

Brief report

Date: 04/30/2009
Currency: EUR

Date of constitution
 09/25/2003

VAT Reg. no.
 V83756114

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	Interest Rate	Redemption		Rating	
				(Bond Unit / Series Total / %Factor)				Next coupon	Final maturity (legal)		Next
				Current	Original	Reference rate and margin				Current	Original
Series A	ES0313546006	09/30/2003	12,953	47,339.98	100,000.00	Floating	2.0880%	08/26/2038	05/26/2009	Aaa	Aaa
				613,194,760.94	1,295,300,000.00	3-M Euribor+0.230%	244.37 Gross	Quarterly	"Pass-Through"		
				47.34%		26.Feb/May/Aug/Nov	200.38 Net	26.Feb/May/Aug/Nov			
Series B	ES0313546014	09/30/2003	277	100,000.00	100,000.00	Floating	2.4580%	08/26/2038	To be determined	A2	A2
				27,700,000.00	27,700,000.00	3-M Euribor+0.600%	05/26/2009	Quarterly	"Pass-Through"	AA	A+
				100.00%		26.Feb/May/Aug/Nov	607.67 Gross	26.Feb/May/Aug/Nov	Pro rata		
							498.29 Net		deferred start /		
									Sequential		
Series C	ES0313546022	09/30/2003	270	100,000.00	100,000.00	Floating	3.2080%	08/26/2038	To be determined	Baa3	Baa3
				27,000,000.00	27,000,000.00	3-M Euribor+1.350%	05/26/2009	Quarterly	"Pass-Through"	A	BBB+
				100.00%		26.Feb/May/Aug/Nov	793.09 Gross	26.Feb/May/Aug/Nov	Pro rata		
							650.33 Net		deferred start /		
									Sequential		
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	With optional redemption *	Average life	Years	% 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	Years	8.28	7.12	6.24	5.49	4.84	4.36	3.94	3.57
		Date		09/02/2017	07/06/2016	08/19/2015	11/18/2014	03/26/2014	10/04/2013	05/04/2013	12/19/2012
	Final Maturity	Years	14.76	13.01	11.76	10.51	9.26	8.51	7.76	7.01	6.26
		Date		02/26/2024	05/26/2022	02/26/2021	11/26/2019	08/26/2018	11/26/2017	02/26/2017	05/26/2016
Series B	Without optional redemption *	Average life	Years	8.96	7.90	7.01	6.26	5.63	5.10	4.64	4.24
		Date		05/09/2018	04/15/2017	05/26/2016	08/29/2015	01/11/2015	06/29/2014	01/12/2014	08/20/2013
	Final Maturity	Years	26.77	26.77	26.77	26.77	26.77	26.77	26.77	26.77	26.77
		Date		02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036
Series C	With optional redemption *	Average life	Years	8.28	7.12	6.24	5.49	4.84	4.36	3.94	3.57
		Date		09/02/2017	07/06/2016	08/19/2015	11/18/2014	03/26/2014	10/04/2013	05/04/2013	12/19/2012
	Final Maturity	Years	14.76	13.01	11.76	10.51	9.26	8.51	7.76	7.01	6.26
		Date		02/26/2024	05/26/2022	02/26/2021	11/26/2019	08/26/2018	11/26/2017	02/26/2017	05/26/2016
Series C	Without optional redemption *	Average life	Years	8.96	7.90	7.01	6.26	5.63	5.10	4.64	4.24
		Date		05/09/2018	04/15/2017	05/26/2016	08/29/2015	01/11/2015	06/29/2014	01/12/2014	08/20/2013
	Final Maturity	Years	26.77	26.77	26.77	26.77	26.77	26.77	26.77	26.77	26.77
		Date		02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036

* 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
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)		
Assets	Balance	Interest
Treasury Account	33,381,316.56	1.880%
Servicer ppal collect not yet credited	2,297,984.12	
Servicer ints collect not yet credited	957,376.71	
Liabilities	Available	Balance
Subordinated Loan	15,361,579.50	2.860%
Start-up Loan		0.00

Collateral: Residential mortgage loans

General			
	Current	At constitution date	
Count	10,015	14,973	
Principal			
Principal outstanding	653,993,525.12	1,350,011,122.77	
Average loan	65,301.40	90,163.03	
Minimum	14.27	23,621.12	
Maximum	259,697.09	295,941.28	
Interest rate			
Weighted average (wac)	4.96%	3.25%	
Minimum	2.31%	2.41%	
Maximum	6.90%	5.00%	
Final maturity			
Weighted average (WARM) (months)	210	277	
Minimum	05/12/2009	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	% Pool	% LTV
0.01 - 10%	0.82	7.23	0.04	6.96
10.01 - 20%	3.54	15.71	0.56	17.00
20.01 - 30%	7.46	25.59	2.28	25.68
30.01 - 40%	11.28	35.25	5.08	35.51
40.01 - 50%	15.97	45.32	8.60	45.30
50.01 - 60%	18.91	55.19	13.22	55.28
60.01 - 70%	25.65	65.45	17.49	65.25
70.01 - 80%	13.32	73.71	25.23	75.87
80.01 - 90%	3.05	83.49	21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)	53.33		67.83	
Minimum	0.01		0.08	
Maximum	87.38		98.81	

BANKINTER 6 Fondo de Titulización de Activos

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.50%	0.49%	0.59%	0.61%	0.72%
Annual Percentage Rate (CPR)	5.87%	5.68%	6.88%	7.07%	8.29%

Geographic distribution		
	Current	At constitution date
Andalucia	9.72%	9.70%
Aragon	1.74%	1.73%
Asturias	2.10%	2.04%
Balearic Islands	1.64%	1.72%
Basque Country	7.28%	6.87%
Canary Islands	3.83%	3.86%
Cantabria	2.65%	2.61%
Castilla-La Mancha	2.42%	2.38%
Castilla-Leon	4.82%	4.86%
Catalonia	22.06%	21.63%
Extremadura	0.47%	0.52%
Galicia	3.47%	3.28%
La Rioja	0.33%	0.34%
Madrid	27.71%	28.89%
Melilla	0.01%	0.00%
Murcia	1.68%	1.67%
Navarra	0.54%	0.50%
Valencia	7.55%	7.40%

Current delinquency										
Aging	Assets	Overdue debt				Total	%	Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other						
<i>Delinquencies</i>										
Up to 1 month	194	34,695.48	29,983.73	0.00	64,679.21	26.60	15,017,087.15	15,081,766.36	73.91	53.65
from > 1 to ≤ 2 months	43	15,831.29	17,123.74	0.00	32,955.03	13.55	2,509,155.78	2,542,110.81	12.46	50.64
from > 2 to ≤ 3 months	16	11,336.81	15,964.16	0.00	27,300.97	11.23	1,263,078.55	1,290,379.52	6.32	48.74
from > 3 to ≤ 6 months	7	6,853.73	10,614.09	0.00	17,467.82	7.18	495,210.13	512,677.95	2.51	52.76
from > 6 to < 12 months	7	14,875.27	20,177.01	0.00	35,052.28	14.42	472,313.35	507,365.63	2.49	59.78
from ≥ 12 to < 18 months	3	8,648.54	14,278.32	0.00	22,926.86	9.43	201,752.34	224,679.20	1.10	57.22
from ≥ 18 to < 24 months	2	3,488.78	9,555.20	0.00	13,043.98	5.36	100,711.34	113,755.32	0.56	82.65
from ≥ 2 years	2	14,311.85	15,426.30	0.00	29,738.15	12.23	102,941.14	132,679.29	0.65	73.83
Subtotal	274	110,041.75	133,122.55	0.00	243,164.30	100.00	20,162,249.78	20,405,414.08	100.00	53.26
<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	274	110,041.75	133,122.55	0.00	243,164.30		20,162,249.78	20,405,414.08		53.26