

Brief report

Date: 08/31/2012
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	Original
Series A	ES0313546006	09/30/2003	31,466.58	100,000.00	Floating	0.5330%	08/26/2038	11/26/2012	A3sf	Aaa
		12,953	407,586,610.74	1,295,300,000.00	3-M Euribor+0.230%	11/26/2012	Quarterly	"Pass-Through"	AA+sf	AAA
			31.47%		26.Feb/May/Aug/Nov	42.40 Gross	26.Feb/May/Aug/Nov			
						34.34 Net				
Series B	ES0313546014	09/30/2003	65,646.06	100,000.00	Floating	0.9030%	08/26/2038	To be determined	A3sf	A2
		277	18,183,958.62	27,700,000.00	3-M Euribor+0.600%	11/26/2012	Quarterly	"Pass-Through"	A+sf	A+
			65.65%		26.Feb/May/Aug/Nov	149.84 Gross	26.Feb/May/Aug/Nov	Pro rata		
						121.37 Net		deferred start /		
								Secuential		
Series C	ES0313546022	09/30/2003	65,705.36	100,000.00	Floating	1.6530%	08/26/2038	To be determined	Baa3	Baa3
		270	17,740,447.20	27,000,000.00	3-M Euribor+1.350%	11/26/2012	Quarterly	"Pass-Through"	A	BBB+
			65.71%		26.Feb/May/Aug/Nov	274.54 Gross	26.Feb/May/Aug/Nov	Pro rata		
						222.38 Net		deferred start /		
								Secuential		
Total			443,511,016.56	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)							1.25	1.44
				2.00	4.00	6.00	8.00	10.00	12.00	14.00		
Series A	With optional redemption *	Final Maturity	Years	6.15	5.43	4.80	4.30	3.86	3.53	3.23	2.95	
			Date	10/22/2018	02/02/2018	06/17/2017	12/18/2016	07/10/2016	03/10/2016	11/21/2015	08/11/2015	
			Years	9.99	8.99	7.99	7.24	6.49	5.99	5.49	4.99	
	Without optional redemption *	Average life	Years	7.27	6.55	5.93	5.40	4.93	4.53	4.17	3.86	
			Date	12/06/2019	03/18/2019	08/04/2018	01/21/2018	08/04/2017	03/10/2017	10/31/2016	07/09/2016	
			Years	23.50	23.50	23.50	23.50	23.50	23.50	23.50	23.50	
		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 *	Final Maturity	Years	6.15	5.43	4.80	4.30	3.86	3.53	3.23	2.95	
			Date	10/22/2018	02/02/2018	06/17/2017	12/18/2016	07/10/2016	03/10/2016	11/21/2015	08/11/2015	
			Years	9.99	8.99	7.99	7.24	6.49	5.99	5.49	4.99	
	Without optional redemption *	Average life	Years	7.27	6.55	5.93	5.40	4.93	4.53	4.17	3.86	
			Date	12/06/2019	03/18/2019	08/04/2018	01/21/2018	08/04/2017	03/10/2017	10/31/2016	07/09/2016	
			Years	23.50	23.50	23.50	23.50	23.50	23.50	23.50	23.50	
		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 *	Final Maturity	Years	6.15	5.43	4.80	4.30	3.86	3.53	3.23	2.95	
			Date	10/22/2018	02/02/2018	06/17/2017	12/18/2016	07/10/2016	03/10/2016	11/21/2015	08/11/2015	
			Years	9.99	8.99	7.99	7.24	6.49	5.99	5.49	4.99	
	Without optional redemption *	Average life	Years	7.27	6.55	5.93	5.40	4.93	4.53	4.17	3.86	
			Date	12/06/2019	03/18/2019	08/04/2018	01/21/2018	08/04/2017	03/10/2017	10/31/2016	07/09/2016	
			Years	23.50	23.50	23.50	23.50	23.50	23.50	23.50	23.50	
		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	
Series A	91.90%	407,586,610.74	11.14%	95.95%	1,295,300,000.00
Series B	4.10%	18,183,958.62	7.04%	2.05%	27,700,000.00
Series C	4.00%	17,740,447.20	3.04%	2.00%	27,000,000.00
Issue of Bonds		443,511,016.56			1,350,000,000.00
Reserve Fund	3.04%	13,500,000.00		1.15%	15,525,000.00

Other financial operations (current)				
Assets		Balance		Interest
		Available		
Treasury Account		14,399,252.63		0.310%
Servicer ppal collect not yet credited			1,193,044.81	
Servicer ints collect not yet credited			252,203.20	
Liabilities				
Subordinated Loan L/T			13,500,000.00	1.300%
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		8,240		14,973	
Principal					
Principal outstanding		441,941,756.85		1,350,011,122.77	
Average loan		53,633.71		90,163.03	
Minimum		53.51		23,621.12	
Maximum		231,300.82		295,941.28	
Interest rate					
Weighted average (wac)		2.28%		3.25%	
Minimum		1.46%		2.41%	
Maximum		4.25%		5.00%	
Final maturity					
Weighted average (WARM) (months)		179		277	
Minimum		09/01/2012		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%		1.51	6.78	0.04	6.96
10.01 - 20%		5.96	15.68	0.56	17.00
20.01 - 30%		11.09	25.37	2.28	25.68
30.01 - 40%		15.49	35.11	5.08	35.51
40.01 - 50%		19.33	45.19	8.60	45.30
50.01 - 60%		24.89	55.00	13.22	55.28
60.01 - 70%		18.28	63.81	17.49	65.25
70.01 - 80%		3.44	73.63	25.23	75.87
80.01 - 90%				21.50	83.30
90.01 - 100%				5.99	94.63
Weighted average (WALTV)		45.91		67.83	
Minimum		0.03		0.08	
Maximum		78.87		98.81	

Additional information

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)	0.25%	0.29%	0.28%	0.35%	0.61%
Annual Percentage Rate (CPR)	2.93%	3.48%	3.30%	4.10%	7.05%

Geographic distribution		
	Current	At constitution date
Andalucía	9.86%	9.70%
Aragón	1.57%	1.73%
Asturias	2.23%	2.04%
Balearic Islands	1.67%	1.72%
Basque Country	7.24%	6.87%
Canary Islands	4.04%	3.86%
Cantabria	2.55%	2.61%
Castilla-La Mancha	2.49%	2.38%
Castilla-León	4.80%	4.86%
Catalonia	22.73%	21.63%
Extremadura	0.44%	0.52%
Galicia	3.54%	3.28%
La Rioja	0.32%	0.34%
Madrid	26.95%	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	157	33,350.06	9,661.71	0.00	43,011.77	12.48	10,542,367.09	10,585,378.86	62.61	45.56
from > 1 to ≤ 2 months	33	24,066.90	6,967.08	0.00	31,033.98	9.00	2,163,339.55	2,194,373.53	12.98	40.10
from > 2 to ≤ 3 months	21	17,873.45	6,118.34	0.00	23,991.79	6.96	1,210,899.56	1,234,891.35	7.30	44.23
from > 3 to ≤ 6 months	18	27,017.00	11,740.70	0.00	38,757.70	11.24	1,093,184.67	1,131,942.37	6.70	36.38
from > 6 to < 12 months	11	32,759.25	11,568.40	0.00	44,327.65	12.86	591,282.89	635,610.54	3.76	51.02
from ≥ 12 to < 18 months	8	40,760.39	13,614.15	0.00	54,374.54	15.77	443,391.86	497,766.40	2.94	41.52
from ≥ 18 to < 24 months	2	7,792.43	3,212.45	0.00	11,004.88	3.19	65,149.17	76,154.05	0.45	54.08
from ≥ 2 years	9	64,373.69	33,878.64	0.00	98,252.33	28.50	451,682.86	549,935.19	3.25	55.03
Subtotal	259	247,993.17	96,761.47	0.00	344,754.64	100.00	16,561,297.65	16,906,052.29	100.00	44.26
<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	259	247,993.17	96,761.47	0.00	344,754.64		16,561,297.65	16,906,052.29		44.26

Additional information