

Brief report

Date: 02/28/2010
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
 Morgan Stanley
 Société Générale

Other
 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		Interest type	Reference rate and margin	Interest Rate	Redemption		Rating	
				(Bond Unit / Series Total / %Factor)					Next coupon	Final maturity (legal)		Next
				Current	Original		Payment Date				Current	Original
Series A	ES0313546006	09/30/2003	12,953	42,107.44	100,000.00	Floating	3-M Euribor+0.230%	0.8890%	08/26/2038	05/26/2010	Aaa	Aaa
				545,417,670.32	1,295,300,000.00		26.Feb/May/Aug/Nov	05/26/2010	Quarterly	"Pass-Through"		
				42.11%				92.54 Gross	26.Feb/May/Aug/Nov			
								74.96 Net				
Series B	ES0313546014	09/30/2003	277	87,845.16	100,000.00	Floating	3-M Euribor+0.600%	1.2590%	08/26/2038	To be determined	A2	A2
				24,333,109.32	27,700,000.00		26.Feb/May/Aug/Nov	05/26/2010	Quarterly	"Pass-Through"	AA	A+
				87.85%				273.42 Gross	26.Feb/May/Aug/Nov	Pro rata		
								221.47 Net		deferred start /		
										Sequential		
Series C	ES0313546022	09/30/2003	270	87,924.51	100,000.00	Floating	3-M Euribor+1.350%	2.0090%	08/26/2038	To be determined	Baa3	Baa3
				23,739,617.70	27,000,000.00		26.Feb/May/Aug/Nov	05/26/2010	Quarterly	"Pass-Through"	A	BBB+
				87.92%				436.69 Gross	26.Feb/May/Aug/Nov	Pro rata		
								353.72 Net		deferred start /		
										Sequential		
Total				593,490,397.34	1,350,000,000.00							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)													
Series	Option	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	7.24	6.35	5.58	4.97	4.43	4.01	3.63	3.33		
		Date	05/25/2017	07/03/2016	09/28/2015	02/16/2015	08/04/2014	03/02/2014	10/13/2013	06/27/2013			
	Final Maturity	Years	12.75	11.50	10.25	9.24	8.24	7.50	6.75	6.24	6.24		
	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 *	Average life	Years	8.08	7.19	6.45	5.81	5.27	4.81	4.40	4.05		
		Date	03/26/2018	05/07/2017	08/08/2016	12/21/2015	06/06/2015	12/18/2014	07/24/2014	03/18/2014			
	Final Maturity	Years	26.01	26.01	26.01	26.01	26.01	26.01	26.01	26.01	26.01		
	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	7.24	6.35	5.58	4.97	4.43	4.01	3.63	3.33		
		Date	05/25/2017	07/03/2016	09/28/2015	02/16/2015	08/04/2014	03/02/2014	10/13/2013	06/27/2013			
	Final Maturity	Years	12.75	11.50	10.25	9.24	8.24	7.50	6.75	6.24	6.24		
	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 *	Average life	Years	8.08	7.19	6.45	5.81	5.27	4.81	4.40	4.05		
		Date	03/26/2018	05/07/2017	08/08/2016	12/21/2015	06/06/2015	12/18/2014	07/24/2014	03/18/2014			
	Final Maturity	Years	26.01	26.01	26.01	26.01	26.01	26.01	26.01	26.01	26.01		
	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%	545,417,670.32	10.40%	95.95%	1,295,300,000.00
Series B	4.10%	24,333,109.32	6.30%	2.05%	27,700,000.00
Series C	4.00%	23,739,617.70	2.30%	2.00%	27,000,000.00
Issue of Bonds		593,490,397.34			1,350,000,000.00
Reserve Fund	2.30%	13,650,279.14	1.15%		15,525,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	13,951,534.58	0.670%	
Servicer ppal collect not yet credited	2,592,472.46		
Servicer ints collect not yet credited	506,184.31		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		12,755,003.42	1.660%
Subordinated Loan S/T		895,275.72	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans

General			
	Current	At constitution date	
Count	9,531	14,973	
Principal			
Principal outstanding	591,091,429.58	1,350,011,122.77	
Average loan	62,017.78	90,163.03	
Minimum	12.67	23,621.12	
Maximum	253,733.37	295,941.28	
Interest rate			
Weighted average (wac)	2.13%	3.25%	
Minimum	1.63%	2.41%	
Maximum	3.64%	5.00%	
Final maturity			
Weighted average (WARM) (months)	201	277	
Minimum	03/03/2010	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%	1.05	7.00	0.04	6.96
10.01 - 20%	4.04	15.71	0.56	17.00
20.01 - 30%	8.23	25.56	2.28	25.68
30.01 - 40%	12.45	35.40	5.08	35.51
40.01 - 50%	16.52	45.16	8.60	45.30
50.01 - 60%	19.59	55.04	13.22	55.28
60.01 - 70%	26.17	65.06	17.49	65.25
70.01 - 80%	9.82	73.74	25.23	75.87
80.01 - 90%	2.13	82.73	21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)	51.49		67.83	
Minimum	0.01		0.08	
Maximum	85.56		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)	0.53%	0.74%	0.60%	0.53%	0.70%
Annual Percentage Rate (CPR)	6.12%	8.57%	7.02%	6.15%	8.03%

Geographic distribution

	Current	At constitution date
Andalucia	9.84%	9.70%
Aragon	1.70%	1.73%
Asturias	2.16%	2.04%
Balearic Islands	1.64%	1.72%
Basque Country	7.24%	6.87%
Canary Islands	3.81%	3.86%
Cantabria	2.62%	2.61%
Castilla-La Mancha	2.47%	2.38%
Castilla-Leon	4.84%	4.86%
Catalonia	22.22%	21.63%
Extremadura	0.45%	0.52%
Galicia	3.50%	3.28%
La Rioja	0.32%	0.34%
Madrid	27.47%	28.89%
Melilla	0.01%	0.00%
Murcia	1.67%	1.67%
Navarra	0.56%	0.50%
Valencia	7.49%	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	183	42,079.90	11,038.12	0.00	53,118.02	23.15	11,842,758.87	11,895,876.89	70.35	46.99
from > 1 to ≤ 2 months	31	16,565.05	7,981.24	0.00	24,546.29	10.70	2,453,708.43	2,478,254.72	14.66	58.43
from > 2 to ≤ 3 months	17	16,669.77	6,393.73	0.00	23,063.50	10.05	1,140,698.04	1,163,761.54	6.88	41.31
from > 3 to ≤ 6 months	8	10,410.41	6,233.14	0.00	16,643.55	7.25	557,676.34	574,319.89	3.40	58.90
from > 6 to < 12 months	3	3,809.11	2,586.02	0.00	6,395.13	2.79	113,857.18	120,252.31	0.71	49.95
from ≥ 12 to < 18 months	2	10,394.26	13,730.42	0.00	24,124.68	10.51	253,947.80	278,072.48	1.64	63.50
from ≥ 18 to < 24 months	3	9,974.82	11,802.94	0.00	21,777.76	9.49	122,126.41	143,904.17	0.85	61.51
from ≥ 2 years	4	28,312.10	31,463.71	0.00	59,775.81	26.05	195,421.49	255,197.30	1.51	61.50
Subtotal	251	138,215.42	91,229.32	0.00	229,444.74	100.00	16,680,194.56	16,909,639.30	100.00	48.76
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	251	138,215.42	91,229.32	0.00	229,444.74		16,680,194.56	16,909,639.30		48.76