

# BANKINTER 6 Fondo de Titulización de Activos

## Brief report

**Date:** 09/30/2008  
**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	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	50,510.90	100,000.00	Floating	3-M Euribor+0.230%	5.1940%	11/26/2008	08/26/2008	11/26/2008	Aaa	Aaa
				654,267,687.70	1,295,300,000.00		26.Feb/May/Aug/Nov	670.46 Gross 549.78 Net		Quarterly	"Pass-Through"		
Series B	ES0313546014	09/30/2003	277	100,000.00	100,000.00	Floating	3-M Euribor+0.600%	5.5840%	11/26/2008	08/26/2008	To be determined	A2	A2
				27,700,000.00	27,700,000.00		26.Feb/May/Aug/Nov	1,421.91 Gross 1,165.97 Net		Quarterly	"Pass-Through"	AA	A+
				100.00%	100.00%					26.Feb/May/Aug/Nov	Pro rata deferred start / Sequential		
Series C	ES0313546022	09/30/2003	270	100,000.00	100,000.00	Floating	3-M Euribor+1.350%	6.3140%	11/26/2008	08/26/2008	To be determined	Baa3	Baa3
				27,000,000.00	27,000,000.00		26.Feb/May/Aug/Nov	1,613.58 Gross 1,323.14 Net		Quarterly	"Pass-Through"	A	BBB+
				100.00%	100.00%					26.Feb/May/Aug/Nov	Pro rata deferred start / Sequential		
Total				708,967,687.70	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			
Series A	With optional redemption *	Average life	8.64	7.43	6.51	5.69	5.07	4.54	4.07	3.69				
		Final Maturity	15.66	13.91	12.66	11.16	10.16	9.16	8.16	7.41				
Series B	With optional redemption *	Average life	9.27	8.14	7.20	6.42	5.77	5.21	4.74	4.33				
		Final Maturity	15.66	13.91	12.66	11.16	10.16	9.16	8.16	7.41				
Series C	With optional redemption *	Average life	9.08	7.82	6.85	5.98	5.33	4.77	4.28	3.88				
		Final Maturity	15.66	13.91	12.66	11.16	10.16	9.16	8.16	7.41				

\* 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	92.28%	654,267,687.70	9.91%	95.95%	1,295,300,000.00
Series B	3.91%	27,700,000.00	6.00%	2.05%	27,700,000.00
Series C	3.81%	27,000,000.00	2.19%	2.00%	27,000,000.00
Issue of Bonds		708,967,687.70			1,350,000,000.00
Reserve Fund	2.19%	15,525,000.00	1.15%		15,525,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	25,124,956.77	5.030%	
Servicer ppal collect not yet credited	2,434,835.89		
Servicer ints collect not yet credited	1,215,424.72		
Liabilities	Available	Balance	Interest
Subordinated Loan		15,525,000.00	5.960%
Start-up Loan		64,781.77	5.960%

### Collateral: Residential mortgage loans

General			
	Current	At constitution date	
Count	10,351	14,973	
Principal			
Principal outstanding	700,758,206.48	1,350,011,122.77	
Average loan	67,699.57	90,163.03	
Minimum	15.27	23,621.12	
Maximum	262,684.90	295,941.28	
Interest rate			
Weighted average (wac)	5.47%	3.25%	
Minimum	4.75%	2.41%	
Maximum	6.90%	5.00%	
Final maturity			
Weighted average (WARM) (months)	216	277	
Minimum	10/03/2008	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%	0.62	7.22	0.04	6.96
10.01 - 20%	3.35	15.83	0.56	17.00
20.01 - 30%	6.48	25.45	2.28	25.68
30.01 - 40%	11.31	35.20	5.08	35.51
40.01 - 50%	14.86	45.35	8.60	45.30
50.01 - 60%	18.89	55.09	13.22	55.28
60.01 - 70%	24.78	65.40	17.49	65.25
70.01 - 80%	15.88	73.67	25.23	75.87
80.01 - 90%	3.83	84.00	21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)	54.48		67.83	
Minimum	0.01		0.08	
Maximum	88.43		98.81	

#### Additional information

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### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.46%	0.57%	0.62%	0.70%	0.73%
Annual Percentage Rate (CPR)	5.43%	6.68%	7.16%	8.10%	8.43%

### Geographic distribution

	Current	At constitution date
Andalucia	9.65%	9.70%
Aragon	1.76%	1.73%
Asturias	2.06%	2.04%
Balearic Islands	1.60%	1.72%
Basque Country	7.27%	6.87%
Canary Islands	3.81%	3.86%
Cantabria	2.66%	2.61%
Castilla-La Mancha	2.41%	2.38%
Castilla-Leon	4.82%	4.86%
Catalonia	21.92%	21.63%
Extremadura	0.47%	0.52%
Galicia	3.50%	3.28%
La Rioja	0.35%	0.34%
Madrid	27.99%	28.89%
Melilla	0.01%	0.00%
Murcia	1.68%	1.67%
Navarra	0.55%	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	211	39,874.65	41,077.00	0.00	80,951.65	37.08	16,339,552.85	16,420,504.50	79.84	52.51
from > 1 to ≤ 2 months	30	12,866.89	12,502.86	0.00	25,369.75	11.62	2,060,039.34	2,085,409.09	10.14	53.38
from > 2 to ≤ 3 months	10	4,756.32	6,096.33	0.00	10,852.65	4.97	550,231.70	561,084.35	2.73	55.64
from > 3 to ≤ 6 months	13	12,896.91	18,835.15	0.00	31,732.06	14.54	919,488.88	951,220.94	4.63	54.39
from > 6 to < 12 months	3	4,690.43	7,091.14	0.00	11,781.57	5.40	195,083.70	206,865.27	1.01	55.47
from ≥ 12 to < 18 months	2	2,264.55	6,078.00	0.00	8,342.55	3.82	101,935.57	110,278.12	0.54	80.12
from ≥ 2 years	4	26,257.17	23,004.76	0.00	49,261.93	22.57	181,839.76	231,101.69	1.12	69.99
Subtotal	273	103,606.92	114,685.24	0.00	218,292.16	100.00	20,348,171.80	20,566,463.96	100.00	53.04
<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	0.00
<b>Total</b>	<b>273</b>	<b>103,606.92</b>	<b>114,685.24</b>	<b>0.00</b>	<b>218,292.16</b>		<b>20,348,171.80</b>	<b>20,566,463.96</b>		<b>53.04</b>

### Additional information