

**Brief report**

**Date:** 12/31/2009  
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**Date of constitution**  
 09/25/2003

**VAT Reg. no.**  
 V83756114

**Management Company**  
 Europea de Titulización S.G.F.T

**Originator**  
 Bankinter

**Servicer**  
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**Lead Managers**  
 Morgan Stanley  
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 Société Générale

**Bond Underwriters and Placement Agents**  
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 Fortis Bank

Ahorro Corporación S.V.  
 Bear Stearns  
 EBN Banco  
 Santander Central Hispano  
 Bankinter

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**Register of Book Securities**  
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**Treasury Account**  
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**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	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
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	A2
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	Baa3
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
Series A	With optional redemption *	Years	7.21	6.32	5.55	4.94	4.41	3.99	3.61	3.32	
		Date	03/14/2017	04/23/2016	07/20/2015	12/09/2014	05/28/2014	12/25/2013	08/09/2013	04/24/2013	
	Final Maturity	Years	12.91	11.66	10.41	9.41	8.41	7.66	6.91	6.41	
		Date	11/26/2022	08/26/2021	05/26/2020	05/26/2019	05/26/2018	08/26/2017	11/26/2016	05/26/2016	
Series B	Without optional redemption *	Years	8.03	7.14	6.39	5.76	5.22	4.75	4.35	4.00	
		Date	01/07/2018	02/17/2017	05/21/2016	10/03/2015	03/19/2015	10/01/2014	05/08/2014	12/31/2013	
	Final Maturity	Years	26.17	26.17	26.17	26.17	26.17	26.17	26.17	26.17	
		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 *	Years	7.21	6.32	5.55	4.94	4.41	3.99	3.61	3.32	
		Date	03/14/2017	04/23/2016	07/20/2015	12/09/2014	05/28/2014	12/25/2013	08/09/2013	04/24/2013	
	Final Maturity	Years	12.91	11.66	10.41	9.41	8.41	7.66	6.91	6.41	
		Date	11/26/2022	08/26/2021	05/26/2020	05/26/2019	05/26/2018	08/26/2017	11/26/2016	05/26/2016	
Series C	Without optional redemption *	Years	8.03	7.14	6.39	5.76	5.22	4.75	4.35	4.00	
		Date	01/07/2018	02/17/2017	05/21/2016	10/03/2015	03/19/2015	10/01/2014	05/08/2014	12/31/2013	
	Final Maturity	Years	26.17	26.17	26.17	26.17	26.17	26.17	26.17	26.17	
		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
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)			
	Available	Balance	Interest
<b>Assets</b>			
Treasury Account		24,532,999.10	0.730%
Servicer ppal collect not yet credited		4,422,718.74	
Servicer ints collect not yet credited		437,680.68	
<b>Liabilities</b>			
Subordinated Loan		13,172,914.99	1.720%
Start-up Loan		0.00	

**Collateral: Residential mortgage loans**

General			
	Current	At constitution date	
Count	9,666	14,973	
Principal			
Principal outstanding	603,832,226.23	1,350,011,122.77	
Average loan	62,469.71	90,163.03	
Minimum	2.71	23,621.12	
Maximum	255,243.52	295,941.28	
Interest rate			
Weighted average (wac)	2.31%	3.25%	
Minimum	1.63%	2.41%	
Maximum	4.96%	5.00%	
Final maturity			
Weighted average (WARM) (months)	203	277	
Minimum	01/02/2010	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%	1.01	6.95	0.04	6.96
10.01 - 20%	4.02	15.68	0.56	17.00
20.01 - 30%	7.99	25.54	2.28	25.68
30.01 - 40%	12.16	35.31	5.08	35.51
40.01 - 50%	16.42	45.15	8.60	45.30
50.01 - 60%	19.51	55.07	13.22	55.28
60.01 - 70%	26.11	65.21	17.49	65.25
70.01 - 80%	10.41	73.75	25.23	75.87
80.01 - 90%	2.37	82.86	21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALT)	51.86		67.83	
Minimum	0.00		0.08	
Maximum	86.05		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)	1.14%	0.72%	0.56%	0.52%	0.70%
Annual Percentage Rate (CPR)	12.89%	8.33%	6.50%	6.11%	8.07%

### Geographic distribution

	Current	At constitution date
Andalucia	9.81%	9.70%
Aragon	1.72%	1.73%
Asturias	2.14%	2.04%
Balearic Islands	1.63%	1.72%
Basque Country	7.26%	6.87%
Canary Islands	3.79%	3.86%
Cantabria	2.63%	2.61%
Castilla-La Mancha	2.44%	2.38%
Castilla-Leon	4.82%	4.86%
Catalonia	22.21%	21.63%
Extremadura	0.44%	0.52%
Galicia	3.51%	3.28%
La Rioja	0.32%	0.34%
Madrid	27.49%	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	%				
<b>Delinquencies</b>										
Up to 1 month	158	33,169.71	12,955.29	0.00	46,125.00	21.28	10,565,469.40	10,611,594.40	66.99	49.75
from > 1 to ≤ 2 months	32	16,757.06	8,055.94	0.00	24,813.00	11.45	2,412,803.65	2,437,616.65	15.39	51.15
from > 2 to ≤ 3 months	20	16,284.75	10,186.59	0.00	26,471.34	12.21	1,563,052.39	1,589,523.73	10.03	52.72
from > 3 to ≤ 6 months	7	6,765.90	3,779.12	0.00	10,545.02	4.86	403,540.14	414,085.16	2.61	46.94
from > 6 to < 12 months	2	2,237.23	1,796.83	0.00	4,034.06	1.86	73,212.97	77,247.03	0.49	63.12
from ≥ 12 to < 18 months	4	14,245.50	19,095.47	0.00	33,340.97	15.38	328,100.65	361,441.62	2.28	62.19
from ≥ 18 to < 24 months	2	9,166.37	8,430.98	0.00	17,597.35	8.12	79,874.11	97,471.46	0.62	41.72
from ≥ 2 years	4	22,886.50	30,945.62	0.00	53,832.12	24.84	198,566.61	252,398.73	1.59	79.53
Subtotal	229	121,513.02	95,245.84	0.00	216,758.86	100.00	15,624,619.92	15,841,378.78	100.00	50.70
<b>Doubt debts (subjectives)</b>										
	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
<b>Total</b>	<b>229</b>	<b>121,513.02</b>	<b>95,245.84</b>	<b>0.00</b>	<b>216,758.86</b>		<b>15,624,619.92</b>	<b>15,841,378.78</b>		<b>50.70</b>