

# BANKINTER 6 Fondo de Titulización de Activos

## Brief report

**Date:** 04/30/2008  
**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  
 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)				Final maturity (legal)	Next	Moody's / S&P	
Series A	ES0313546006	09/30/2003	54,065.87	100,000.00	Floating	4.6040%	08/26/2038	05/26/2008	Aaa	Aaa
		12,953	700,315,214.11	1,295,300,000.00	3-M Euribor+0.230%	05/26/2008	Quarterly	"Pass-Through"	Current	Original
			54.07%		26.Feb/May/Aug/Nov	622.30 Gross	26.Feb/May/Aug/Nov			
						510.29 Net				
Series B	ES0313546014	09/30/2003	100,000.00	100,000.00	Floating	4.9740%	08/26/2038	To be determined	A2	A2
		277	27,700,000.00	27,700,000.00	3-M Euribor+0.600%	05/26/2008	Quarterly	"Pass-Through"	AA	A+
			100.00%		26.Feb/May/Aug/Nov	1,243.50 Gross	26.Feb/May/Aug/Nov	Pro rata		
						1,019.67 Net		deferred start /		
								Sequential		
Series C	ES0313546022	09/30/2003	100,000.00	100,000.00	Floating	5.7240%	08/26/2038	To be determined	Baa3	Baa3
		270	27,000,000.00	27,000,000.00	3-M Euribor+1.350%	05/26/2008	Quarterly	"Pass-Through"	A	BBB+
			100.00%		26.Feb/May/Aug/Nov	1,431.00 Gross	26.Feb/May/Aug/Nov	Pro rata		
						1,173.42 Net		deferred start /		
								Sequential		
Total			755,015,214.11	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		
Series A	With optional redemption *	Final Maturity	Years	09/26/2015	10/11/2014	01/02/2014	05/08/2013	10/27/2012	05/26/2012	01/11/2012	09/11/2011		
		Final Maturity	Years	14.33	12.84	11.58	10.33	9.33	8.58	7.83	7.07		
Series B	With optional redemption *	Final Maturity	Years	08/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036		
		Final Maturity	Years	8.29	7.22	6.36	5.62	5.03	4.56	4.14	3.77		
Series C	With optional redemption *	Final Maturity	Years	08/12/2016	07/19/2015	09/06/2014	12/13/2013	05/08/2013	11/17/2012	06/19/2012	02/04/2012		
		Final Maturity	Years	14.33	12.84	11.58	10.33	9.33	8.58	7.83	7.07		

\* 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	92.76%	700,315,214.11	9.31%	95.95%	1,295,300,000.00
Series B	3.67%	27,700,000.00	5.64%	2.05%	27,700,000.00
Series C	3.58%	27,000,000.00	2.06%	2.00%	27,000,000.00
Issue of Bonds		755,015,214.11			1,350,000,000.00
Reserve Fund	2.06%	15,525,000.00	1.15%		15,525,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	39,339,131.64	4.430%	
Servicer ppal collect not yet credited	2,404,449.77		
Servicer ints collect not yet credited	1,029,134.91		
Liabilities	Available	Balance	Interest
Subordinated Loan		15,525,000.00	5.370%
Start-up Loan		194,345.29	5.370%

### Collateral: Residential mortgage loans

General				
	Count	Current	At constitution date	
Principal	10,626		14,973	
Principal outstanding		735,866,320.45	1,350,011,122.77	
Average loan		69,251.49	90,163.03	
Minimum		15.94	23,621.12	
Maximum		264,965.76	295,941.28	
Interest rate				
Weighted average (wac)		5.15%	3.25%	
Minimum		4.65%	2.41%	
Maximum		6.29%	5.00%	
Final maturity				
Weighted average (WARM) (months)		220	277	
Minimum		05/04/2008	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%	0.52	7.32	0.04	6.96
10.01 - 20%	2.99	15.77	0.56	17.00
20.01 - 30%	6.20	25.31	2.28	25.68
30.01 - 40%	11.06	35.34	5.08	35.51
40.01 - 50%	14.42	45.36	8.60	45.30
50.01 - 60%	18.64	55.16	13.22	55.28
60.01 - 70%	23.81	65.36	17.49	65.25
70.01 - 80%	17.74	73.62	25.23	75.87
80.01 - 90%	4.61	84.10	21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)	55.32		67.83	
Minimum	0.01		0.08	
Maximum	89.18		98.81	

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Ernst&Young

### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.65%	0.69%	0.78%	0.76%	0.74%
Annual Percentage Rate (CPR)	7.57%	8.02%	8.91%	8.78%	8.55%

### Geographic distribution

	Current	At constitution date
Andalucia	9.63%	9.70%
Aragon	1.75%	1.73%
Asturias	2.08%	2.04%
Balearic Islands	1.61%	1.72%
Basque Country	7.24%	6.87%
Canary Islands	3.85%	3.86%
Cantabria	2.68%	2.61%
Castilla-La Mancha	2.44%	2.38%
Castilla-Leon	4.80%	4.86%
Catalonia	21.75%	21.63%
Extremadura	0.46%	0.52%
Galicia	3.48%	3.28%
La Rioja	0.35%	0.34%
Madrid	28.15%	28.89%
Melilla	0.01%	0.00%
Murcia	1.67%	1.67%
Navarra	0.56%	0.50%
Valencia	7.49%	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	201	34,849.85	30,861.94	0.00	65,711.79	38.82	14,525,008.97	14,590,720.76	79.41
1 to 2 months	37	13,546.41	13,859.60	0.00	27,406.01	16.19	2,311,435.53	2,338,841.54	12.73
2 to 3 months	10	5,061.30	7,953.01	0.00	13,014.31	7.69	704,167.46	717,181.77	3.90
3 to 6 months	7	4,830.04	7,125.92	0.00	11,955.96	7.06	354,423.22	366,379.18	1.99
6 to 12 months	3	4,574.22	5,717.73	0.00	10,291.95	6.08	122,616.20	132,908.15	0.72
18 to 24 months	1	6,470.17	2,016.55	0.00	8,486.72	5.01	21,355.92	29,842.64	0.16
Over 2 years	3	15,470.36	16,920.20	0.00	32,390.56	19.14	164,800.48	197,191.04	1.07
Subtotal	262	84,802.35	84,454.95	0.00	169,257.30	100.00	18,203,807.78	18,373,065.08	100.00
<i>Doubt debts (subjectives)</i>									
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>262</b>	<b>84,802.35</b>	<b>84,454.95</b>	<b>0.00</b>	<b>169,257.30</b>		<b>18,203,807.78</b>	<b>18,373,065.08</b>	<b>53.00</b>

Each range includes the beginning but not the ending time

### Additional information