

**Brief report**

**Date:** 10/31/2009  
**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**  
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**Subordinated Loan**  
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**Start-up Loan**  
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**Swap**  
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**Assets Custodian**  
 Bankinter

**Fund Auditors**  
 Ernst&Young

**Issued securities: Asset-Backed Bonds**

| Bonds issue              |                        |   |                                |  |   |   |  |                         |              |  |
|--------------------------|------------------------|---|--------------------------------|--|---|---|--|-------------------------|--------------|--|
| Series<br>ISIN Code      | Issue date<br>N° bonds | Principal outstanding<br>(Bond Unit / Series Total / %Factor) |                                | Interest type<br>Reference rate and margin<br>Payment Date | Interest Rate<br>Next coupon                        | Redemption                                    |  | Rating<br>Moody's / S&P |              |  |
|                          |                        | Current   | Original                       |  |   | Final maturity (legal)                        | Next   | Current                 | Original     |  |
| Series A<br>ES0313546006 | 09/30/2003<br>12,953   | 44,939.20<br>582,097,457.60<br>44.94%                         | 100,000.00<br>1,295,300,000.00 | Floating<br>3-M Euribor+0.230%<br>26.Feb/May/Aug/Nov       | 1.0730%<br>11/26/2009<br>123.23 Gross<br>101.05 Net | 08/26/2038<br>Quarterly<br>26.Feb/May/Aug/Nov | 11/26/2009<br>"Pass-Through"   | Aaa<br>Aaa              | Aaa<br>Aaa   |  |
| Series B<br>ES0313546014 | 09/30/2003<br>277      | 93,752.81<br>25,969,528.37<br>93.75%                          | 100,000.00<br>27,700,000.00    | Floating<br>3-M Euribor+0.600%<br>26.Feb/May/Aug/Nov       | 1.4430%<br>11/26/2009<br>345.73 Gross<br>283.50 Net | 08/26/2038<br>Quarterly<br>26.Feb/May/Aug/Nov | To be determined<br>"Pass-Through"<br>Pro rata<br>deferred start /<br>Sequential | A2<br>AA                | A2<br>A+     |  |
| Series C<br>ES0313546022 | 09/30/2003<br>270      | 93,837.50<br>25,336,125.00<br>93.84%                          | 100,000.00<br>27,000,000.00    | Floating<br>3-M Euribor+1.350%<br>26.Feb/May/Aug/Nov       | 2.1930%<br>11/26/2009<br>525.90 Gross<br>431.24 Net | 08/26/2038<br>Quarterly<br>26.Feb/May/Aug/Nov | To be determined<br>"Pass-Through"<br>Pro rata<br>deferred start /<br>Sequential | Baa3<br>A               | Baa3<br>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) |                               |                |                         |       |                     |            |            |            |            |            |            |            |            |       |  |  |
|---|-------------------------------|----------------|-------------------------|-------|---------------------|------------|------------|------------|------------|------------|------------|------------|------------|-------|--|--|
| Series  | Option                        | Type           | 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                   | Date  | 7.50                | 6.52       | 5.73       | 5.10       | 4.55       | 4.07       | 3.73       | 3.38       |            |       |  |  |
|   |                               | Final Maturity | Years                   | Date  | 13.58               | 12.08      | 10.83      | 9.82       | 8.82       | 7.82       | 7.33       | 6.57       |            |       |  |  |
|   |                               |                | Date                    |       |                     | 05/26/2023 | 11/26/2021 | 08/26/2020 | 08/26/2019 | 08/26/2018 | 08/26/2017 | 02/26/2017 | 05/26/2016 |       |  |  |
|   | Without optional redemption * | Average life   | Years                   | Date  | 8.25                | 7.32       | 6.54       | 5.88       | 5.32       | 4.84       | 4.43       | 4.07       |            |       |  |  |
|   |                               | Final Maturity | Years                   | Date  | 26.34               | 26.34      | 26.34      | 26.34      | 26.34      | 26.34      | 26.34      | 26.34      | 26.34      | 26.34 |  |  |
|   |                               |                | 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                   | Date  | 7.50                | 6.52       | 5.73       | 5.10       | 4.55       | 4.07       | 3.73       | 3.38       |            |       |  |  |
|   |                               | Final Maturity | Years                   | Date  | 13.58               | 12.08      | 10.83      | 9.82       | 8.82       | 7.82       | 7.33       | 6.57       |            |       |  |  |
|   |                               |                | Date                    |       |                     | 05/26/2023 | 11/26/2021 | 08/26/2020 | 08/26/2019 | 08/26/2018 | 08/26/2017 | 02/26/2017 | 05/26/2016 |       |  |  |
|   | Without optional redemption * | Average life   | Years                   | Date  | 8.25                | 7.32       | 6.54       | 5.88       | 5.32       | 4.84       | 4.43       | 4.07       |            |       |  |  |
|   |                               | Final Maturity | Years                   | Date  | 26.34               | 26.34      | 26.34      | 26.34      | 26.34      | 26.34      | 26.34      | 26.34      | 26.34      | 26.34 |  |  |
|   |                               |                | 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                   | Date  | 7.50                | 6.52       | 5.73       | 5.10       | 4.55       | 4.07       | 3.73       | 3.38       |            |       |  |  |
|   |                               | Final Maturity | Years                   | Date  | 13.58               | 12.08      | 10.83      | 9.82       | 8.82       | 7.82       | 7.33       | 6.57       |            |       |  |  |
|   |                               |                | Date                    |       |                     | 05/26/2023 | 11/26/2021 | 08/26/2020 | 08/26/2019 | 08/26/2018 | 08/26/2017 | 02/26/2017 | 05/26/2016 |       |  |  |
|   | Without optional redemption * | Average life   | Years                   | Date  | 8.25                | 7.32       | 6.54       | 5.88       | 5.32       | 4.84       | 4.43       | 4.07       |            |       |  |  |
|   |                               | Final Maturity | Years                   | Date  | 26.34               | 26.34      | 26.34      | 26.34      | 26.34      | 26.34      | 26.34      | 26.34      | 26.34      | 26.34 |  |  |
|   |                               |                | 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   | % 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)   |           |               |          |
|--|-----------|---------------|----------|
|  | Available | Balance       | Interest |
| <b>Assets</b>                          |           |               |          |
| Treasury Account                       |           | 29,420,879.42 | 0.850%   |
| Servicer ppal collect not yet credited |           | 1,697,099.26  |          |
| Servicer ints collect not yet credited |           | 579,294.03    |          |
| <b>Liabilities</b>                     |           |               |          |
| Subordinated Loan                      |           | 14,568,271.55 | 1.840%   |
| Start-up Loan                          |           | 0.00          |          |

**Collateral: Residential mortgage loans**

| General                                    |                |                      |  |
|--|----------------|----------------------|--|
|  | Current        | At constitution date |  |
| Count                                      | 9,772          | 14,973               |  |
| Principal                                  |                |                      |  |
| Principal outstanding                      | 621,026,055.94 | 1,350,011,122.77     |  |
| Average loan                               | 63,551.58      | 90,163.03            |  |
| Minimum                                    | 13.31          | 23,621.12            |  |
| Maximum                                    | 256,749.08     | 295,941.28           |  |
| Interest rate                              |                |                      |  |
| Weighted average (wac)                     | 2.96%          | 3.25%                |  |
| Minimum                                    | 1.66%          | 2.41%                |  |
| Maximum                                    | 6.75%          | 5.00%                |  |
| Final maturity                             |                |                      |  |
| Weighted average (WARM) (months)           | 205            | 277                  |  |
| Minimum                                    | 11/06/2009     | 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%               | 0.97    | 7.11  | 0.04                 | 6.96  |
| 10.01 - 20%              | 3.81    | 15.81 | 0.56                 | 17.00 |
| 20.01 - 30%              | 7.75    | 25.60 | 2.28                 | 25.68 |
| 30.01 - 40%              | 11.79   | 35.26 | 5.08                 | 35.51 |
| 40.01 - 50%              | 16.10   | 45.13 | 8.60                 | 45.30 |
| 50.01 - 60%              | 19.55   | 55.03 | 13.22                | 55.28 |
| 60.01 - 70%              | 26.32   | 65.29 | 17.49                | 65.25 |
| 70.01 - 80%              | 11.14   | 73.82 | 25.23                | 75.87 |
| 80.01 - 90%              | 2.56    | 83.04 | 21.50                | 83.30 |
| 90.01 - 100%             |         |       | 5.99                 | 94.63 |
| Weighted average (WALTV) | 52.38   |       | 67.83                |       |
| Minimum                  | 0.01    |       | 0.08                 |       |
| Maximum                  | 86.54   |       | 98.81                |       |

# BANKINTER 6 Fondo de Titulización de Activos

## Brief report

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 09/25/2003

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 V83756114

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 Ernst&Young

### Prepayments

|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
|------------------------------|---------------|---------------|---------------|----------------|------------|
| Single month. mort. (SMM)    | 0.40%         | 0.36%         | 0.42%         | 0.50%          | 0.69%      |
| Annual Percentage Rate (CPR) | 4.66%         | 4.22%         | 4.88%         | 5.89%          | 8.02%      |

### Geographic distribution

|                    | Current | At constitution date |
|--------------------|---------|----------------------|
| Andalucia          | 9.79%   | 9.70%                |
| Aragon             | 1.72%   | 1.73%                |
| Asturias           | 2.12%   | 2.04%                |
| Balearic Islands   | 1.62%   | 1.72%                |
| Basque Country     | 7.27%   | 6.87%                |
| Canary Islands     | 3.76%   | 3.86%                |
| Cantabria          | 2.63%   | 2.61%                |
| Castilla-La Mancha | 2.43%   | 2.38%                |
| Castilla-Leon      | 4.81%   | 4.86%                |
| Catalonia          | 22.18%  | 21.63%               |
| Extremadura        | 0.46%   | 0.52%                |
| Galicia            | 3.51%   | 3.28%                |
| La Rioja           | 0.32%   | 0.34%                |
| Madrid             | 27.57%  | 28.89%               |
| Melilla            | 0.01%   | 0.00%                |
| Murcia             | 1.68%   | 1.67%                |
| Navarra            | 0.55%   | 0.50%                |
| Valencia           | 7.57%   | 7.40%                |

### Current delinquency

| Aging                            | Assets     | Overdue debt      |                   |             |                   | Outstanding debt |                      | Total debt           |        | % Total debt / Appraisal Value |
|----------------------------------|------------|-------------------|-------------------|-------------|-------------------|------------------|----------------------|----------------------|--------|--------------------------------|
|                                  |            | Principal         | Interest          | Other       | Total             | %                | %                    | %                    |        |                                |
| <b>Delinquencies</b>             |            |                   |                   |             |                   |                  |                      |                      |        |                                |
| Up to 1 month                    | 150        | 29,170.58         | 14,948.83         | 0.00        | 44,119.41         | 18.00            | 10,064,762.00        | 10,108,881.41        | 66.03  | 50.89                          |
| from > 1 to ≤ 2 months           | 32         | 16,312.39         | 11,588.60         | 0.00        | 27,900.99         | 11.39            | 2,373,745.39         | 2,401,646.38         | 15.69  | 51.07                          |
| from > 2 to ≤ 3 months           | 11         | 8,563.54          | 6,960.35          | 0.00        | 15,523.89         | 6.34             | 875,441.67           | 890,965.56           | 5.82   | 52.14                          |
| from > 3 to ≤ 6 months           | 11         | 9,869.80          | 7,618.91          | 0.00        | 17,488.71         | 7.14             | 706,410.48           | 723,899.19           | 4.73   | 53.72                          |
| from > 6 to < 12 months          | 6          | 13,727.55         | 17,495.12         | 0.00        | 31,222.67         | 12.74            | 428,164.79           | 459,387.46           | 3.00   | 56.20                          |
| from ≥ 12 to < 18 months         | 3          | 9,107.82          | 16,622.32         | 0.00        | 25,730.14         | 10.50            | 218,346.86           | 244,077.00           | 1.59   | 58.74                          |
| from ≥ 18 to < 24 months         | 3          | 12,594.36         | 19,249.30         | 0.00        | 31,843.66         | 13.00            | 197,806.52           | 229,650.18           | 1.50   | 58.48                          |
| from ≥ 2 years                   | 4          | 21,528.95         | 29,682.86         | 0.00        | 51,211.81         | 20.90            | 199,924.16           | 251,135.97           | 1.64   | 79.14                          |
| Subtotal                         | 220        | 120,874.99        | 124,166.29        | 0.00        | 245,041.28        | 100.00           | 15,064,601.87        | 15,309,643.15        | 100.00 | 51.78                          |
| <b>Doubt debts (subjectives)</b> |            |                   |                   |             |                   |                  |                      |                      |        |                                |
| Subtotal                         | 0          | 0.00              | 0.00              | 0.00        | 0.00              | 0.00             | 0.00                 | 0.00                 | 0.00   | 0.00                           |
| <b>Total</b>                     | <b>220</b> | <b>120,874.99</b> | <b>124,166.29</b> | <b>0.00</b> | <b>245,041.28</b> |                  | <b>15,064,601.87</b> | <b>15,309,643.15</b> |        | <b>51.78</b>                   |