

Brief report

Date: 07/31/2012
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
Barclays Bank PLC

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Barclays Bank PLC

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 | | Moody's / S&P |
| | | | Current | Original | Reference rate and margin | Next coupon | | | Current | |
| | | | | | Payment Date | | | | Original | |
| Series A | ES0313546006 | 09/30/2003 | 32,362.90 | 100,000.00 | Floating | 0.9070% | 08/26/2038 | 08/27/2012 | A3sf | Aaa |
| | | 12,953 | 419,196,643.70 | 1,295,300,000.00 | 3-M Euribor+0.230% | 08/27/2012 | Quarterly | "Pass-Through" | AA+sf | AAA |
| | | | 32.36% | | 26.Feb/May/Aug/Nov | 74.20 Gross | 26.Feb/May/Aug/Nov | | | |
| | | | | | | 60.10 Net | | | | |
| Series B | ES0313546014 | 09/30/2003 | 67,515.95 | 100,000.00 | Floating | 1.2770% | 08/26/2038 | To be determined | A3sf | A2 |
| | | 277 | 18,701,918.15 | 27,700,000.00 | 3-M Euribor+0.600% | 08/27/2012 | Quarterly | "Pass-Through" | A+sf | A+ |
| | | | 67.52% | | 26.Feb/May/Aug/Nov | 217.94 Gross | 26.Feb/May/Aug/Nov | Pro rata | | |
| | | | | | | 176.53 Net | | deferred start / | | |
| | | | | | | | | Secuential | | |
| Series C | ES0313546022 | 09/30/2003 | 67,576.94 | 100,000.00 | Floating | 2.0270% | 08/26/2038 | To be determined | Baa3 | Baa3 |
| | | 270 | 18,245,773.80 | 27,000,000.00 | 3-M Euribor+1.350% | 08/27/2012 | Quarterly | "Pass-Through" | A | BBB+ |
| | | | 67.58% | | 26.Feb/May/Aug/Nov | 346.25 Gross | 26.Feb/May/Aug/Nov | Pro rata | | |
| | | | | | | 280.46 Net | | deferred start / | | |
| | | | | | | | | Secuential | | |
| Total | | | 456,144,335.65 | 1,350,000,000.00 | | | | | | |

| Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) | | | | | | | | | | | | |
|---|-------------------------------|----------------|------------|-------------------------|------------|------------|------------|------------|------------|------------|------------|------|
| Series | Optional redemption | Average life | Years | % Monthly CPR (SMM) | | | | | | | 1.25 | 1.44 |
| | | | | 0.17 | 0.34 | 0.51 | 0.69 | 0.87 | 1.06 | 1.25 | | |
| | | | | % 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 | 6.08 | 5.37 | 4.74 | 4.26 | 3.82 | 3.49 | 3.20 | 2.92 | |
| | | Date | | 08/26/2018 | 12/10/2017 | 04/27/2017 | 10/31/2016 | 05/25/2016 | 01/26/2016 | 10/10/2015 | 07/02/2015 | |
| | | Final Maturity | Years | 10.08 | 9.08 | 8.08 | 7.33 | 6.58 | 6.07 | 5.58 | 5.07 | |
| | Without optional redemption * | Average life | Years | 7.17 | 6.46 | 5.85 | 5.32 | 4.86 | 4.46 | 4.11 | 3.80 | |
| | | Date | | 09/30/2019 | 01/12/2019 | 06/03/2018 | 11/22/2017 | 06/08/2017 | 01/13/2017 | 09/07/2016 | 05/18/2016 | |
| | | Final Maturity | Years | 23.59 | 23.59 | 23.59 | 23.59 | 23.59 | 23.59 | 23.59 | 23.59 | |
| | | 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 | 6.08 | 5.37 | 4.74 | 4.26 | 3.82 | 3.49 | 3.20 | 2.92 | |
| | | Date | | 08/26/2018 | 12/10/2017 | 04/27/2017 | 10/31/2016 | 05/25/2016 | 01/26/2016 | 10/10/2015 | 07/02/2015 | |
| | | Final Maturity | Years | 10.08 | 9.08 | 8.08 | 7.33 | 6.58 | 6.07 | 5.58 | 5.07 | |
| | Without optional redemption * | Average life | Years | 7.17 | 6.46 | 5.85 | 5.32 | 4.86 | 4.46 | 4.11 | 3.80 | |
| | | Date | | 09/30/2019 | 01/12/2019 | 06/03/2018 | 11/22/2017 | 06/08/2017 | 01/13/2017 | 09/07/2016 | 05/18/2016 | |
| | | Final Maturity | Years | 23.59 | 23.59 | 23.59 | 23.59 | 23.59 | 23.59 | 23.59 | 23.59 | |
| | | 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 | 6.08 | 5.37 | 4.74 | 4.26 | 3.82 | 3.49 | 3.20 | 2.92 | |
| | | Date | | 08/26/2018 | 12/10/2017 | 04/27/2017 | 10/31/2016 | 05/25/2016 | 01/26/2016 | 10/10/2015 | 07/02/2015 | |
| | | Final Maturity | Years | 10.08 | 9.08 | 8.08 | 7.33 | 6.58 | 6.07 | 5.58 | 5.07 | |
| | Without optional redemption * | Average life | Years | 7.17 | 6.46 | 5.85 | 5.32 | 4.86 | 4.46 | 4.11 | 3.80 | |
| | | Date | | 09/30/2019 | 01/12/2019 | 06/03/2018 | 11/22/2017 | 06/08/2017 | 01/13/2017 | 09/07/2016 | 05/18/2016 | |
| | | Final Maturity | Years | 23.59 | 23.59 | 23.59 | 23.59 | 23.59 | 23.59 | 23.59 | 23.59 | |
| | | 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 |
| Series A | 91.90% | 419,196,643.70 | 11.06% | 95.95% | 5.20% |
| Series B | 4.10% | 18,701,918.15 | 6.96% | 2.05% | 3.15% |
| Series C | 4.00% | 18,245,773.80 | 2.96% | 2.00% | 1.15% |
| Issue of Bonds | | 456,144,335.65 | | | |
| Reserve Fund | 2.96% | 13,500,000.00 | 1.15% | | 15,525,000.00 |

| Other financial operations (current) | | | |
|--|---------------|---------------|----------|
| Assets | Balance | Interest | |
| Treasury Account | 24,743,095.22 | 0.440% | |
| Servicer ppal collect not yet credited | 1,367,167.99 | | |
| Servicer ints collect not yet credited | 321,637.77 | | |
| Liabilities | Available | Balance | Interest |
| Subordinated Loan L/T | | 13,500,000.00 | 1.680% |
| 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 | 8,276 | 14,973 | |
| Principal | | | |
| Principal outstanding | 445,886,333.99 | 1,350,011,122.77 | |
| Average loan | 53,877.03 | 90,163.03 | |
| Minimum | 29.61 | 23,621.12 | |
| Maximum | 232,031.15 | 295,941.28 | |
| Interest rate | | | |
| Weighted average (wac) | 2.34% | 3.25% | |
| Minimum | 1.62% | 2.41% | |
| Maximum | 4.25% | 5.00% | |
| Final maturity | | | |
| Weighted average (WARM) (months) | 179 | 277 | |
| Minimum | 08/01/2012 | 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% | 1.48 | 6.72 | 0.04 | 6.96 |
| 10.01 - 20% | 5.99 | 15.71 | 0.56 | 17.00 |
| 20.01 - 30% | 10.92 | 25.41 | 2.28 | 25.68 |
| 30.01 - 40% | 15.29 | 35.07 | 5.08 | 35.51 |
| 40.01 - 50% | 19.38 | 45.15 | 8.60 | 45.30 |
| 50.01 - 60% | 24.82 | 55.06 | 13.22 | 55.28 |
| 60.01 - 70% | 18.56 | 63.88 | 17.49 | 65.25 |
| 70.01 - 80% | 3.55 | 73.73 | 25.23 | 75.87 |
| 80.01 - 90% | | | 21.50 | 83.30 |
| 90.01 - 100% | | | 5.99 | 94.63 |
| Weighted average (WALTV) | 46.07 | | 67.83 | |
| Minimum | 0.03 | | 0.08 | |
| Maximum | 79.10 | | 98.81 | |

Additional information

BANKINTER 6 Fondo de Titulización de Activos

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Originator
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Servicer
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Lead Managers
Morgan Stanley
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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
Barclays Bank PLC

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Barclays Bank PLC

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Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

Prepayments

| | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
|------------------------------|---------------|---------------|---------------|----------------|------------|
| Single month. mort. (SMM) | 0.28% | 0.32% | 0.27% | 0.35% | 0.61% |
| Annual Percentage Rate (CPR) | 3.34% | 3.75% | 3.23% | 4.15% | 7.08% |

Geographic distribution

| | Current | At constitution date |
|--------------------|---------|----------------------|
| Andalucía | 9.85% | 9.70% |
| Aragón | 1.57% | 1.73% |
| Asturias | 2.23% | 2.04% |
| Balearic Islands | 1.67% | 1.72% |
| Basque Country | 7.26% | 6.87% |
| Canary Islands | 4.03% | 3.86% |
| Cantabria | 2.56% | 2.61% |
| Castilla-La Mancha | 2.49% | 2.38% |
| Castilla-León | 4.80% | 4.86% |
| Catalonia | 22.70% | 21.63% |
| Extremadura | 0.44% | 0.52% |
| Galicia | 3.54% | 3.28% |
| La Rioja | 0.32% | 0.34% |
| Madrid | 26.97% | 28.89% |
| Melilla | 0.01% | 0.00% |
| Murcia | 1.58% | 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 | 155 | 35,276.01 | 8,810.13 | 0.00 | 44,086.14 | 13.19 | 10,187,440.12 | 10,231,526.26 | 60.53 | 43.61 |
| from > 1 to ≤ 2 months | 36 | 24,907.56 | 8,163.22 | 0.00 | 33,070.78 | 9.90 | 2,358,597.83 | 2,391,668.61 | 14.15 | 41.47 |
| from > 2 to ≤ 3 months | 24 | 22,279.99 | 8,520.42 | 0.00 | 30,800.41 | 9.22 | 1,674,708.49 | 1,705,508.90 | 10.09 | 46.31 |
| from > 3 to ≤ 6 months | 16 | 22,786.44 | 10,527.17 | 0.00 | 33,313.61 | 9.97 | 906,885.76 | 940,199.37 | 5.56 | 38.02 |
| from > 6 to < 12 months | 11 | 38,759.38 | 12,888.84 | 0.00 | 51,648.22 | 15.45 | 610,803.20 | 662,451.42 | 3.92 | 49.33 |
| from ≥ 12 to < 18 months | 5 | 26,418.18 | 9,148.23 | 0.00 | 35,566.41 | 10.64 | 312,299.31 | 347,865.72 | 2.06 | 41.11 |
| from ≥ 18 to < 24 months | 2 | 7,418.08 | 3,075.11 | 0.00 | 10,493.19 | 3.14 | 65,523.52 | 76,016.71 | 0.45 | 53.98 |
| from ≥ 2 years | 9 | 62,323.22 | 32,897.64 | 0.00 | 95,220.86 | 28.49 | 453,733.33 | 548,954.19 | 3.25 | 54.93 |
| Subtotal | 258 | 240,168.86 | 94,030.76 | 0.00 | 334,199.62 | 100.00 | 16,569,991.56 | 16,904,191.18 | 100.00 | 43.66 |
| <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 | 258 | 240,168.86 | 94,030.76 | 0.00 | 334,199.62 | | 16,569,991.56 | 16,904,191.18 | | 43.66 |

Additional information