

# BANKINTER 6 Fondo de Titulización de Activos

## Brief report

Date: 02/28/2009  
Currency: EUR

Date of constitution  
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 Nº 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	47,339.98 613,194,760.94 47.34%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	2.0880% 05/26/2009 244.37 Gross 200.38 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	05/26/2009 "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	2.4580% 05/26/2009 607.67 Gross 498.29 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	3.2080% 05/26/2009 793.09 Gross 650.33 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		667,894,760.94	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	Final Maturity Date	% 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	8.50	7.34	6.38	5.61	4.99	4.45	3.98	3.65		
		Final Maturity	08/23/2017	06/29/2016	07/14/2015	10/05/2014	02/21/2014	08/09/2013	02/17/2013	10/18/2012		
	Without optional redemption *	Average life	9.19	8.08	7.16	6.38	5.73	5.18	4.70	4.30		
		Final Maturity	05/04/2018	03/25/2017	04/21/2016	07/14/2015	11/18/2014	04/30/2014	11/08/2013	06/12/2013		
Series B	With optional redemption *	Average life	8.39	7.26	6.31	5.54	4.93	4.40	3.93	3.60		
		Final Maturity	07/17/2017	05/28/2016	06/16/2015	09/11/2014	01/31/2014	07/21/2013	01/31/2013	10/03/2012		
	Without optional redemption *	Average life	9.08	7.98	7.07	6.31	5.66	5.12	4.65	4.25		
		Final Maturity	03/25/2018	02/17/2017	03/21/2016	06/16/2015	10/25/2014	04/08/2014	10/19/2013	05/25/2013		
Series C	With optional redemption *	Average life	8.40	7.26	6.31	5.55	4.94	4.41	3.94	3.61		
		Final Maturity	07/20/2017	05/30/2016	08/19/2015	09/12/2014	02/01/2014	07/23/2013	02/01/2013	10/04/2012		
	Without optional redemption *	Average life	9.09	7.99	7.08	6.31	5.67	5.12	4.65	4.25		
		Final Maturity	03/28/2018	02/20/2017	03/23/2016	06/18/2015	10/26/2014	04/10/2014	10/21/2013	05/26/2013		

\* 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	91.81%	613,194,760.94	10.49%	95.95%	1,295,300,000.00
Series B	4.15%	27,700,000.00	6.34%	2.05%	27,700,000.00
Series C	4.04%	27,000,000.00	2.30%	2.00%	27,000,000.00
Issue of Bonds		667,894,760.94			1,350,000,000.00
Reserve Fund	2.30%	15,361,579.50	1.15%		15,525,000.00

Other financial operations (current)			
		Balance	Interest
Assets			
Treasury Account		16,793,355.95	1.880%
Servicer ppal collect not yet credited		2,442,999.50	
Servicer ints collect not yet credited		1,293,067.58	
Liabilities			
Subordinated Loan	Available	15,361,579.50	2.860%
Start-up Loan		0.00	

### Collateral: Residential mortgage loans

General			
		Current	At constitution date
Count		10,098	14,973
Principal			
Principal outstanding		665,413,816.06	1,350,011,122.77
Average loan		65,895.60	90,163.03
Minimum		5.49	23,621.12
Maximum		260,561.10	295,941.28
Interest rate			
Weighted average (wac)		5.40%	3.25%
Minimum		3.02%	2.41%
Maximum		6.90%	5.00%
Final maturity			
Weighted average (WARM) (months)		211	277
Minimum		03/12/2009	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	% LTV
0.01 - 10%	0.76	7.26	0.04
10.01 - 20%	3.50	15.70	0.56
20.01 - 30%	7.20	25.56	2.28
30.01 - 40%	11.44	35.22	5.08
40.01 - 50%	15.58	45.30	8.60
50.01 - 60%	19.11	55.17	13.22
60.01 - 70%	25.05	65.44	17.49
70.01 - 80%	14.17	73.66	25.23
80.01 - 90%	3.20	83.67	21.50
90.01 - 100%		5.12	5.99
Weighted average (WALTV)		53.58	67.83
Minimum		0.00	0.08
Maximum		87.66	98.81

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.49%	0.69%	0.63%	0.64%	0.73%
Annual Percentage Rate (CPR)	5.67%	7.92%	7.26%	7.43%	8.37%

Geographic distribution		
	Current	At constitution date
Andalucia	9.71%	9.70%
Aragon	1.74%	1.73%
Asturias	2.08%	2.04%
Balearic Islands	1.63%	1.72%
Basque Country	7.29%	6.87%
Canary Islands	3.81%	3.86%
Cantabria	2.66%	2.61%
Castilla-La Mancha	2.42%	2.38%
Castilla-Leon	4.81%	4.86%
Catalonia	22.05%	21.63%
Extremadura	0.47%	0.52%
Galicia	3.46%	3.28%
La Rioja	0.33%	0.34%
Madrid	27.78%	28.89%
Melilla	0.01%	0.00%
Murcia	1.69%	1.67%
Navarra	0.54%	0.50%
Valencia	7.53%	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	240	43,089.35	41,353.52	0.00	84,442.87	35.08	17,951,297.25	18,035,740.12	79.53	51.64
from > 1 to ≤ 2 months	29	9,075.33	12,832.55	0.00	21,907.88	9.10	1,704,921.42	1,726,829.30	7.61	50.52
from > 2 to ≤ 3 months	14	10,569.32	14,311.52	0.00	24,880.84	10.34	1,159,047.70	1,183,928.54	5.22	51.44
from > 3 to ≤ 6 months	10	8,098.92	12,770.86	0.00	20,869.78	8.67	722,467.89	743,337.67	3.28	57.08
from > 6 to < 12 months	8	13,476.78	19,956.25	0.00	33,433.03	13.89	544,937.22	578,370.25	2.55	60.36
from ≥ 12 to < 18 months	3	7,467.87	11,883.19	0.00	19,351.06	8.04	181,498.73	200,849.79	0.89	57.81
from ≥ 18 to < 24 months	1	1,695.29	5,941.96	0.00	7,637.25	3.17	69,841.97	77,479.22	0.34	83.98
from ≥ 24 months	2	13,478.25	14,736.60	0.00	28,214.85	11.72	103,774.74	131,989.59	0.58	73.45
Subtotal	307	106,951.11	133,786.45	0.00	240,737.56	100.00	22,437,786.92	22,678,524.48	100.00	52.10
<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
Total	307	106,951.11	133,786.45	0.00	240,737.56		22,437,786.92	22,678,524.48		52.10