

Brief report

Date: 02/28/2011
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	37,218.54 482,091,748.62 37.22%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	1.3180% 05/26/2011 118.55 Gross 96.03 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	05/26/2011 "Pass-Through"	Aaa AAA	Aaa AAA	
Series B ES0313546014	09/30/2003 277	77,645.86 21,507,903.22 77.65%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	1.6880% 05/26/2011 316.74 Gross 256.56 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	77,716.00 20,983,320.00 77.72%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	2.4380% 05/26/2011 457.89 Gross 370.89 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		524,582,971.84	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	6.74	5.91	5.24	4.65	4.19	3.78	3.47	3.18		
		Final Maturity	Years	11/24/2017	01/22/2017	05/24/2016	10/23/2015	05/08/2015	12/09/2014	08/16/2014	05/04/2014		
	Without optional redemption *	Average life	Years	7.70	6.89	6.21	5.62	5.12	4.68	4.30	3.96		
		Final Maturity	Years	11/09/2018	01/18/2018	05/12/2017	10/10/2016	04/09/2016	11/01/2015	06/15/2015	02/14/2015		
	Series B	With optional redemption *	Average life	Years	6.74	5.91	5.24	4.65	4.19	3.78	3.47	3.18	
			Final Maturity	Years	11/24/2017	01/22/2017	05/24/2016	10/23/2015	05/08/2015	12/09/2014	08/16/2014	05/04/2014	
Without optional redemption *		Average life	Years	7.70	6.89	6.21	5.62	5.12	4.68	4.30	3.96		
		Final Maturity	Years	11/09/2018	01/18/2018	05/12/2017	10/10/2016	04/09/2016	11/01/2015	06/15/2015	02/14/2015		
Series C		With optional redemption *	Average life	Years	6.74	5.91	5.24	4.65	4.19	3.78	3.47	3.18	
			Final Maturity	Years	11/24/2017	01/22/2017	05/24/2016	10/23/2015	05/08/2015	12/09/2014	08/16/2014	05/04/2014	
	Without optional redemption *	Average life	Years	7.70	6.89	6.21	5.62	5.12	4.68	4.30	3.96		
		Final Maturity	Years	11/09/2018	01/18/2018	05/12/2017	10/10/2016	04/09/2016	11/01/2015	06/15/2015	02/14/2015		

* 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%	482,091,748.62	10.67%	95.95%	1,295,300,000.00
Series B	4.10%	21,507,903.22	6.57%	2.05%	27,700,000.00
Series C	4.00%	20,983,320.00	2.57%	2.00%	27,000,000.00
Issue of Bonds		524,582,971.84			1,350,000,000.00
Reserve Fund	2.57%	13,500,000.00	1.15%		15,525,000.00

Other financial operations (current)			
	Available	Balance	Interest
Assets			
Treasury Account		13,428,441.50	1.040%
Servicer ppal collect not yet credited		1,772,351.26	
Servicer ints collect not yet credited		391,569.34	
Liabilities			
Subordinated Loan L/T		13,428,442.50	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	8,970	14,973	
Principal			
Principal outstanding	522,788,836.26	1,350,011,122.77	
Average loan	58,281.92	90,163.03	
Minimum	18.71	23,621.12	
Maximum	244,614.74	295,941.28	
Interest rate			
Weighted average (wac)	1.98%	3.25%	
Minimum	1.57%	2.41%	
Maximum	3.05%	5.00%	
Final maturity			
Weighted average (WARM) (months)	192	277	
Minimum	03/01/2011	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%	1.34	6.88	0.04	6.96
10.01 - 20%	4.66	15.80	0.56	17.00
20.01 - 30%	9.32	25.44	2.28	25.68
30.01 - 40%	14.16	35.26	5.08	35.51
40.01 - 50%	17.59	45.24	8.60	45.30
50.01 - 60%	21.87	55.36	13.22	55.28
60.01 - 70%	23.51	64.58	17.49	65.25
70.01 - 80%	6.56	73.62	25.23	75.87
80.01 - 90%	1.00	81.10	21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)	49.07		67.83	
Minimum	0.01		0.08	
Maximum	82.61		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)	0.20%	0.73%	0.54%	0.45%	0.66%
Annual Percentage Rate (CPR)	2.41%	8.39%	6.24%	5.31%	7.67%

Geographic distribution

	Current	At constitution date
Andalucia	9.86%	9.70%
Aragon	1.67%	1.73%
Asturias	2.20%	2.04%
Balearic Islands	1.67%	1.72%
Basque Country	7.23%	6.87%
Canary Islands	3.88%	3.86%
Cantabria	2.64%	2.61%
Castilla-La Mancha	2.48%	2.38%
Castilla-Leon	4.84%	4.86%
Catalonia	22.45%	21.63%
Extremadura	0.45%	0.52%
Galicia	3.54%	3.28%
La Rioja	0.32%	0.34%
Madrid	27.10%	28.89%
Melilla	0.01%	0.00%
Murcia	1.68%	1.67%
Navarra	0.54%	0.50%
Valencia	7.43%	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	214	53,961.66	11,610.21	0.00	65,571.87	26.67	14,370,128.60	14,435,700.47	73.64	44.34
from > 1 to ≤ 2 months	29	19,763.54	4,984.00	0.00	24,747.54	10.06	1,841,467.10	1,866,214.64	9.52	46.60
from > 2 to ≤ 3 months	23	24,899.05	7,372.36	0.00	32,271.41	13.12	1,719,797.01	1,752,068.42	8.94	49.96
from > 3 to ≤ 6 months	3	4,042.20	1,498.09	0.00	5,540.29	2.25	269,650.76	275,191.05	1.40	66.70
from > 6 to < 12 months	11	36,512.64	9,769.93	0.00	46,282.57	18.82	615,708.02	661,990.59	3.38	42.46
from ≥ 12 to < 18 months	6	26,688.98	11,938.30	0.00	38,627.28	15.71	395,615.43	434,242.71	2.22	62.51
from ≥ 18 to < 24 months	1	3,032.23	1,600.56	0.00	4,632.79	1.88	30,354.97	34,987.76	0.18	67.93
from ≥ 2 years	2	11,578.06	16,638.72	0.00	28,216.78	11.48	113,791.11	142,007.89	0.72	82.33
Subtotal	289	180,478.36	65,412.17	0.00	245,890.53	100.00	19,356,513.00	19,602,403.53	100.00	45.63
<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	289	180,478.36	65,412.17	0.00	245,890.53		19,356,513.00	19,602,403.53		45.63

Additional information