27	61.43
6 to 12 months	3	3,552.78	4,719.07	0.00	8,271.85	5.54	123,842.19	132,114.04	0.72	61.71
12 to 18 months	1	5,508.36	1,722.46	0.00	7,230.82	4.84	22,317.73	29,548.55	0.16	44.26
18 to 24 months	1	5,619.78	4,589.30	0.00	10,209.08	6.83	62,619.28	72,828.36	0.40	62.78
Over 2 years	2	8,247.66	10,191.12	0.00	18,438.78	12.34	103,784.12	122,222.90	0.67	82.90
Subtotal	240	77,047.38	72,370.68	0.00	149,418.06	100.00	18,209,123.03	18,358,541.09	100.00	53.99
<i>Doubt debts (subjectives)</i>										
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>240</b>	<b>77,047.38</b>	<b>72,370.68</b>	<b>0.00</b>	<b>149,418.06</b>		<b>18,209,123.03</b>	<b>18,358,541.09</b>		<b>53.99</b>

Each range includes the beginning but not the ending time

### Additional information