

**Brief report**

**Date:** 09/30/2010  
**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 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 N° 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	39,762.45 515,043,014.85 39.76%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	1.1190% 11/26/2010 113.71 Gross 92.11 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	11/26/2010 "Pass-Through"	Aaa AAA	Aaa AAA	
Series B ES0313546014	09/30/2003 277	82,953.00 22,977,981.00 82.95%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	1.4890% 11/26/2010 315.65 Gross 255.68 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	83,027.94 22,417,543.80 83.03%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	2.2390% 11/26/2010 475.08 Gross 384.81 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		560,438,539.65	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 *	Average life	Years	6.86	6.01	5.33	4.74	4.28	3.87	3.49	3.21		
		Final Maturity	Years	08/08/2017	10/01/2016	01/28/2016	06/27/2015	01/08/2015	08/11/2014	03/28/2014	12/13/2013		
	Without optional redemption *	Average life	Years	7.77	6.95	6.24	5.64	5.13	4.69	4.30	3.96		
		Final Maturity	Years	07/07/2018	09/08/2017	12/25/2016	05/21/2016	11/15/2015	06/06/2015	01/16/2015	09/15/2014		
	Series B	With optional redemption *	Average life	Years	6.86	6.01	5.33	4.74	4.28	3.87	3.49	3.21	
			Final Maturity	Years	08/08/2017	10/01/2016	01/28/2016	06/27/2015	01/08/2015	08/11/2014	03/28/2014	12/13/2013	
Without optional redemption *		Average life	Years	7.77	6.95	6.24	5.64	5.13	4.69	4.30	3.96		
		Final Maturity	Years	07/07/2018	09/08/2017	12/25/2016	05/21/2016	11/15/2015	06/06/2015	01/16/2015	09/15/2014		
Series C		With optional redemption *	Average life	Years	6.86	6.01	5.33	4.74	4.28	3.87	3.49	3.21	
			Final Maturity	Years	08/08/2017	10/01/2016	01/28/2016	06/27/2015	01/08/2015	08/11/2014	03/28/2014	12/13/2013	
	Without optional redemption *	Average life	Years	7.77	6.95	6.24	5.64	5.13	4.69	4.30	3.96		
		Final Maturity	Years	07/07/2018	09/08/2017	12/25/2016	05/21/2016	11/15/2015	06/06/2015	01/16/2015	09/15/2014		

\* 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%	515,043,014.85	10.51%	95.95%	1,295,300,000.00
Series B	4.10%	22,977,981.00	6.41%	2.05%	27,700,000.00
Series C	4.00%	22,417,543.80	2.41%	2.00%	27,000,000.00
Issue of Bonds		560,438,539.65			1,350,000,000.00
Reserve Fund	2.41%	13,500,000.00	1.15%		15,525,000.00

Other financial operations (current)			
	Available	Balance	Interest
<b>Assets</b>			
Treasury Account		19,543,055.10	0.900%
Servicer ppal collect not yet credited		1,436,432.92	
Servicer ints collect not yet credited		283,138.24	
<b>Liabilities</b>			
Subordinated Loan L/T		13,500,000.00	1.890%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

**Collateral: Residential mortgage loans**

General			
	Current	At constitution date	
Count	9,244	14,973	
Principal			
Principal outstanding	554,270,099.59	1,350,011,122.77	
Average loan	59,959.98	90,163.03	
Minimum	24.36	23,621.12	
Maximum	248,411.43	295,941.28	
Interest rate			
Weighted average (wac)	1.88%	3.25%	
Minimum	1.62%	2.41%	
Maximum	3.00%	5.00%	
Final maturity			
Weighted average (WARM) (months)	196	277	
Minimum	10/02/2010	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%	1.19	6.92	0.04	6.96
10.01 - 20%	4.36	15.73	0.56	17.00
20.01 - 30%	8.87	25.53	2.28	25.68
30.01 - 40%	13.20	35.34	5.08	35.51
40.01 - 50%	17.22	45.18	8.60	45.30
50.01 - 60%	20.73	55.20	13.22	55.28
60.01 - 70%	25.17	64.74	17.49	65.25
70.01 - 80%	7.89	73.72	25.23	75.87
80.01 - 90%	1.38	81.92	21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)	50.16		67.83	
Minimum	0.01		0.08	
Maximum	83.84		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)	0.24%	0.27%	0.33%	0.48%	0.67%
Annual Percentage Rate (CPR)	2.85%	3.17%	3.95%	5.58%	7.72%

### Geographic distribution

	Current	At constitution date
Andalucia	9.83%	9.70%
Aragon	1.68%	1.73%
Asturias	2.18%	2.04%
Balearic Islands	1.63%	1.72%
Basque Country	7.27%	6.87%
Canary Islands	3.79%	3.86%
Cantabria	2.65%	2.61%
Castilla-La Mancha	2.47%	2.38%
Castilla-Leon	4.83%	4.86%
Catalonia	22.45%	21.63%
Extremadura	0.45%	0.52%
Galicia	3.53%	3.28%
La Rioja	0.32%	0.34%
Madrid	27.23%	28.89%
Melilla	0.01%	0.00%
Murcia	1.66%	1.67%
Navarra	0.56%	0.50%
Valencia	7.39%	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	157	37,567.37	7,454.18	0.00	45,021.55	19.79	10,428,146.46	10,473,168.01	68.39	46.38
from > 1 to ≤ 2 months	29	18,039.00	5,162.95	0.00	23,201.95	10.20	2,025,783.21	2,048,985.16	13.38	50.90
from > 2 to ≤ 3 months	16	16,514.65	4,105.97	0.00	20,620.62	9.06	1,005,336.34	1,025,956.96	6.70	43.21
from > 3 to ≤ 6 months	9	13,162.92	4,040.80	0.00	17,203.72	7.56	557,143.82	574,347.54	3.75	43.86
from > 6 to < 12 months	10	24,237.85	10,562.01	0.00	34,799.86	15.30	529,280.18	564,080.04	3.68	59.24
from ≥ 12 to < 18 months	2	6,169.66	3,422.19	0.00	9,591.85	4.22	130,456.94	140,048.79	0.91	63.32
from ≥ 18 to < 24 months	1	11,380.06	13,289.46	0.00	24,669.52	10.84	202,489.26	227,158.78	1.48	64.07
from ≥ 2 years	4	21,483.17	30,900.99	0.00	52,384.16	23.03	206,997.07	259,381.23	1.69	79.36
Subtotal	228	148,554.68	78,938.55	0.00	227,493.23	100.00	15,085,633.28	15,313,126.51	100.00	47.64
<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	228	148,554.68	78,938.55	0.00	227,493.23		15,085,633.28	15,313,126.51		47.64

#### Additional information