

Brief report

Date: 10/31/2010
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 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	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	6.77	5.93	5.26	4.68	4.22	3.81	3.50	3.16		
		Final Maturity	Years	08/04/2017	10/02/2016	02/01/2016	07/03/2015	01/17/2015	08/21/2014	04/28/2014	12/26/2013		
	Without optional redemption *	Average life	Years	7.68	6.86	6.17	5.58	5.07	4.64	4.26	3.92		
		Final Maturity	Years	07/03/2018	09/08/2017	12/30/2016	05/28/2016	11/25/2015	06/18/2015	01/31/2015	10/01/2014		
	Series B	With optional redemption *	Average life	Years	6.77	5.93	5.26	4.68	4.22	3.81	3.50	3.16	
			Final Maturity	Years	08/04/2017	10/02/2016	02/01/2016	07/03/2015	01/17/2015	08/21/2014	04/28/2014	12/26/2013	
Without optional redemption *		Average life	Years	7.68	6.86	6.17	5.58	5.07	4.64	4.26	3.92		
		Final Maturity	Years	07/03/2018	09/08/2017	12/30/2016	05/28/2016	11/25/2015	06/18/2015	01/31/2015	10/01/2014		
Series C		With optional redemption *	Average life	Years	6.77	5.93	5.26	4.68	4.22	3.81	3.50	3.16	
			Final Maturity	Years	08/04/2017	10/02/2016	02/01/2016	07/03/2015	01/17/2015	08/21/2014	04/28/2014	12/26/2013	
	Without optional redemption *	Average life	Years	7.68	6.86	6.17	5.58	5.07	4.64	4.26	3.92		
		Final Maturity	Years	07/03/2018	09/08/2017	12/30/2016	05/28/2016	11/25/2015	06/18/2015	01/31/2015	10/01/2014		

* 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)		
Assets	Balance	Interest
Treasury Account	24,998,052.57	0.900%
Servicer ppal collect not yet credited	1,724,267.82	
Servicer ints collect not yet credited	309,377.87	
Liabilities	Available	Balance
Subordinated Loan L/T		13,500,000.00
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	9,207	14,973	
Principal			
Principal outstanding	549,361,103.03	1,350,011,122.77	
Average loan	59,667.76	90,163.03	
Minimum	76.58	23,621.12	
Maximum	247,654.52	295,941.28	
Interest rate			
Weighted average (wac)	1.89%	3.25%	
Minimum	1.57%	2.41%	
Maximum	3.00%	5.00%	
Final maturity			
Weighted average (WARM) (months)	195	277	
Minimum	11/06/2010	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	% LTV
0.01 - 10%	1.21	6.90	0.04
10.01 - 20%	4.39	15.69	0.56
20.01 - 30%	9.08	25.52	2.28
30.01 - 40%	13.42	35.41	5.08
40.01 - 50%	17.10	45.21	8.60
50.01 - 60%	21.03	55.21	13.22
60.01 - 70%	24.96	64.71	17.49
70.01 - 80%	7.53	73.70	25.23
80.01 - 90%	1.30	81.77	21.50
90.01 - 100%			5.99
Weighted average (WALTV)	49.94		67.83
Minimum	0.06		0.08
Maximum	83.59		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)	0.31%	0.26%	0.33%	0.47%	0.66%
Annual Percentage Rate (CPR)	3.65%	3.11%	3.88%	5.52%	7.67%

Geographic distribution

	Current	At constitution date
Andalucia	9.86%	9.70%
Aragon	1.68%	1.73%
Asturias	2.19%	2.04%
Balearic Islands	1.64%	1.72%
Basque Country	7.27%	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	22.46%	21.63%
Extremadura	0.45%	0.52%
Galicia	3.54%	3.28%
La Rioja	0.32%	0.34%
Madrid	27.25%	28.89%
Melilla	0.01%	0.00%
Murcia	1.66%	1.67%
Navarra	0.56%	0.50%
Valencia	7.38%	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	152	34,625.29	7,912.42	0.00	42,537.71	18.25	10,453,806.16	10,496,343.87	70.10	45.35
from > 1 to ≤ 2 months	22	12,086.64	3,639.27	0.00	15,725.91	6.75	1,499,580.11	1,515,306.02	10.12	49.85
from > 2 to ≤ 3 months	14	14,853.54	4,038.61	0.00	18,892.15	8.10	968,812.05	987,704.20	6.60	45.11
from > 3 to ≤ 6 months	9	18,938.40	3,979.64	0.00	22,918.04	9.83	598,630.01	621,548.05	4.15	41.30
from > 6 to < 12 months	11	26,656.79	11,507.11	0.00	38,163.90	16.37	624,465.34	662,629.24	4.43	55.49
from ≥ 12 to < 18 months	4	10,277.83	5,441.72	0.00	15,719.55	6.74	186,871.27	202,590.82	1.35	60.20
from ≥ 18 to < 24 months	1	12,013.01	13,589.82	0.00	25,602.83	10.98	201,856.31	227,459.14	1.52	64.15
from ≥ 2 years	4	22,270.64	31,270.37	0.00	53,541.01	22.97	206,209.60	259,750.61	1.73	79.47
Subtotal	217	151,722.14	81,378.96	0.00	233,101.10	100.00	14,740,230.85	14,973,331.95	100.00	46.66
<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	217	151,722.14	81,378.96	0.00	233,101.10		14,740,230.85	14,973,331.95		46.66

Additional information