

Brief report

Date: 11/30/2012
Currency: EUR

Date of constitution
09/25/2003

VAT Reg. no.
V83756114

Management Company
Europa 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

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Swap

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Assets Custodian

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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	30,683.87	100,000.00	Floating	0.4200%	08/26/2038	02/26/2013	A3sf	Aaa
		12,953	397,448,168.11	1,295,300,000.00	3-M Euribor+0.230%	02/26/2013	Quarterly	"Pass-Through"	AA-sf	AAA
			30.68%		26.Feb/May/Aug/Nov	32.93 Gross	26.Feb/May/Aug/Nov			
						26.67 Net				
Series B	ES0313546014	09/30/2003	64,013.14	100,000.00	Floating	0.7900%	08/26/2038	To be determined	Baa1sf	A2
		277	17,731,639.78	27,700,000.00	3-M Euribor+0.600%	02/26/2013	Quarterly	"Pass-Through"	A+sf	A+
			64.01%		26.Feb/May/Aug/Nov	129.24 Gross	26.Feb/May/Aug/Nov	Pro rata		
						104.68 Net		deferred start /		
								Securitial		
Series C	ES0313546022	09/30/2003	64,070.96	100,000.00	Floating	1.5400%	08/26/2038	To be determined	Baa3	Baa3
		270	17,299,159.20	27,000,000.00	3-M Euribor+1.350%	02/26/2013	Quarterly	"Pass-Through"	A	BBB+
			64.07%		26.Feb/May/Aug/Nov	252.15 Gross	26.Feb/May/Aug/Nov	Pro rata		
						204.24 Net		deferred start /		
								Securitial		
Total			432,478,967.09	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	% Monthly CPR (SMM)							
			2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00
Series A	With optional redemption *	Years	5.93	5.23	4.68	4.20	3.76	3.43	3.14	2.86
		Date	11/02/2018	02/20/2018	08/05/2017	02/09/2017	09/02/2016	05/06/2016	01/18/2016	10/09/2015
Series A	Without optional redemption *	Years	7.13	6.43	5.83	5.32	4.86	4.47	4.12	3.82
		Date	01/14/2020	05/05/2019	09/29/2018	03/24/2018	10/10/2017	05/19/2017	01/13/2017	09/24/2016
Series B	With optional redemption *	Years	5.93	5.23	4.68	4.20	3.76	3.43	3.14	2.86
		Date	11/02/2018	02/20/2018	08/05/2017	02/09/2017	09/02/2016	05/06/2016	01/18/2016	10/09/2015
Series B	Without optional redemption *	Years	7.13	6.43	5.83	5.32	4.86	4.47	4.12	3.82
		Date	01/14/2020	05/05/2019	09/29/2018	03/24/2018	10/10/2017	05/19/2017	01/13/2017	09/24/2016
Series C	With optional redemption *	Years	5.93	5.23	4.68	4.20	3.76	3.43	3.14	2.86
		Date	11/02/2018	02/20/2018	08/05/2017	02/09/2017	09/02/2016	05/06/2016	01/18/2016	10/09/2015
Series C	Without optional redemption *	Years	7.13	6.43	5.83	5.32	4.86	4.47	4.12	3.82
		Date	01/14/2020	05/05/2019	09/29/2018	03/24/2018	10/10/2017	05/19/2017	01/13/2017	09/24/2016

* 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%	397,448,168.11	11.22%	95.95%	1,295,300,000.00
Series B	4.10%	17,731,639.78	7.12%	2.05%	27,700,000.00
Series C	4.00%	17,299,159.20	3.12%	2.00%	27,000,000.00
Issue of Bonds		432,478,967.09			1,350,000,000.00
Reserve Fund	3.12%	13,500,000.00	1.15%		15,525,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	14,397,979.00	0.190%	
Servicer ppal collect not yet credited	1,175,578.14		
Servicer ints collect not yet credited	240,977.12		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		13,500,000.00	1.190%
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	8,117	14,973	
Principal			
Principal outstanding	430,949,828.74	1,350,011,122.77	
Average loan	53,092.25	90,163.03	
Minimum	15.87	23,621.12	
Maximum	228,898.41	295,941.28	
Interest rate			
Weighted average (wac)	1.93%	3.25%	
Minimum	1.05%	2.41%	
Maximum	4.25%	5.00%	
Final maturity			
Weighted average (WARM) (months)	177	277	
Minimum	12/03/2012	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%	1.55	6.85	0.04	6.96
10.01 - 20%	6.30	15.71	0.56	17.00
20.01 - 30%	11.34	25.45	2.28	25.68
30.01 - 40%	15.62	35.09	5.08	35.51
40.01 - 50%	20.00	45.20	8.60	45.30
50.01 - 60%	25.63	55.06	13.22	55.28
60.01 - 70%	16.64	63.81	17.49	65.25
70.01 - 80%	2.92	73.52	25.23	75.87
80.01 - 90%			21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)	45.38		67.83	
Minimum	0.01		0.08	
Maximum	78.19		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)	0.24%	0.20%	0.25%	0.32%	0.60%
Annual Percentage Rate (CPR)	2.83%	2.34%	2.91%	3.81%	6.92%

Geographic distribution		
	Current	At constitution date
Andalucía	9.87%	9.70%
Aragón	1.57%	1.73%
Asturias	2.21%	2.04%
Balearic Islands	1.67%	1.72%
Basque Country	7.22%	6.87%
Canary Islands	4.06%	3.86%
Cantabria	2.55%	2.61%
Castilla-La Mancha	2.47%	2.38%
Castilla-León	4.81%	4.86%
Catalonia	22.83%	21.63%
Extremadura	0.44%	0.52%
Galicia	3.50%	3.28%
La Rioja	0.32%	0.34%
Madrid	26.94%	28.89%
Melilla	0.01%	0.00%
Murcia	1.59%	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	166	44,384.53	9,780.03	0.00	54,164.56	14.08	10,901,530.19	10,955,694.75	61.25	43.32
from > 1 to ≤ 2 months	42	24,590.40	6,448.73	0.00	31,039.13	8.07	2,454,823.65	2,485,862.78	13.90	41.75
from > 2 to ≤ 3 months	29	29,250.68	7,475.81	0.00	36,726.49	9.55	1,772,861.07	1,809,587.56	10.12	45.22
from > 3 to ≤ 6 months	11	16,870.03	5,839.40	0.00	22,709.43	5.90	665,137.15	687,846.58	3.85	33.17
from > 6 to < 12 months	11	31,473.20	12,302.15	0.00	43,775.35	11.38	620,047.94	663,823.29	3.71	41.73
from ≥ 12 to < 18 months	8	48,247.94	15,290.39	0.00	63,538.33	16.52	498,030.85	561,569.18	3.14	43.61
from ≥ 18 to < 24 months	2	15,581.77	4,701.81	0.00	20,283.58	5.27	108,369.94	128,653.52	0.72	53.45
from ≥ 2 years	10	74,385.70	38,075.30	0.00	112,461.00	29.23	480,348.37	592,809.37	3.31	55.39
Subtotal	279	284,784.25	99,913.62	0.00	384,697.87	100.00	17,501,149.16	17,885,847.03	100.00	43.09
<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	279	284,784.25	99,913.62	0.00	384,697.87		17,501,149.16	17,885,847.03		43.09

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