

Brief report

Date: 10/31/2011
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

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
 Calyon

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	
			Current	Original	Reference rate and margin	Next coupon			Current
					Payment Date				Original
Series A	ES0313546006	09/30/2003	35,322.18	100,000.00	Floating	1.7690%	08/26/2038	11/28/2011	Aaa
		12,953	457,528,197.54	1,295,300,000.00	3-M Euribor+0.230%	163.16 Gross	Quarterly	"Pass-Through"	AAA
			35.32%		26.Feb/May/Aug/Nov	132.16 Net	26.Feb/May/Aug/Nov		AAA
Series B	ES0313546014	09/30/2003	73,689.65	100,000.00	Floating	2.1390%	08/26/2038	To be determined	A2
		277	20,412,033.05	27,700,000.00	3-M Euribor+0.600%	411.57 Gross	Quarterly	"Pass-Through"	AA-sf
			73.69%		26.Feb/May/Aug/Nov	333.37 Net	26.Feb/May/Aug/Nov	Pro rata	A+
								deferred start /	
								Secutorial	
Series C	ES0313546022	09/30/2003	73,756.22	100,000.00	Floating	2.8890%	08/26/2038	To be determined	Baa3
		270	19,914,179.40	27,000,000.00	3-M Euribor+1.350%	556.38 Gross	Quarterly	"Pass-Through"	A
			73.76%		26.Feb/May/Aug/Nov	450.67 Net	26.Feb/May/Aug/Nov	Pro rata	BBB+
								deferred start /	
								Secutorial	
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	Option	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	5.39	4.96	4.54	4.14	3.82	3.53	3.25	2.99
		Date		03/21/2017	10/14/2016	05/14/2016	12/20/2015	08/26/2015	05/11/2015	01/29/2015	10/26/2014
		Final Maturity	Years	9.58	8.83	8.08	7.33	6.82	6.33	5.82	5.33
	Without optional redemption *	Average life	Years	6.16	5.77	5.39	5.02	4.67	4.35	4.05	3.78
		Date		12/28/2017	08/06/2017	03/19/2017	11/05/2016	07/01/2016	03/05/2016	11/17/2015	08/09/2015
		Final Maturity	Years	16.33	16.33	16.33	16.33	16.33	16.33	16.33	16.33
				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	5.39	4.96	4.54	4.14	3.82	3.53	3.25	2.99
		Date		03/21/2017	10/14/2016	05/14/2016	12/20/2015	08/26/2015	05/11/2015	01/29/2015	10/26/2014
		Final Maturity	Years	9.58	8.83	8.08	7.33	6.82	6.33	5.82	5.33
	Without optional redemption *	Average life	Years	6.16	5.77	5.39	5.02	4.67	4.35	4.05	3.78
		Date		12/28/2017	08/06/2017	03/19/2017	11/05/2016	07/01/2016	03/05/2016	11/17/2015	08/09/2015
		Final Maturity	Years	16.33	16.33	16.33	16.33	16.33	16.33	16.33	16.33
				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	5.39	4.96	4.54	4.14	3.82	3.53	3.25	2.99
		Date		03/21/2017	10/14/2016	05/14/2016	12/20/2015	08/26/2015	05/11/2015	01/29/2015	10/26/2014
		Final Maturity	Years	9.58	8.83	8.08	7.33	6.82	6.33	5.82	5.33
	Without optional redemption *	Average life	Years	6.16	5.77	5.39	5.02	4.67	4.35	4.05	3.78
		Date		12/28/2017	08/06/2017	03/19/2017	11/05/2016	07/01/2016	03/05/2016	11/17/2015	08/09/2015
		Final Maturity	Years	16.33	16.33	16.33	16.33	16.33	16.33	16.33	16.33
				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		At issue date		
	% CE		% 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	
Treasury Account	24,155,281.27	1.600%	
Servicer ppal collect not yet credited	1,706,271.81		
Servicer ints collect not yet credited	363,631.73		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		13,500,000.00	2.580%
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	8,714	14,973	
Principal			
Principal outstanding	487,735,405.27	1,350,011,122.77	
Average loan	55,971.47	90,163.03	
Minimum	74.57	23,621.12	
Maximum	238,533.44	295,941.28	
Interest rate			
Weighted average (wac)	2.52%	3.25%	
Minimum	1.89%	2.41%	
Maximum	3.90%	5.00%	
Final maturity			
Weighted average (WARM) (months)	186	277	
Minimum	11/05/2011	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%	1.45	6.68	0.04	6.96
10.01 - 20%	5.10	15.81	0.56	17.00
20.01 - 30%	10.24	25.42	2.28	25.68
30.01 - 40%	14.63	35.22	5.08	35.51
40.01 - 50%	18.34	45.21	8.60	45.30
50.01 - 60%	23.50	55.27	13.22	55.28
60.01 - 70%	21.28	64.25	17.49	65.25
70.01 - 80%	5.36	73.99	25.23	75.87
80.01 - 90%	0.12	80.51	21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)	47.66		67.83	
Minimum	0.06		0.08	
Maximum	80.93		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%	0.29%	0.29%	0.41%	0.63%
Annual Percentage Rate (CPR)	3.80%	3.46%	3.39%	4.81%	7.33%

Geographic distribution

	Current	At constitution date
Andalucia	9.86%	9.70%
Aragon	1.62%	1.73%
Asturias	2.22%	2.04%
Balearic Islands	1.68%	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	22.49%	21.63%
Extremadura	0.45%	0.52%
Galicia	3.54%	3.28%
La Rioja	0.32%	0.34%
Madrid	27.09%	28.89%
Melilla	0.01%	0.00%
Murcia	1.64%	1.67%
Navarra	0.55%	0.50%
Valencia	7.41%	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	186	44,389.54	13,466.43	0.00	57,855.97	19.86	12,389,329.04	12,447,185.01	66.84	45.82
from > 1 to ≤ 2 months	30	16,305.22	5,585.11	0.00	21,890.33	7.51	1,944,693.36	1,966,583.69	10.56	49.34
from > 2 to ≤ 3 months	18	20,078.04	6,433.73	0.00	26,511.77	9.10	1,260,751.13	1,287,262.90	6.91	41.43
from > 3 to ≤ 6 months	21	35,946.67	13,614.17	0.00	49,560.84	17.01	1,566,756.85	1,616,317.69	8.68	51.45
from > 6 to < 12 months	10	19,723.13	6,356.67	0.00	26,079.80	8.95	468,724.79	494,804.59	2.66	43.42
from ≥ 12 to < 18 months	3	17,129.36	4,638.38	0.00	21,767.74	7.47	145,305.68	167,073.42	0.90	40.10
from ≥ 18 to < 24 months	7	37,841.89	16,386.44	0.00	54,228.33	18.61	385,906.36	440,134.69	2.36	55.74
from ≥ 2 years	3	20,647.78	12,820.10	0.00	33,467.88	11.49	169,810.73	203,278.61	1.09	67.45
Subtotal	278	212,061.63	79,301.03	0.00	291,362.66	100.00	18,331,277.94	18,622,640.60	100.00	46.50
<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	278	212,061.63	79,301.03	0.00	291,362.66		18,331,277.94	18,622,640.60		46.50

Additional information