

Brief report

Date: 06/30/2009
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 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	46,202.63 598,462,666.39 46.20%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	1.4890% 08/26/2009 175.81 Gross 144.16 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	08/26/2009 "Pass-Through"	Aaa	Aaa	
Series B ES0313546014	09/30/2003 277	96,388.60 26,699,642.20 96.39%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	1.8590% 08/26/2009 457.92 Gross 375.49 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Sequential	A2	A2	
Series C ES0313546022	09/30/2003 270	96,475.67 26,048,430.90 96.48%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	2.6090% 08/26/2009 643.25 Gross 527.46 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Sequential	Baa3	Baa3	
Total		651,210,739.49	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	8.01	6.95	6.06	5.34	4.76	4.30	3.89	3.53	
		Final Maturity	Years	14.42	12.91	11.42	10.16	9.16	8.41	7.67	6.91	
				Date	07/02/2017	06/10/2016	07/20/2015	10/29/2014	04/01/2014	10/15/2013	05/21/2013	01/08/2013
				Date	11/26/2023	05/26/2022	11/26/2020	08/26/2019	08/26/2018	11/26/2017	02/26/2017	05/26/2016
Series B	With optional redemption *	Average life	Years	8.72	7.70	6.86	6.14	5.54	5.03	4.58	4.20	
		Final Maturity	Years	14.42	12.91	11.42	10.16	9.16	8.41	7.67	6.91	
				Date	03/17/2018	03/12/2017	05/06/2016	08/20/2015	01/12/2015	07/08/2014	01/28/2014	09/10/2013
				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	8.01	6.95	6.06	5.34	4.76	4.30	3.89	3.53	
		Final Maturity	Years	14.42	12.91	11.42	10.16	9.16	8.41	7.67	6.91	
				Date	07/02/2017	06/10/2016	07/20/2015	10/29/2014	04/01/2014	10/15/2013	05/21/2013	01/08/2013
				Date	11/26/2023	05/26/2022	11/26/2020	08/26/2019	08/26/2018	11/26/2017	02/26/2017	05/26/2016
Series C	Without optional redemption *	Average life	Years	8.72	7.70	6.86	6.14	5.54	5.03	4.58	4.20	
		Final Maturity	Years	14.42	12.91	11.42	10.16	9.16	8.41	7.67	6.91	
				Date	03/17/2018	03/12/2017	05/06/2016	08/20/2015	01/12/2015	07/08/2014	01/28/2014	09/10/2013
				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)					
Series	Current	% CE	At issue date		
			% CE	Current	% CE
Series A	91.90%	598,462,666.39	10.40%	95.95%	1,295,300,000.00
Series B	4.10%	26,699,642.20	6.30%	2.05%	27,700,000.00
Series C	4.00%	26,048,430.90	2.30%	2.00%	27,000,000.00
Issue of Bonds		651,210,739.49			1,350,000,000.00
Reserve Fund	2.30%	14,977,847.01	1.15%		15,525,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	24,995,068.89	1.280%	
Servicer ppal collect not yet credited	1,928,272.48		
Servicer ints collect not yet credited	961,277.95		
Liabilities	Available	Balance	Interest
Subordinated Loan		14,977,847.01	2.260%
Start-up Loan		0.00	

Collateral: Residential mortgage loans

General			
	Current	At constitution date	
Count	9,924	14,973	
Principal			
Principal outstanding	642,430,379.42	1,350,011,122.77	
Average loan	64,735.02	90,163.03	
Minimum	13.95	23,621.12	
Maximum	258,824.68	295,941.28	
Interest rate			
Weighted average (wac)	4.32%	3.25%	
Minimum	2.04%	2.41%	
Maximum	6.90%	5.00%	
Final maturity			
Weighted average (WARM) (months)	208	277	
Minimum	07/13/2009	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	
0.01 - 10%	0.87	7.15	0.04
10.01 - 20%	3.67	15.83	0.56
20.01 - 30%	7.47	25.62	2.28
30.01 - 40%	11.49	35.25	5.08
40.01 - 50%	16.07	45.26	8.60
50.01 - 60%	19.08	55.18	13.22
60.01 - 70%	25.80	65.41	17.49
70.01 - 80%	12.64	73.74	25.23
80.01 - 90%	2.91	83.35	21.50
90.01 - 100%			5.99
Weighted average (WALTV)	53.03		67.83
Minimum	0.01		0.08
Maximum	87.10		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)	0.46%	0.47%	0.49%	0.58%	0.71%
Annual Percentage Rate (CPR)	5.38%	5.53%	5.71%	6.69%	8.21%

Geographic distribution		
	Current	At constitution date
Andalucia	9.74%	9.70%
Aragon	1.74%	1.73%
Asturias	2.10%	2.04%
Balearic Islands	1.63%	1.72%
Basque Country	7.28%	6.87%
Canary Islands	3.82%	3.86%
Cantabria	2.64%	2.61%
Castilla-La Mancha	2.43%	2.38%
Castilla-Leon	4.82%	4.86%
Catalonia	22.08%	21.63%
Extremadura	0.47%	0.52%
Galicia	3.49%	3.28%
La Rioja	0.31%	0.34%
Madrid	27.70%	28.89%
Melilla	0.01%	0.00%
Murcia	1.67%	1.67%
Navarra	0.55%	0.50%
Valencia	7.53%	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	196	38,710.13	26,843.88	0.00	65,554.01	25.34	13,428,962.34	13,494,516.35	70.43	47.53
from > 1 to ≤ 2 months	38	15,275.97	15,892.80	0.00	31,168.77	12.05	2,582,287.54	2,613,456.31	13.64	51.93
from > 2 to ≤ 3 months	18	11,968.05	14,217.21	0.00	26,185.26	10.12	1,304,229.52	1,330,414.78	6.94	51.28
from > 3 to ≤ 6 months	11	10,885.85	11,938.76	0.00	22,824.61	8.82	618,822.59	641,647.20	3.35	50.06
from > 6 to < 12 months	4	8,720.37	18,300.83	0.00	27,021.20	10.45	429,492.75	456,513.95	2.38	59.04
from ≥ 12 to < 18 months	5	16,365.18	23,901.68	0.00	40,266.86	15.57	334,264.88	374,531.74	1.95	57.36
from ≥ 18 to < 24 months	2	3,841.12	10,560.92	0.00	14,402.04	5.57	100,359.00	114,761.04	0.60	83.38
from ≥ 2 years	2	15,150.53	16,110.92	0.00	31,261.45	12.08	102,102.46	133,363.91	0.70	74.21
Subtotal	276	120,917.20	137,767.00	0.00	258,684.20	100.00	18,900,521.08	19,159,205.28	100.00	49.07
<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	276	120,917.20	137,767.00	0.00	258,684.20		18,900,521.08	19,159,205.28		49.07