BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 09/30/2011
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 Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Next	Rating Moody´s / S&P 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 / Secuential	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 / Secuential	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)

			% 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	5.48	5.04	4.61	4.21	3.89	3.59	3.30	3.04
			Date	03/22/2017	10/13/2016	05/10/2016	12/14/2015	08/18/2015	05/01/2015	01/18/2015	10/14/2014
		Final Maturity	Years	9.66	8.91	8.16	7.41	6.91	6.41	5.91	5.41
			Date	05/26/2021	08/26/2020	11/26/2019	02/26/2019	08/26/2018	02/26/2018	08/26/2017	02/26/2017
	Without optional redemption *	Average life	Years	6.25	5.85	5.46	5.08	4.73	4.40	4.10	3.82
			Date	12/29/2017	08/04/2017	03/14/2017	10/28/2016	06/20/2016	02/21/2016	11/02/2015	07/24/2015
		Final Maturity	Years	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42
			Date	02/26/2028	02/26/2028	02/26/2028	02/26/2028	02/26/2028	02/26/2028	02/26/2028	02/26/2028
Series B	With optional redemption *	Average life	Years	5.48	5.04	4.61	4.21	3.89	3.59	3.30	3.04
			Date	03/22/2017	10/13/2016	05/10/2016	12/14/2015	08/18/2015	05/01/2015	01/18/2015	10/14/2014
		Final Maturity	Years	9.66	8.91	8.16	7.41	6.91	6.41	5.91	5.41
			Date	05/26/2021	08/26/2020	11/26/2019	02/26/2019	08/26/2018	02/26/2018	08/26/2017	02/26/2017
	Without optional redemption *	Average life	Years	6.25	5.85	5.46	5.08	4.73	4.40	4.10	3.82
			Date	12/29/2017	08/04/2017	03/14/2017	10/28/2016	06/20/2016	02/21/2016	11/02/2015	07/24/2015
		Final Maturity	Years	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42
			Date	02/26/2028	02/26/2028	02/26/2028	02/26/2028	02/26/2028	02/26/2028	02/26/2028	02/26/2028
Series C	With optional redemption *	Average life	Years	5.48	5.04	4.61	4.21	3.89	3.59	3.30	3.04
			Date	03/22/2017	10/13/2016	05/10/2016	12/14/2015	08/18/2015	05/01/2015	01/18/2015	10/14/2014
		Final Maturity	Years	9.66	8.91	8.16	7.41	6.91	6.41	5.91	5.41
			Date	05/26/2021	08/26/2020	11/26/2019	02/26/2019	08/26/2018	02/26/2018	08/26/2017	02/26/2017
	Without optional redemption *	Average life	Years	6.25	5.85	5.46	5.08	4.73	4.40	4.10	3.82
			Date	12/29/2017	08/04/2017	03/14/2017	10/28/2016	06/20/2016	02/21/2016	11/02/2015	07/24/2015
		Final Maturity	Years	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42
			Date	02/26/2028	02/26/2028	02/26/2028	02/26/2028	02/26/2028	02/26/2028	02/26/2028	02/26/2028

* 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	% CE		At issue date	% CE
Series A	91.90%	457,528,197.54	10.81%	95.95%	1,295,300,000.00	5.20%
Series B	4.10%	20,412,033.05	6.71%	2.05%	27,700,000.00	3.15%
Series C	4.00%	19,914,179.40	2.71%	2.00%	27,000,000.00	1.15%
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 finantial operations (current)

Assets		Balance	Interest
Treasury Account		19,298,833.17	1.560%
Servicer ppal collect not yet credited		1,197,451.20	
Servicer ints collect not yet credited		326,739.28	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		13,500,000.00	2.540%
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	8,749	14,973
Principal		
Principal outstanding	492,161,879.76	1,350,011,122.77
Average loan	56,253.50	90,163.03
Minimum	74.89	23,621.12
Maximum	239,248.13	295,941.28
Interest rate		
Weighted average (wac)	2.46%	3.25%
Minimum	1.82%	2.41%
Maximum	3.90%	5.00%
Final maturity		
Weighted average (WARM) (months)	187	277
Minimum	10/02/2011	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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	1.44	6.67	0.04	6.96
10.01 - 20%	5.04	15.83	0.56	17.00
20.01 - 30%	9.99	25.42	2.28	25.68
30.01 - 40%	14.61	35.17	5.08	35.51
40.01 - 50%	18.36	45.22	8.60	45.30
50.01 - 60%	23.06	55.27	13.22	55.28
60.01 - 70%	21.83	64.29	17.49	65.25
70.01 - 80%	5.46	74.05	25.23	75.87
80.01 - 90%	0.19	80.61	21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)		47.86		67.83
Minimum		0.06		0.08
Maximum		81.13		98.81

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
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Additional information
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Official register CNMV: C/ Miguel Angel, 11 - 28010 Madrid ☎ +34 91 585 15 00 www.cnmv.com

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.24%	0.27%	0.29%	0.41%	0.64%
Annual Percentage Rate (CPR)	2.82%	3.15%	3.40%	4.80%	7.36%

Geographic distribution

	Current	At constitution date
Andalucia	9.87%	9.70%
Aragon	1.62%	1.73%
Asturias	2.22%	2.04%
Balearic Islands	1.67%	1.72%
Basque Country	7.24%	6.87%
Canary Islands	3.92%	3.86%
Cantabria	2.61%	2.61%
Castilla-La Mancha	2.49%	2.38%
Castilla-Leon	4.86%	4.86%
Catalonia	22.51%	21.63%
Extremadura	0.46%	0.52%
Galicia	3.53%	3.28%
La Rioja	0.32%	0.34%
Madrid	27.07%	28.89%
Melilla	0.01%	0.00%
Murcia	1.64%	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	%			%	
Delinquencies										
Up to 1 month	184	39,335.32	10,476.32	0.00	49,811.64	17.70	11,518,151.98	11,567,963.62	65.59	44.46
from > 1 to ≤ 2 months	33	20,049.23	5,739.99	0.00	25,789.22	9.16	1,919,021.95	1,944,811.17	11.03	44.43
from > 2 to ≤ 3 months	20	22,011.64	7,867.23	0.00	29,878.87	10.62	1,356,378.40	1,386,257.27	7.86	47.64
from > 3 to ≤ 6 months	20	35,244.03	13,503.41	0.00	48,747.44	17.32	1,564,999.48	1,613,746.92	9.15	47.93
from > 6 to < 12 months	5	8,332.74	3,011.05	0.00	11,343.79	4.03	218,711.56	230,055.35	1.30	47.64
from ≥ 12 to < 18 months	8	34,230.21	11,572.02	0.00	45,802.23	16.27	369,051.78	414,854.01	2.35	42.80
from ≥ 18 to < 24 months	4	26,978.76	10,697.88	0.00	37,676.64	13.39	238,642.89	276,319.53	1.57	63.92
from ≥ 2 years	3	19,959.04	12,459.75	0.00	32,418.79	11.52	170,499.47	202,918.26	1.15	67.33
Subtotal	277	206,140.97	75,327.65	0.00	281,468.62	100.00	17,355,457.51	17,636,926.13	100.00	45.39
Doubt debts (subjectives)										
	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	277	206,140.97	75,327.65	0.00	281,468.62		17,355,457.51	17,636,926.13		45.39

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