

Brief report

Date: 11/30/2009
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 (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	43,751.67 566,715,381.51 43.75%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	0.9460% 02/26/2010 105.77 Gross 86.73 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	02/26/2010 "Pass-Through"	Aaa Aaa	Aaa Aaa	
Series B ES0313546014	09/30/2003 277	91,275.39 25,283,283.03 91.28%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	1.3160% 02/26/2010 306.97 Gross 251.72 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Sequential	A2 AA	A2 A+	
Series C ES0313546022	09/30/2003 270	91,357.84 24,666,616.80 91.36%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	2.0660% 02/26/2010 482.35 Gross 395.53 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Sequential	Baa3 A	Baa3 BBB+	
Total		616,665,281.34	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	7.48	6.55	5.76	5.08	4.53	4.09	3.76	3.41
		Date	05/20/2017	06/16/2016	09/02/2015	12/27/2014	06/10/2014	01/02/2014	09/01/2013	04/25/2013	
	Final Maturity	Years	13.25	12.00	10.75	9.49	8.49	7.74	7.25	6.49	6.49
		Date	02/26/2023	11/26/2021	08/26/2020	05/26/2019	05/26/2018	08/26/2017	02/26/2017	05/26/2016	
Series B	Without optional redemption *	Average life	Years	8.27	7.35	6.57	5.92	5.36	4.88	4.46	4.10
		Date	03/06/2018	04/04/2017	06/25/2016	10/29/2015	04/08/2015	10/14/2014	05/16/2014	01/04/2014	
	Final Maturity	Years	26.26	26.26	26.26	26.26	26.26	26.26	26.26	26.26	26.26
		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	7.48	6.55	5.76	5.08	4.53	4.09	3.76	3.41
		Date	05/20/2017	06/16/2016	09/02/2015	12/27/2014	06/10/2014	01/02/2014	09/01/2013	04/25/2013	
	Final Maturity	Years	13.25	12.00	10.75	9.49	8.49	7.74	7.25	6.49	6.49
		Date	02/26/2023	11/26/2021	08/26/2020	05/26/2019	05/26/2018	08/26/2017	02/26/2017	05/26/2016	
Series C	Without optional redemption *	Average life	Years	8.27	7.35	6.57	5.92	5.36	4.88	4.46	4.10
		Date	03/06/2018	04/04/2017	06/25/2016	10/29/2015	04/08/2015	10/14/2014	05/16/2014	01/04/2014	
	Final Maturity	Years	26.26	26.26	26.26	26.26	26.26	26.26	26.26	26.26	26.26
		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	% CE	% CE	% CE
Series A	91.90%	566,715,381.51	10.40%	95.95%	1,295,300,000.00
Series B	4.10%	25,283,283.03	6.30%	2.05%	27,700,000.00
Series C	4.00%	24,666,616.80	2.30%	2.00%	27,000,000.00
Issue of Bonds		616,665,281.34			1,350,000,000.00
Reserve Fund	2.30%	14,183,301.47	1.15%		15,525,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	14,998,448.46	0.730%	
Servicer ppal collect not yet credited	2,269,416.43		
Servicer ints collect not yet credited	594,429.48		
Liabilities	Available	Balance	Interest
Subordinated Loan		14,183,301.47	1.720%
Start-up Loan		0.00	

Collateral: Residential mortgage loans

General			
	Current	At constitution date	
		Count	Count
Count	9,714	14,973	
Principal			
Principal outstanding	614,059,582.82	1,350,011,122.77	
Average loan	63,213.88	90,163.03	
Minimum	1.19	23,621.12	
Maximum	255,996.87	295,941.28	
Interest rate			
Weighted average (wac)	2.60%	3.25%	
Minimum	1.64%	2.41%	
Maximum	5.85%	5.00%	
Final maturity			
Weighted average (WARM) (months)	204	277	
Minimum	12/04/2009	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		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.98	7.06	0.04	6.96
10.01 - 20%	3.89	15.81	0.56	17.00
20.01 - 30%	7.85	25.65	2.28	25.68
30.01 - 40%	11.80	35.26	5.08	35.51
40.01 - 50%	16.35	45.11	8.60	45.30
50.01 - 60%	19.62	55.06	13.22	55.28
60.01 - 70%	26.22	65.28	17.49	65.25
70.01 - 80%	10.80	73.80	25.23	75.87
80.01 - 90%	2.49	82.93	21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALT)	52.18		67.83	
Minimum	0.00		0.08	
Maximum	86.30		98.81	

BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 11/30/2009
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

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.62%	0.46%	0.44%	0.51%	0.69%
Annual Percentage Rate (CPR)	7.24%	5.43%	5.20%	5.98%	8.01%

Geographic distribution

	Current	At constitution date
Andalucia	9.82%	9.70%
Aragon	1.72%	1.73%
Asturias	2.13%	2.04%
Balearic Islands	1.63%	1.72%
Basque Country	7.28%	6.87%
Canary Islands	3.79%	3.86%
Cantabria	2.64%	2.61%
Castilla-La Mancha	2.43%	2.38%
Castilla-Leon	4.83%	4.86%
Catalonia	22.20%	21.63%
Extremadura	0.44%	0.52%
Galicia	3.50%	3.28%
La Rioja	0.32%	0.34%
Madrid	27.50%	28.89%
Melilla	0.01%	0.00%
Murcia	1.67%	1.67%
Navarra	0.55%	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							
Delinquencies											
Up to 1 month	190	38,997.49	17,569.97	0.00	56,567.46	25.42	12,970,276.59	13,026,844.05	72.09		49.21
from > 1 to ≤ 2 months	40	22,325.50	10,916.73	0.00	33,242.23	14.94	2,744,514.81	2,777,757.04	15.37		48.53
from > 2 to ≤ 3 months	17	11,628.20	8,920.71	0.00	20,548.91	9.23	1,184,159.42	1,204,708.33	6.67		46.62
from > 3 to ≤ 6 months	5	4,249.51	3,407.59	0.00	7,657.10	3.44	267,256.39	274,913.49	1.52		54.63
from > 6 to < 12 months	3	4,452.52	4,128.74	0.00	8,581.26	3.86	121,470.42	130,051.68	0.72		63.22
from ≥ 12 to < 18 months	3	10,461.28	15,948.94	0.00	26,410.22	11.87	281,412.13	307,822.35	1.70		61.83
from ≥ 18 to < 24 months	2	8,655.30	8,286.09	0.00	16,941.39	7.61	80,385.18	97,326.57	0.54		41.65
from ≥ 2 years	4	22,168.30	30,430.59	0.00	52,598.89	23.63	199,284.81	251,883.70	1.39		79.37
Subtotal	264	122,938.10	99,609.36	0.00	222,547.46	100.00	17,848,759.75	18,071,307.21	100.00		49.46
Doubt debts (subjectives)											
	0	0.00	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	264	122,938.10	99,609.36	0.00	222,547.46		17,848,759.75	18,071,307.21			49.46