

Brief report

Date: 12/31/2010
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 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	38,744.84 501,861,912.52 38.74%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	1.2600% 02/28/2011 127.47 Gross 103.25 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	02/28/2011 "Pass-Through"	Aaa AAA	Aaa AAA	
Series B ES0313546014	09/30/2003 277	80,830.05 22,389,923.85 80.83%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	1.6300% 02/28/2011 344.02 Gross 278.66 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	80,903.07 21,843,828.90 80.90%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	2.3800% 02/28/2011 502.77 Gross 407.24 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		546,095,665.27	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	Years	6.66	5.83	5.18	4.60	4.15	3.74	3.43	3.15		
		Final Maturity	Years	11.66	10.41	9.41	8.41	7.66	6.91	6.41	5.91		
		Date		08/26/2017	10/29/2016	03/02/2016	08/05/2015	02/21/2015	09/27/2014	06/05/2014	02/24/2014		
	Without optional redemption *	Average life	Years	7.58	6.78	6.10	5.52	5.02	4.59	4.22	3.89		
		Final Maturity	Years	25.17	25.17	25.17	25.17	25.17	25.17	25.17	25.17		
		Date		07/28/2018	10/09/2017	02/03/2017	07/06/2016	01/06/2016	08/02/2015	03/18/2015	11/18/2014		
Series B	With optional redemption *	Average life	Years	6.66	5.83	5.18	4.60	4.15	3.74	3.43	3.15		
		Final Maturity	Years	11.66	10.41	9.41	8.41	7.66	6.91	6.41	5.91		
		Date		08/26/2017	10/29/2016	03/02/2016	08/05/2015	02/21/2015	09/27/2014	06/05/2014	02/24/2014		
	Without optional redemption *	Average life	Years	7.58	6.78	6.10	5.52	5.02	4.59	4.22	3.89		
		Final Maturity	Years	25.17	25.17	25.17	25.17	25.17	25.17	25.17	25.17		
		Date		07/28/2018	10/09/2017	02/03/2017	07/06/2016	01/06/2016	08/02/2015	03/18/2015	11/18/2014		
Series C	With optional redemption *	Average life	Years	6.66	5.83	5.18	4.60	4.15	3.74	3.43	3.15		
		Final Maturity	Years	11.66	10.41	9.41	8.41	7.66	6.91	6.41	5.91		
		Date		08/26/2022	05/26/2021	05/26/2020	05/26/2019	08/26/2018	11/26/2017	05/26/2017	11/26/2016		
	Without optional redemption *	Average life	Years	7.58	6.78	6.10	5.52	5.02	4.59	4.22	3.89		
		Final Maturity	Years	25.17	25.17	25.17	25.17	25.17	25.17	25.17	25.17		
		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%	501,861,912.52	10.57%	95.95%	1,295,300,000.00
Series B	4.10%	22,389,923.85	6.47%	2.05%	27,700,000.00
Series C	4.00%	21,843,828.90	2.47%	2.00%	27,000,000.00
Issue of Bonds		546,095,665.27			1,350,000,000.00
Reserve Fund	2.47%	13,500,000.00	1.15%		15,525,000.00

Other financial operations (current)			
	Available	Balance	Interest
Assets			
Treasury Account		23,254,846.29	1.040%
Servicer ppal collect not yet credited		5,173,776.41	
Servicer ints collect not yet credited		258,379.68	
Liabilities			
Subordinated Loan L/T		13,500,000.00	2.030%
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	9,074	14,973	
Principal			
Principal outstanding	532,491,622.06	1,350,011,122.77	
Average loan	58,683.23	90,163.03	
Minimum	4.10	23,621.12	
Maximum	246,137.06	295,941.28	
Interest rate			
Weighted average (wac)	1.95%	3.25%	
Minimum	1.57%	2.41%	
Maximum	3.04%	5.00%	
Final maturity			
Weighted average (WARM) (months)	193	277	
Minimum	01/01/2011	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%	1.31	6.83	0.04	6.96
10.01 - 20%	4.54	15.72	0.56	17.00
20.01 - 30%	9.32	25.55	2.28	25.68
30.01 - 40%	13.79	35.32	5.08	35.51
40.01 - 50%	17.45	45.24	8.60	45.30
50.01 - 60%	21.28	55.31	13.22	55.28
60.01 - 70%	24.19	64.63	17.49	65.25
70.01 - 80%	6.98	73.63	25.23	75.87
80.01 - 90%	1.14	81.43	21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)	49.42		67.83	
Minimum	0.01		0.08	
Maximum	83.10		98.81	

Additional information

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)	1.50%	0.76%	0.52%	0.49%	0.67%
Annual Percentage Rate (CPR)	16.63%	8.74%	6.03%	5.69%	7.75%

Geographic distribution		
	Current	At constitution date
Andalucia	9.90%	9.70%
Aragon	1.67%	1.73%
Asturias	2.20%	2.04%
Balearic Islands	1.66%	1.72%
Basque Country	7.20%	6.87%
Canary Islands	3.86%	3.86%
Cantabria	2.63%	2.61%
Castilla-La Mancha	2.47%	2.38%
Castilla-Leon	4.86%	4.86%
Catalonia	22.40%	21.63%
Extremadura	0.45%	0.52%
Galicia	3.55%	3.28%
La Rioja	0.32%	0.34%
Madrid	27.18%	28.89%
Melilla	0.01%	0.00%
Murcia	1.68%	1.67%
Navarra	0.54%	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	124	24,805.92	4,949.07	0.00	29,754.99	13.68	7,981,535.28	8,011,290.27	59.18	43.29
from > 1 to ≤ 2 months	41	24,983.43	8,288.77	0.00	33,272.20	15.30	3,188,455.48	3,221,727.68	23.80	52.28
from > 2 to ≤ 3 months	12	10,255.11	2,938.10	0.00	13,193.21	6.07	722,611.66	735,804.87	5.44	41.36
from > 3 to ≤ 6 months	6	13,230.36	3,113.90	0.00	16,344.26	7.51	360,758.97	377,103.23	2.79	44.83
from > 6 to < 12 months	7	18,100.75	5,939.17	0.00	24,039.92	11.05	376,370.65	400,410.57	2.96	46.57
from ≥ 12 to < 18 months	8	27,944.66	12,867.12	0.00	40,811.78	18.76	455,319.39	496,131.17	3.66	61.25
from ≥ 18 to < 24 months	1	2,720.54	1,491.73	0.00	4,212.27	1.94	30,666.66	34,878.93	0.26	67.72
from ≥ 2 years	4	23,838.23	32,032.21	0.00	55,870.44	25.69	204,642.01	260,512.45	1.92	79.71
Subtotal	203	145,879.00	71,620.07	0.00	217,499.07	100.00	13,320,360.10	13,537,859.17	100.00	46.14
<i>Doubt debts (subjectives)</i>										
Swap	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	203	145,879.00	71,620.07	0.00	217,499.07		13,320,360.10	13,537,859.17		46.14

Additional information