

Brief report

Date: 10/31/2012
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	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)							
				2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00
% Annual equivalent CPR				0.17	0.34	0.51	0.69	0.87	1.06	1.25	1.44
Series A	With optional redemption *	Final Maturity	Years	09/16/2018	01/05/2018	06/22/2017	12/29/2016	07/25/2016	03/28/2016	12/12/2015	09/04/2015
			Years	9.57	8.57	7.82	7.07	6.33	5.82	5.33	4.82
			Date	05/26/2022	05/26/2021	08/26/2020	11/26/2019	02/26/2019	08/26/2018	02/26/2018	08/26/2017
	Without optional redemption *	Average life	Years	11/20/2019	03/12/2019	08/07/2018	01/31/2018	08/21/2017	03/31/2017	11/26/2016	08/07/2016
			Years	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34
			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	09/16/2018	01/05/2018	06/22/2017	12/29/2016	07/25/2016	03/28/2016	12/12/2015	09/04/2015
			Years	9.57	8.57	7.82	7.07	6.33	5.82	5.33	4.82
			Date	05/26/2022	05/26/2021	08/26/2020	11/26/2019	02/26/2019	08/26/2018	02/26/2018	08/26/2017
	Without optional redemption *	Average life	Years	11/20/2019	03/12/2019	08/07/2018	01/31/2018	08/21/2017	03/31/2017	11/26/2016	08/07/2016
			Years	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34
			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	09/16/2018	01/05/2018	06/22/2017	12/29/2016	07/25/2016	03/28/2016	12/12/2015	09/04/2015
			Years	9.57	8.57	7.82	7.07	6.33	5.82	5.33	4.82
			Date	05/26/2022	05/26/2021	08/26/2020	11/26/2019	02/26/2019	08/26/2018	02/26/2018	08/26/2017
	Without optional redemption *	Average life	Years	11/20/2019	03/12/2019	08/07/2018	01/31/2018	08/21/2017	03/31/2017	11/26/2016	08/07/2016
			Years	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34
			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	5.20%
Series B	4.10%	18,183,958.62	7.04%	2.05%	27,700,000.00	3.15%
Series C	4.00%	17,740,447.20	3.04%	2.00%	27,000,000.00	1.15%
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	
Treasury Account		23,148,946.28	0.310%
Servicer ppal collect not yet credited		1,194,426.31	
Servicer ints collect not yet credited		236,182.00	
Liabilities	Available	Balance	Interest
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	8,160	14,973	
Principal			
Principal outstanding	434,802,290.67	1,350,011,122.77	
Average loan	53,284.59	90,163.03	
Minimum	34.74	23,621.12	
Maximum	229,734.14	295,941.28	
Interest rate			
Weighted average (wac)	2.05%	3.25%	
Minimum	1.14%	2.41%	
Maximum	4.25%	5.00%	
Final maturity			
Weighted average (WARM) (months)	177	277	
Minimum	11/04/2012	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%	1.53	6.80	0.04	6.96
10.01 - 20%	6.12	15.66	0.56	17.00
20.01 - 30%	11.34	25.41	2.28	25.68
30.01 - 40%	15.61	35.10	5.08	35.51
40.01 - 50%	19.72	45.19	8.60	45.30
50.01 - 60%	25.49	55.05	13.22	55.28
60.01 - 70%	17.10	63.83	17.49	65.25
70.01 - 80%	3.08	73.56	25.23	75.87
80.01 - 90%			21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)	45.55		67.83	
Minimum	0.02		0.08	
Maximum	78.41		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)	0.20%	0.20%	0.26%	0.33%	0.60%
Annual Percentage Rate (CPR)	2.37%	2.37%	3.10%	3.94%	6.96%

Geographic distribution

	Current	At constitution date
Andalucia	9.86%	9.70%
Aragon	1.57%	1.73%
Asturias	2.21%	2.04%
Balearic Islands	1.66%	1.72%
Basque Country	7.23%	6.87%
Canary Islands	4.05%	3.86%
Cantabria	2.55%	2.61%
Castilla-La Mancha	2.46%	2.38%
Castilla-Leon	4.81%	4.86%
Catalonia	22.81%	21.63%
Extremadura	0.44%	0.52%
Galicia	3.53%	3.28%
La Rioja	0.32%	0.34%
Madrid	26.96%	28.89%
Melilla	0.01%	0.00%
Murcia	1.59%	1.67%
Navarra	0.54%	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	159	38,102.13	9,140.34	0.00	47,242.47	12.83	9,738,931.37	9,786,173.84	59.67	43.01
from > 1 to ≤ 2 months	42	20,926.05	5,940.09	0.00	26,866.14	7.29	2,261,018.89	2,287,885.03	13.95	39.07
from > 2 to ≤ 3 months	24	27,577.70	7,909.03	0.00	35,486.73	9.63	1,749,905.17	1,785,391.90	10.89	45.52
from > 3 to ≤ 6 months	11	14,920.69	5,132.83	0.00	20,053.52	5.44	551,486.63	571,540.15	3.48	40.06
from > 6 to < 12 months	11	28,137.19	11,068.76	0.00	39,205.95	10.64	603,887.80	643,093.75	3.92	40.83
from ≥ 12 to < 18 months	9	49,706.84	15,527.79	0.00	65,234.63	17.71	534,566.34	599,800.97	3.66	42.91
from ≥ 18 to < 24 months	3	19,088.31	5,845.66	0.00	24,933.97	6.77	109,187.38	134,121.35	0.82	43.17
from ≥ 2 years	10	72,048.08	37,283.09	0.00	109,331.17	29.68	482,685.99	592,017.16	3.61	55.31
Subtotal	269	270,506.99	97,847.59	0.00	368,354.58	100.00	16,031,669.57	16,400,024.15	100.00	42.81
<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	269	270,506.99	97,847.59	0.00	368,354.58		16,031,669.57	16,400,024.15		42.81

Additional information