

Brief report

Date: 08/31/2011
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
 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	Nº bonds	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	Original
Series A	ES0313546006	09/30/2003	12,953	35,322.18 457,528,197.54 35.32%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	1.7690% 11/28/2011 163.16 Gross 132.16 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	11/28/2011 "Pass-Through"	Aaa AAA	Aaa AAA
Series B	ES0313546014	09/30/2003	277	73,689.65 20,412,033.05 73.69%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	2.1390% 11/28/2011 411.57 Gross 333.37 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secquential	A2 AA-sf	A2 A+
Series C	ES0313546022	09/30/2003	270	73,756.22 19,914,179.40 73.76%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	2.8890% 11/28/2011 556.38 Gross 450.67 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secquential	Baa3 A	Baa3 BBB+
Total				497,854,409.99	1,350,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)													
Series	Optionality	Average life	Years	% Monthly CPR (SMM)									
				0.17	0.34	0.51	0.69	0.87	1.06	1.25	1.44		
				% 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	5.52	5.08	4.66	4.25	3.93	3.57	3.28	3.08		
		Date		03/06/2017	09/28/2016	04/26/2016	12/01/2015	08/05/2015	03/25/2015	12/11/2014	09/29/2014		
		Final Maturity	Years	9.74	8.99	8.24	7.50	6.99	6.24	5.74	5.50		
	Without optional redemption *	Average life	Years	6.26	5.86	5.48	5.10	4.75	4.42	4.12	3.84		
		Date		12/01/2017	07/10/2017	02/18/2017	10/05/2016	05/30/2016	02/01/2016	10/13/2015	07/03/2015		
		Final Maturity	Years	16.25	16.25	16.25	16.25	16.25	16.25	16.25	16.25		
				05/26/2021	08/26/2020	11/26/2019	02/26/2019	08/26/2018	11/26/2017	05/26/2017	02/26/2017		
Series B	With optional redemption *	Average life	Years	5.52	5.08	4.66	4.25	3.93	3.57	3.28	3.08		
		Date		03/06/2017	09/28/2016	04/26/2016	12/01/2015	08/05/2015	03/25/2015	12/11/2014	09/29/2014		
		Final Maturity	Years	9.74	8.99	8.24	7.50	6.99	6.24	5.74	5.50		
	Without optional redemption *	Average life	Years	6.26	5.86	5.48	5.10	4.75	4.42	4.12	3.84		
		Date		12/01/2017	07/10/2017	02/18/2017	10/05/2016	05/30/2016	02/01/2016	10/13/2015	07/03/2015		
		Final Maturity	Years	16.25	16.25	16.25	16.25	16.25	16.25	16.25	16.25		
				05/26/2021	08/26/2020	11/26/2019	02/26/2019	08/26/2018	11/26/2017	05/26/2017	02/26/2017		
Series C	With optional redemption *	Average life	Years	5.52	5.08	4.66	4.25	3.93	3.57	3.28	3.08		
		Date		03/06/2017	09/28/2016	04/26/2016	12/01/2015	08/05/2015	03/25/2015	12/11/2014	09/29/2014		
		Final Maturity	Years	9.74	8.99	8.24	7.50	6.99	6.24	5.74	5.50		
	Without optional redemption *	Average life	Years	6.26	5.86	5.48	5.10	4.75	4.42	4.12	3.84		
		Date		12/01/2017	07/10/2017	02/18/2017	10/05/2016	05/30/2016	02/01/2016	10/13/2015	07/03/2015		
		Final Maturity	Years	16.25	16.25	16.25	16.25	16.25	16.25	16.25	16.25		
				05/26/2021	08/26/2020	11/26/2019	02/26/2019	08/26/2018	11/26/2017	05/26/2017	02/26/2017		

* 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	
Series A	91.90%	457,528,197.54	10.81%	95.95%	1,295,300,000.00
Series B	4.10%	20,412,033.05	6.71%	2.05%	27,700,000.00
Series C	4.00%	19,914,179.40	2.71%	2.00%	27,000,000.00
Issue of Bonds		497,854,409.99			1,350,000,000.00
Reserve Fund	2.71%	13,500,000.00		1.15%	15,525,000.00

Other financial operations (current)				
Assets		Balance		Interest
		Available		
Treasury Account		14,501,325.41		1.630%
Servicer ppal collect not yet credited		1,193,184.19		
Servicer ints collect not yet credited		289,076.83		
Liabilities				
Subordinated Loan L/T			13,500,000.00	2.610%
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		8,771		14,973	
Principal					
Principal outstanding		496,202,933.88		1,350,011,122.77	
Average loan		56,573.13		90,163.03	
Minimum		2.99		23,621.12	
Maximum		240,018.47		295,941.28	
Interest rate					
Weighted average (wac)		2.41%		3.25%	
Minimum		1.74%		2.41%	
Maximum		3.90%		5.00%	
Final maturity					
Weighted average (WARM) (months)		188		277	
Minimum		09/03/2011		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%	1.44	6.74	0.04	6.96
10.01 - 20%	4.89	15.75	0.56	17.00
20.01 - 30%	9.96	25.36	2.28	25.68
30.01 - 40%	14.68	35.21	5.08	35.51
40.01 - 50%	18.13	45.25	8.60	45.30
50.01 - 60%	23.01	55.30	13.22	55.28
60.01 - 70%	21.90	64.32	17.49	65.25
70.01 - 80%	5.75	73.98	25.23	75.87
80.01 - 90%	0.23	80.73	21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)		48.02		67.83
Minimum		0.00		0.08
Maximum		81.33		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)	0.32%	0.28%	0.29%	0.41%	0.64%
Annual Percentage Rate (CPR)	3.75%	3.31%	3.39%	4.83%	7.41%

Geographic distribution

	Current	At constitution date
Andalucía	9.85%	9.70%
Aragón	1.62%	1.73%
Asturias	2.22%	2.04%
Balearic Islands	1.67%	1.72%
Basque Country	7.24%	6.87%
Canary Islands	3.91%	3.86%
Cantabria	2.61%	2.61%
Castilla-La Mancha	2.52%	2.38%
Castilla-León	4.86%	4.86%
Catalonia	22.51%	21.63%
Extremadura	0.46%	0.52%
Galicia	3.55%	3.28%
La Rioja	0.32%	0.34%
Madrid	27.05%	28.89%
Melilla	0.01%	0.00%
Murcia	1.65%	1.67%
Navarra	0.55%	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	149	34,362.90	8,315.74	0.00	42,678.64	15.51	9,416,432.11	9,459,110.75	59.46	42.86
from > 1 to ≤ 2 months	38	21,136.17	6,103.14	0.00	27,239.31	9.90	1,856,326.19	1,883,565.50	11.84	42.41
from > 2 to ≤ 3 months	23	26,899.82	8,985.74	0.00	35,885.56	13.04	1,872,353.93	1,908,239.49	11.99	47.72
from > 3 to ≤ 6 months	21	30,968.17	11,871.80	0.00	42,839.97	15.57	1,417,048.93	1,459,888.90	9.18	50.65
from > 6 to < 12 months	4	11,058.81	4,281.06	0.00	15,339.87	5.57	289,867.60	305,207.47	1.92	59.68
from ≥ 12 to < 18 months	9	37,787.85	12,633.07	0.00	50,420.92	18.32	420,370.38	470,791.30	2.96	44.36
from ≥ 18 to < 24 months	4	28,122.32	12,392.91	0.00	40,515.23	14.72	286,523.59	327,038.82	2.06	64.13
from ≥ 2 years	2	11,957.96	8,346.18	0.00	20,304.14	7.38	75,261.15	95,565.29	0.60	72.55
Subtotal	250	202,294.00	72,929.64	0.00	275,223.64	100.00	15,634,183.88	15,909,407.52	100.00	44.68
<i>Doubt debts (subjectives)</i>										
	0	0.00	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	250	202,294.00	72,929.64	0.00	275,223.64		15,634,183.88	15,909,407.52		44.68

Additional information