

BANKINTER 6 Fondo de Titulización de Activos



Brief report

Date: 06/30/2010
Currency: EUR

Date of constitution
09/25/2003

VAT Reg. no.
V83756114

Management Company
Europa 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 Blanco
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
Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

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		
		Current	Original			Final maturity (legal)	Next	Moody's / S&P	Current	Original
Series A ES0313546006	09/30/2003 12.953	40,929.80 530,163,699.40 40.93%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	0.9270% 08/26/2010 96.96 Gross 78.54 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	08/26/2010 "Pass-Through"	Aaa Aaa	Aaa Aaa	
Series B ES0313546014	09/30/2003 277	85,388.34 23,652,570.18 85.39%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	1.2970% 08/26/2010 283.02 Gross 229.25 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	85,465.48 23,075,679.60 85.47%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	2.0470% 08/26/2010 447.09 Gross 362.14 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		576,891,949.18	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		
Series A	With optional redemption *	Average life	7.04	6.18	5.43	4.83	4.31	3.94	3.57	3.28			
		Final Maturity	12.42	11.16	9.91	8.91	7.91	7.41	6.67	6.16			
		Date	07/13/2017	08/31/2016	12/03/2015	04/29/2015	10/18/2014	06/08/2014	01/22/2014	10/08/2013			
	Without optional redemption *	Average life	7.89	7.04	6.32	5.71	5.18	4.73	4.34	4.00			
		Final Maturity	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68			
		Date	05/17/2018	07/11/2017	10/21/2016	03/12/2016	09/03/2015	03/22/2015	10/30/2014	06/27/2014			
Series B	With optional redemption *	Average life	7.04	6.18	5.43	4.83	4.31	3.94	3.57	3.28			
		Final Maturity	12.42	11.16	9.91	8.91	7.91	7.41	6.67	6.16			
		Date	07/13/2017	08/31/2016	12/03/2015	04/29/2015	10/18/2014	06/08/2014	01/22/2014	10/08/2013			
	Without optional redemption *	Average life	7.89	7.04	6.32	5.71	5.18	4.73	4.34	4.00			
		Final Maturity	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68			
		Date	05/17/2018	07/11/2017	10/21/2016	03/12/2016	09/03/2015	03/22/2015	10/30/2014	06/27/2014			
Series C	With optional redemption *	Average life	7.04	6.18	5.43	4.83	4.31	3.94	3.57	3.28			
		Final Maturity	12.42	11.16	9.91	8.91	7.91	7.41	6.67	6.16			
		Date	07/13/2017	08/31/2016	12/03/2015	04/29/2015	10/18/2014	06/08/2014	01/22/2014	10/08/2013			
	Without optional redemption *	Average life	7.89	7.04	6.32	5.71	5.18	4.73	4.34	4.00			
		Final Maturity	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68			
		Date	05/17/2018	07/11/2017	10/21/2016	03/12/2016	09/03/2015	03/22/2015	10/30/2014	06/27/2014			

* 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%	530,163,699.40	10.44%	95.95%	1,295,300,000.00
Series B	4.10%	23,652,570.18	6.34%	2.05%	27,700,000.00
Series C	4.00%	23,075,679.60	2.34%	2.00%	27,000,000.00
Issue of Bonds		576,891,949.18			1,350,000,000.00
Reserve Fund	2.34%	13,500,000.00	1.15%		15,525,000.00

Other financial operations (current)			
	Available	Balance	Interest
Assets			
Treasury Account		21,613,020.23	0.710%
Servicer ppal collect not yet credited		1,615,361.67	
Servicer ints collect not yet credited		308,125.79	
Liabilities			
Subordinated Loan L/T		12,560,166.45	1.700%
Subordinated Loan S/T		939,833.55	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans

General			
	Current	At constitution date	
Count	9,352	14,973	
Principal			
Principal outstanding	568,500,284.70	1,350,011,122.77	
Average loan	60,789.17	90,163.03	
Minimum	12.03	23,621.12	
Maximum	250,699.21	295,941.28	
Interest rate			
Weighted average (wac)	1.91%	3.25%	
Minimum	1.62%	2.41%	
Maximum	3.15%	5.00%	
Final maturity			
Weighted average (WARM) (months)	198	277	
Minimum	07/03/2010	02/28/2005	
Maximum	12/29/2035	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%	1.14	6.98	0.04	6.96
10.01 - 20%	4.27	15.78	0.56	17.00
20.01 - 30%	8.57	25.63	2.28	25.68
30.01 - 40%	12.85	35.38	5.08	35.51
40.01 - 50%	17.01	45.19	8.60	45.30
50.01 - 60%	19.96	55.11	13.22	55.28
60.01 - 70%	25.87	64.86	17.49	65.25
70.01 - 80%	8.67	73.73	25.23	75.87
80.01 - 90%	1.66	82.30	21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)	50.72		67.83	
Minimum	0.01		0.08	
Maximum	84.58		98.81	

Europa de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
Only the information communicated by Europa de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.44%	0.40%	0.46%	0.51%	0.68%
Annual Percentage Rate (CPR)	5.12%	4.71%	5.34%	5.94%	7.88%

Geographic distribution

	Current	At constitution date
Andalucia	9.80%	9.70%
Aragon	1.71%	1.73%
Asturias	2.17%	2.04%
Balearic Islands	1.65%	1.72%
Basque Country	7.26%	6.87%
Canary Islands	3.82%	3.86%
Cantabria	2.64%	2.61%
Castilla-La Mancha	2.47%	2.38%
Castilla-Leon	4.83%	4.86%
Catalonia	22.33%	21.63%
Extremadura	0.45%	0.52%
Galicia	3.51%	3.28%
La Rioja	0.32%	0.34%
Madrid	27.38%	28.89%
Melilla	0.01%	0.00%
Murcia	1.68%	1.67%
Navarra	0.55%	0.50%
Valencia	7.42%	7.40%

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	155	33,220.44	8,168.97	0.00	41,389.41	19.46	10,541,750.13	10,583,139.54	69.29	47.08
from > 1 to ≤ 2 months	28	19,644.41	5,047.91	0.00	24,692.32	11.61	2,007,628.74	2,032,321.06	13.31	49.80
from > 2 to ≤ 3 months	18	12,210.16	5,076.98	0.00	17,287.14	8.13	1,080,881.65	1,098,168.79	7.19	49.21
from > 3 to ≤ 6 months	7	7,843.08	3,678.20	0.00	11,521.28	5.42	429,583.00	441,104.28	2.89	46.61
from > 6 to < 12 months	8	16,544.45	8,360.89	0.00	24,905.34	11.71	482,032.14	506,937.48	3.32	59.01
from ≥ 12 to < 18 months	1	1,781.82	1,181.13	0.00	2,962.95	1.39	31,605.38	34,568.33	0.23	67.11
from ≥ 18 to < 24 months	3	18,465.73	20,669.46	0.00	39,135.19	18.40	299,708.24	338,843.43	2.22	65.40
from ≥ 2 years	4	22,427.24	28,342.56	0.00	50,769.80	23.87	187,164.43	237,934.23	1.56	61.07
Subtotal	224	132,137.33	80,526.10	0.00	212,663.43	100.00	15,060,353.71	15,273,017.14	100.00	48.40
<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	224	132,137.33	80,526.10	0.00	212,663.43		15,060,353.71	15,273,017.14		48.40

Additional information