

Brief report

Date: 04/30/2011
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 Banco
 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	Principal outstanding		Interest type	Interest Rate	Redemption		Rating	
			(Bond Unit / Series Total / %Factor)				Final maturity (legal)	Next		Moody's / S&P
			Current	Original	Reference rate and margin	Next coupon			Current	
					Payment Date				Original	
Series A	ES0313546006	09/30/2003	37,218.54	100,000.00	Floating	1.3180%	08/26/2038	05/26/2011	Aaa	Aaa
		12,953	482,091,748.62	1,295,300,000.00	3-M Euribor+0.230%	05/26/2011	Quarterly	"Pass-Through"	AAA	AAA
			37.22%		26.Feb/May/Aug/Nov	118.55 Gross	26.Feb/May/Aug/Nov			
						96.03 Net				
Series B	ES0313546014	09/30/2003	77,645.86	100,000.00	Floating	1.6880%	08/26/2038	To be determined	A2	A2
		277	21,507,903.22	27,700,000.00	3-M Euribor+0.600%	05/26/2011	Quarterly	"Pass-Through"	AA	A+
			77.65%		26.Feb/May/Aug/Nov	316.74 Gross	26.Feb/May/Aug/Nov	deferred start /		
						256.56 Net		Securitized		
Series C	ES0313546022	09/30/2003	77,716.00	100,000.00	Floating	2.4380%	08/26/2038	To be determined	Baa3	Baa3
		270	20,983,320.00	27,000,000.00	3-M Euribor+1.350%	05/26/2011	Quarterly	"Pass-Through"	A	BBB+
			77.72%		26.Feb/May/Aug/Nov	457.89 Gross	26.Feb/May/Aug/Nov	deferred start /		
						370.89 Net		Securitized		
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	Option	Average life	Years	% Monthly CPR (SMM)						Final Maturity	Years
				0.17	0.34	0.51	0.69	0.87	1.06		
				% Annual equivalent CPR							
				2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00
Series A	With optional redemption *	Average life	Years	6.58	5.76	5.10	4.53	4.08	3.74	3.37	3.09
		Date		11/25/2017	01/29/2017	06/05/2016	11/08/2015	05/27/2015	01/22/2015	09/09/2014	05/31/2014
		Final Maturity	Years	11.33	10.08	9.08	8.08	7.33	6.83	6.08	5.58
	Without optional redemption *	Average life	Years	7.54	6.75	6.08	5.51	5.02	4.59	4.22	3.89
		Date		11/11/2018	01/28/2018	05/28/2017	10/31/2016	05/04/2016	11/30/2015	07/17/2015	03/21/2015
		Final Maturity	Years	24.84	24.84	24.84	24.84	24.84	24.84	24.84	24.84
		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	
Series B	With optional redemption *	Average life	Years	6.58	5.76	5.10	4.53	4.08	3.74	3.37	3.09
		Date		11/25/2017	01/29/2017	06/05/2016	11/08/2015	05/27/2015	01/22/2015	09/09/2014	05/31/2014
		Final Maturity	Years	11.33	10.08	9.08	8.08	7.33	6.83	6.08	5.58
	Without optional redemption *	Average life	Years	7.54	6.75	6.08	5.51	5.02	4.59	4.22	3.89
		Date		11/11/2018	01/28/2018	05/28/2017	10/31/2016	05/04/2016	11/30/2015	07/17/2015	03/21/2015
		Final Maturity	Years	24.84	24.84	24.84	24.84	24.84	24.84	24.84	24.84
		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	
Series C	With optional redemption *	Average life	Years	6.58	5.76	5.10	4.53	4.08	3.74	3.37	3.09
		Date		11/25/2017	01/29/2017	06/05/2016	11/08/2015	05/27/2015	01/22/2015	09/09/2014	05/31/2014
		Final Maturity	Years	11.33	10.08	9.08	8.08	7.33	6.83	6.08	5.58
	Without optional redemption *	Average life	Years	7.54	6.75	6.08	5.51	5.02	4.59	4.22	3.89
		Date		11/11/2018	01/28/2018	05/28/2017	10/31/2016	05/04/2016	11/30/2015	07/17/2015	03/21/2015
		Final Maturity	Years	24.84	24.84	24.84	24.84	24.84	24.84	24.84	24.84
		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%	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)			
Assets	Balance	Interest	
Treasury Account	24,042,991.50	1.100%	
Servicer ppal collect not yet credited	1,889,003.96		
Servicer ints collect not yet credited	365,697.93		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		13,500,000.00	2.090%
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		8,910	14,973
Principal			
Principal outstanding		513,882,076.84	1,350,011,122.77
Average loan		57,674.76	90,163.03
Minimum		61.63	23,621.12
Maximum		243,087.54	295,941.28
Interest rate			
Weighted average (wac)		2.08%	3.25%
Minimum		1.63%	2.41%
Maximum		3.42%	5.00%
Final maturity			
Weighted average (WARM) (months)		190	277
Minimum		05/06/2011	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
0.01 - 10%	1.38	6.81	0.04
10.01 - 20%	4.71	15.74	0.56
20.01 - 30%	9.60	25.42	2.28
30.01 - 40%	14.42	35.26	5.08
40.01 - 50%	17.56	45.24	8.60
50.01 - 60%	22.49	55.36	13.22
60.01 - 70%	22.75	64.50	17.49
70.01 - 80%	6.39	73.73	25.23
80.01 - 90%	0.71	80.95	21.50
90.01 - 100%			5.99
Weighted average (WALTV)	48.71		67.83
Minimum	0.05		0.08
Maximum	82.17		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)	0.33%	0.25%	0.53%	0.43%	0.65%
Annual Percentage Rate (CPR)	3.84%	3.01%	6.20%	5.06%	7.58%

Geographic distribution

	Current	At constitution date
Andalucia	9.89%	9.70%
Aragon	1.62%	1.73%
Asturias	2.20%	2.04%
Balearic Islands	1.66%	1.72%
Basque Country	7.24%	6.87%
Canary Islands	3.90%	3.86%
Cantabria	2.62%	2.61%
Castilla-La Mancha	2.50%	2.38%
Castilla-Leon	4.85%	4.86%
Catalonia	22.51%	21.63%
Extremadura	0.45%	0.52%
Galicia	3.55%	3.28%
La Rioja	0.32%	0.34%
Madrid	27.08%	28.89%
Melilla	0.01%	0.00%
Murcia	1.68%	1.67%
Navarra	0.55%	0.50%
Valencia	7.40%	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	158	37,359.78	8,112.52	0.00	45,472.30	18.32	9,501,936.74	9,547,409.04	60.28	44.14
from > 1 to ≤ 2 months	39	27,296.35	7,556.52	0.00	34,852.87	14.04	2,791,188.68	2,826,041.55	17.84	46.53
from > 2 to ≤ 3 months	18	16,283.51	5,149.36	0.00	21,432.87	8.63	1,150,963.86	1,172,396.73	7.40	50.55
from > 3 to ≤ 6 months	12	16,560.19	6,299.44	0.00	22,859.63	9.21	1,067,659.88	1,090,519.51	6.89	51.36
from > 6 to < 12 months	5	24,202.61	5,023.28	0.00	29,225.89	11.77	302,660.92	331,886.81	2.10	40.39
from ≥ 12 to < 18 months	10	38,430.16	15,826.48	0.00	54,256.64	21.86	554,400.20	608,656.84	3.84	55.00
from ≥ 18 to < 24 months	2	9,414.62	4,867.85	0.00	14,282.47	5.75	127,211.98	141,494.45	0.89	63.97
from ≥ 2 years	2	13,294.55	12,538.01	0.00	25,832.56	10.41	94,634.50	120,467.06	0.76	70.50
Subtotal	246	182,841.77	65,373.46	0.00	248,215.23	100.00	15,590,656.76	15,838,871.99	100.00	45.96
<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	246	182,841.77	65,373.46	0.00	248,215.23		15,590,656.76	15,838,871.99		45.96

Additional information