

BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 09/30/2009
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

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	44,939.20 582,097,457.60 44.94%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	1.0730% 11/26/2009 123.23 Gross 101.05 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	11/26/2009 "Pass-Through"	Aaa AAA	Aaa AAA	
Series B ES0313546014	09/30/2003 277	93,752.81 25,969,528.37 93.75%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	1.4430% 11/26/2009 345.73 Gross 283.50 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	93,837.50 25,336,125.00 93.84%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	2.1930% 11/26/2009 525.90 Gross 431.24 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		633,403,110.97	1,350,000,000.00							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)

% Monthly CPR (SMM)
% Annual equivalent CPR

Credit enhancement and financial operations

Credit enhancement (CE)						
	Current			At issue date		
		% CE	% CE		% CE	% CE
Series A	91.90%	582,097,457.60	10.40%	95.95%	1,295,300,000.00	5.20%
Series B	4.10%	25,969,528.37	6.30%	2.05%	27,700,000.00	3.15%
Series C	4.00%	25,336,125.00	2.30%	2.00%	27,000,000.00	1.15%
Issue of Bonds		633,403,110.97			1,350,000,000.00	
Reserve Fund	2.30%	14,568,271.55		1.15%	15,525,000.00	

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	22,301,727.80
Servicer ppal collect not yet credited	1,643,181.60		
Servicer ints collect not yet credited	622,748.41		
Liabilities	Available	Balance	Interest
Subordinated Loan		14,568,271.55	1.840%
Start-up Loan		0.00	

Collateral: Residential mortgage loans

General			
	Current	At constitution date	
Count	9,817	14,973	
Principal			
Principal outstanding	626,391,093.44	1,350,011,122.77	
Average loan	63,806.77	90,163.03	
Minimum	13.47	23,621.12	
Maximum	257,500.14	295,941.28	
Interest rate			
Weighted average (wac)	3.35%	3.25%	
Minimum	1.73%	2.41%	
Maximum	6.83%	5.00%	
Final maturity			
Weighted average (WARM) (months)	206	277	
Minimum	10/07/2009	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%	0.94	7.13	0.04	6.96
10.01 - 20%	3.80	15.87	0.56	17.00
20.01 - 30%	7.68	25.63	2.28	25.68
30.01 - 40%	11.58	35.21	5.08	35.51
40.01 - 50%	16.28	45.16	8.60	45.30
50.01 - 60%	19.39	55.09	13.22	55.28
60.01 - 70%	26.08	65.33	17.49	65.25
70.01 - 80%	11.58	73.77	25.23	75.87
80.01 - 90%	2.65	83.12	21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)	52.54		67.83	
Minimum	0.01		0.08	
Maximum	86.68		98.81	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.37%	0.40%	0.43%	0.53%	0.70%
Annual Percentage Rate (CPR)	4.35%	4.64%	5.09%	6.18%	8.06%

Geographic distribution		
	Current	At constitution date
Andalucia	9.78%	9.70%
Aragon	1.72%	1.73%
Asturias	2.11%	2.04%
Balearic Islands	1.62%	1.72%
Basque Country	7.25%	6.87%
Canary Islands	3.77%	3.86%
Cantabria	2.65%	2.61%
Castilla-La Mancha	2.42%	2.38%
Castilla-Leon	4.82%	4.86%
Catalonia	22.20%	21.63%
Extremadura	0.46%	0.52%
Galicia	3.50%	3.28%
La Rioja	0.32%	0.34%
Madrid	27.58%	28.89%
Meilla	0.01%	0.00%
Murcia	1.68%	1.67%
Navarra	0.54%	0.50%
Valencia	7.56%	7.40%

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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	165	34,059.05	18,070.09	0.00	52,129.14	19.64	11,795,237.21	11,847,366.35	67.86	50.35
from > 1 to ≤ 2 months	33	18,836.77	12,101.13	0.00	30,937.90	11.66	2,294,228.32	2,325,166.22	13.32	50.60
from > 2 to ≤ 3 months	20	13,605.86	15,174.77	0.00	28,780.63	10.84	1,588,431.01	1,617,211.64	9.26	52.52
from > 3 to ≤ 6 months	7	6,015.98	4,980.92	0.00	10,996.90	4.14	419,879.38	430,876.28	2.47	50.27
from > 6 to < 12 months	5	11,311.13	15,952.81	0.00	27,263.94	10.27	396,995.50	424,259.44	2.43	55.40
from ≥ 12 to < 18 months	5	16,494.75	25,581.33	0.00	42,076.08	15.85	351,317.13	393,393.21	2.25	57.33
from ≥ 18 to < 24 months	2	9,292.57	14,083.13	0.00	23,375.70	8.81	147,011.17	170,386.87	0.98	56.41
from ≥ 2 years	4	20,891.63	28,933.10	0.00	49,824.73	18.77	200,561.48	250,386.21	1.43	78.90
Subtotal	241	130,507.74	134,877.28	0.00	265,385.02	100.00	17,193,661.20	17,459,046.22	100.00	51.15
<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	241	130,507.74	134,877.28	0.00	265,385.02		17,193,661.20	17,459,046.22		51.15