BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 07/31/2009
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) Current	Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Next	Rating Moody´s / S&P 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	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 / Secuential	A2 AA	A2 A+
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 / Secuential	Baa3 A	Baa3 BBB+
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)

			% 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	7.88	6.84	6.00	5.28	4.70	4.19	3.79	3.47
			Date	07/11/2017	06/24/2016	08/23/2015	12/04/2014	05/07/2014	11/03/2013	06/08/2013	02/14/2013
		Final Maturity	Years	14.01	12.51	11.26	10.01	9.01	8.01	7.26	6.75
			Date	08/26/2023	02/26/2022	11/26/2020	08/26/2019	08/26/2018	08/26/2017	11/26/2016	05/26/2016
	Without optional redemption *	Average life	Years	8.62	7.62	6.79	6.08	5.48	4.97	4.53	4.15
			Date	04/08/2018	04/08/2017	06/07/2016	09/24/2015	02/17/2015	08/15/2014	03/07/2014	10/20/2013
		Final Maturity	Years	26.52	26.52	26.52	26.52	26.52	26.52	26.52	26.52
			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 B	With optional redemption *	Average life	Years	7.88	6.84	6.00	5.28	4.70	4.19	3.79	3.47
			Date	07/11/2017	06/24/2016	08/23/2015	12/04/2014	05/07/2014	11/03/2013	06/08/2013	02/14/2013
		Final Maturity	Years	14.01	12.51	11.26	10.01	9.01	8.01	7.26	6.75
			Date	08/26/2023	02/26/2022	11/26/2020	08/26/2019	08/26/2018	08/26/2017	11/26/2016	05/26/2016
	Without optional redemption *	Average life	Years	8.62	7.62	6.79	6.08	5.48	4.97	4.53	4.15
			Date	04/08/2018	04/08/2017	06/07/2016	09/24/2015	02/17/2015	08/15/2014	03/07/2014	10/20/2013
		Final Maturity	Years	26.52	26.52	26.52	26.52	26.52	26.52	26.52	26.52
			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	7.88	6.84	6.00	5.28	4.70	4.19	3.79	3.47
			Date	07/11/2017	06/24/2016	08/23/2015	12/04/2014	05/07/2014	11/03/2013	06/08/2013	02/14/2013
		Final Maturity	Years	14.01	12.51	11.26	10.01	9.01	8.01	7.26	6.75
			Date	08/26/2023	02/26/2022	11/26/2020	08/26/2019	08/26/2018	08/26/2017	11/26/2016	05/26/2016
	Without optional redemption *	Average life	Years	8.62	7.62	6.79	6.08	5.48	4.97	4.53	4.15
			Date	04/08/2018	04/08/2017	06/07/2016	09/24/2015	02/17/2015	08/15/2014	03/07/2014	10/20/2013
		Final Maturity	Years	26.52	26.52	26.52	26.52	26.52	26.52	26.52	26.52
			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	% CE		At issue date	% CE
Series A	91.90%	598,462,666.39	10.40%	95.95%	1,295,300,000.00	5.20%
Series B	4.10%	26,699,642.20	6.30%	2.05%	27,700,000.00	3.15%
Series C	4.00%	26,048,430.90	2.30%	2.00%	27,000,000.00	1.15%
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 finantial operations (current)

Assets		Balance	Interest
Treasury Account		33,542,716.57	1.280%
Servicer ppal collect not yet credited		1,981,218.27	
Servicer ints collect not yet credited		685,098.21	
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	9,881	14,973
Principal		
Principal outstanding	636,432,358.65	1,350,011,122.77
Average loan	64,409.71	90,163.03
Minimum	13.05	23,621.12
Maximum	258,385.30	295,941.28
Interest rate		
Weighted average (wac)	3.88%	3.25%
Minimum	2.01%	2.41%
Maximum	6.89%	5.00%
Final maturity		
Weighted average (WARM) (months)	207	277
Minimum	08/04/2009	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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	0.89	7.12	0.04	6.96
10.01 - 20%	3.71	15.85	0.56	17.00
20.01 - 30%	7.58	25.65	2.28	25.68
30.01 - 40%	11.46	35.24	5.08	35.51
40.01 - 50%	16.17	45.22	8.60	45.30
50.01 - 60%	19.14	55.16	13.22	55.28
60.01 - 70%	25.96	65.39	17.49	65.25
70.01 - 80%	12.26	73.75	25.23	75.87
80.01 - 90%	2.83	83.28	21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)		52.88		67.83
Minimum		0.01		0.08
Maximum		86.96		98.81

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
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Additional information
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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.50%	0.47%	0.48%	0.54%	0.71%
Annual Percentage Rate (CPR)	5.89%	5.54%	5.61%	6.30%	8.18%

Geographic distribution

	Current	At constitution date
Andalucia	9.75%	9.70%
Aragon	1.72%	1.73%
Asturias	2.10%	2.04%
Balearic Islands	1.64%	1.72%
Basque Country	7.26%	6.87%
Canary Islands	3.80%	3.86%
Cantabria	2.64%	2.61%
Castilla-La Mancha	2.44%	2.38%
Castilla-Leon	4.81%	4.86%
Catalonia	22.17%	21.63%
Extremadura	0.46%	0.52%
Galicia	3.48%	3.28%
La Rioja	0.31%	0.34%
Madrid	27.66%	28.89%
Melilla	0.01%	0.00%
Murcia	1.68%	1.67%
Navarra	0.55%	0.50%
Valencia	7.54%	7.40%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	150	26,130.79	19,694.83	0.00	45,825.62	19.16	9,870,250.89	9,916,076.51	65.95	49.89
from > 1 to ≤ 2 months	39	14,404.30	12,753.31	0.00	27,157.61	11.36	2,213,442.16	2,240,599.77	14.90	47.96
from > 2 to ≤ 3 months	16	9,819.08	11,098.21	0.00	20,917.29	8.75	1,034,738.35	1,055,655.64	7.02	49.10
from > 3 to ≤ 6 months	11	11,361.86	11,033.32	0.00	22,395.18	9.36	648,811.44	671,206.62	4.46	49.30
from > 6 to < 12 months	5	10,686.55	22,098.82	0.00	32,785.37	13.71	493,566.60	526,351.97	3.50	59.85
from ≥ 12 to < 18 months	4	12,767.09	22,744.20	0.00	35,511.29	14.85	302,919.63	338,430.92	2.25	66.37
from ≥ 18 to < 24 months	3	8,760.91	13,765.39	0.00	22,526.30	9.42	130,382.55	152,908.85	1.02	54.49
from ≥ 2 years	2	15,571.78	16,451.32	0.00	32,023.10	13.39	101,681.21	133,704.31	0.89	74.40
Subtotal	230	109,502.36	129,639.40	0.00	239,141.76	100.00	14,795,792.83	15,034,934.59	100.00	50.27
Doubt debts (subjectives)										
	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	230	109,502.36	129,639.40	0.00	239,141.76		14,795,792.83	15,034,934.59		50.27

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