

# BANKINTER 6 Fondo de Titulización de Activos

## Brief report

Date: 10/31/2008  
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09/25/2003

VAT Reg. no.  
G83756114

Management Company  
Europa 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 (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating Moody's / S&P		
		Current	Original			Final maturity (legal)	Next	Current	Original	
Series A ES0313546006	09/30/2003 12,953	50,510.90 654,267,687.70 50.51%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	5.1940% 11/26/2008 670.46 Gross 549.78 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	11/26/2008 "Pass-Through"	Aaa AAA	Aaa AAA	
Series B ES0313546014	09/30/2003 277	100,000.00 27,700,000.00 100.00%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	5.5640% 11/26/2008 1,421.91 Gross 1,165.97 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A2 AA	A2 A+	
Series C ES0313546022	09/30/2003 270	100,000.00 27,000,000.00 100.00%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	6.3140% 11/26/2008 1,613.58 Gross 1,323.14 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Baa3 A	Baa3 BBB+	
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	Type	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	8.67	7.45	6.47	5.68	5.06	4.52	4.04	3.65			
		Final Maturity	07/27/2017	05/06/2016	05/15/2015	08/02/2014	12/16/2013	06/01/2013	12/08/2012	07/22/2012			
		Date	15.51	13.76	12.26	11.01	10.01	9.01	8.01	7.25			
	Without optional redemption *	Average life	9.32	8.18	7.23	6.44	5.78	5.21	4.73	4.32			
		Final Maturity	03/20/2018	01/27/2016	02/17/2016	05/05/2015	09/04/2014	02/10/2014	08/19/2013	03/21/2013			
		Date	27.27	27.27	27.27	27.27	27.27	27.27	27.27	27.27			
Series B	With optional redemption *	Average life	8.86	7.62	6.61	5.81	5.17	4.62	4.13	3.74			
		Final Maturity	10/05/2017	07/06/2016	07/06/2015	09/16/2014	01/26/2014	07/08/2013	01/11/2013	08/22/2012			
		Date	15.51	13.76	12.26	11.01	10.01	9.01	8.01	7.25			
	Without optional redemption *	Average life	9.52	8.36	7.39	6.58	5.91	5.33	4.84	4.42			
		Final Maturity	06/03/2018	04/04/2017	04/15/2016	06/26/2015	10/21/2014	03/25/2014	09/27/2013	04/26/2013			
		Date	27.27	27.27	27.27	27.27	27.27	27.27	27.27	27.27			
Series C	With optional redemption *	Average life	8.87	7.62	6.62	5.81	5.17	4.62	4.13	3.74			
		Final Maturity	10/07/2017	07/09/2016	07/09/2015	09/19/2014	01/27/2014	07/09/2013	01/12/2013	08/23/2012			
		Date	15.51	13.76	12.26	11.01	10.01	9.01	8.01	7.25			
	Without optional redemption *	Average life	9.53	8.37	7.40	6.59	5.91	5.34	4.84	4.42			
		Final Maturity	06/06/2018	04/07/2017	04/17/2016	06/28/2015	10/23/2014	03/27/2014	09/29/2013	04/28/2013			
		Date	27.27	27.27	27.27	27.27	27.27	27.27	27.27	27.27			

\* 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	36,646,897.26
Servicer ppal collect not yet credited	2,006,435.83		
Servicer ints collect not yet credited	951,851.48		
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	
Principal	Principal outstanding	693,131,949.76	1,350,011,122.77
	Average loan	67,274.77	90,163.03
	Minimum	15.13	23,621.12
	Maximum	262,264.24	295,941.28
Interest rate	Weighted average (wac)	5.53%	3.25%
	Minimum	4.75%	2.41%
	Maximum	6.90%	5.00%
Final maturity	Weighted average (WARM) (months)	215	277
	Minimum	11/14/2008	02/28/2005
	Maximum	12/22/2035	12/22/2035
Index (principal outstanding distribution)	1-year EURIBOR/MIBOR	100.00%	100.00%

LTV Distribution			
	% Pool	Current	At constitution date
		% LTV	% LTV
0.01 - 10%	0.66	7.23	0.04
10.01 - 20%	3.38	15.83	0.56
20.01 - 30%	6.56	25.41	2.28
30.01 - 40%	11.39	35.11	5.08
40.01 - 50%	15.10	45.32	8.60
50.01 - 60%	18.89	55.14	13.22
60.01 - 70%	24.72	65.43	17.49
70.01 - 80%	15.59	73.65	25.23
80.01 - 90%	3.73	83.90	21.50
90.01 - 100%			5.99
Weighted average (WALTV)		54.28	67.83
Minimum		0.01	0.08
Maximum		88.28	98.81

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### Bond Underwriters and Placement

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month, mort. (SMM)	0.71%	0.50%	0.63%	0.70%	0.73%
Annual Percentage Rate (CPR)	8.20%	5.88%	7.27%	8.09%	8.42%

Geographic distribution		
	Current	At constitution date
Andalucía	9.64%	9.70%
Aragón	1.76%	1.73%
Asturias	2.07%	2.04%
Balearic Islands	1.60%	1.72%
Basque Country	7.26%	6.87%
Canary Islands	3.82%	3.86%
Cantabria	2.66%	2.61%
Castilla-La Mancha	2.42%	2.38%
Castilla-León	4.82%	4.86%
Catalonia	21.95%	21.63%
Extremadura	0.47%	0.52%
Galicia	3.48%	3.28%
La Rioja	0.36%	0.34%
Madrid	27.94%	28.89%
Melilla	0.01%	0.00%
Murcia	1.68%	1.67%
Navarra	0.55%	0.50%
Valencia	7.50%	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	169	26,177.05	26,507.94	0.00	52,684.99	27.62	12,327,306.32	12,379,991.31	72.94	52.45	
from > 1 to ≤ 2 months	30	11,514.72	11,449.79	0.00	22,964.51	12.04	1,953,017.63	1,975,982.14	11.64	47.64	
from > 2 to ≤ 3 months	15	11,116.87	11,854.87	0.00	22,971.74	12.04	1,139,611.27	1,162,583.01	6.85	53.00	
from > 3 to ≤ 6 months	11	10,066.28	16,227.38	0.00	26,293.66	13.78	780,282.68	806,576.34	4.75	60.28	
from > 6 to < 12 months	5	7,736.04	13,155.21	0.00	20,891.25	10.95	355,023.51	375,914.76	2.21	52.58	
from ≥ 12 to < 18 months	2	2,443.42	6,552.27	0.00	8,995.69	4.72	101,756.70	110,752.39	0.65	80.46	
from ≥ 2 years	3	20,412.01	15,536.06	0.00	35,948.07	18.85	124,667.07	160,615.14	0.95	65.17	
Subtotal	235	89,466.39	101,283.52	0.00	190,749.91	100.00	16,781,665.18	16,972,415.09	100.00	52.41	
<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	
Total	235	89,466.39	101,283.52	0.00	190,749.91		16,781,665.18	16,972,415.09		52.41	

### Additional information