BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 12/31/2012
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 / Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	Original	Interest type / Reference rate and margin / Payment Date	Interest Rate / Next coupon	Redemption: Final maturity (legal)	Next	Rating Moody´s / S&P Current	Original
Series A ES0313546006	09/30/2003 12,953	30,683.87 397,448,168.11 30.68%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	0.4200% 02/26/2013 32.93 Gross 26.01 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	02/26/2013 "Pass-Through"	A3sf AA-sf	Aaa AAA
Series B ES0313546014	09/30/2003 277	64,013.14 17,731,639.78 64.01%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	0.7900% 02/26/2013 129.24 Gross 102.10 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Baa1sf A+sf	A2 A+
Series C ES0313546022	09/30/2003 270	64,070.96 17,299,159.20 64.07%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	1.5400% 02/26/2013 252.15 Gross 199.20 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Baa3 A	Baa3 BBB+
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)

			% 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	5.87	5.19	4.66	4.18	3.75	3.43	3.14	2.87
			Date	10/12/2018	02/05/2018	07/26/2017	02/03/2017	08/31/2016	05/06/2016	01/21/2016	10/13/2015
		Final Maturity	Years	9.49	8.49	7.74	6.99	6.24	5.74	5.24	4.74
			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	7.05	6.37	5.79	5.29	4.85	4.47	4.13	3.83
			Date	12/16/2019	04/14/2019	09/13/2018	03/13/2018	10/04/2017	05/17/2017	01/14/2017	09/27/2016
		Final Maturity	Years	23.25	23.25	23.25	23.25	23.25	23.25	23.25	23.25
			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	5.87	5.19	4.66	4.18	3.75	3.43	3.14	2.87
			Date	10/12/2018	02/05/2018	07/26/2017	02/03/2017	08/31/2016	05/06/2016	01/21/2016	10/13/2015
		Final Maturity	Years	9.49	8.49	7.74	6.99	6.24	5.74	5.24	4.74
			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	7.05	6.37	5.79	5.29	4.85	4.47	4.13	3.83
			Date	12/16/2019	04/14/2019	09/13/2018	03/13/2018	10/04/2017	05/17/2017	01/14/2017	09/27/2016
		Final Maturity	Years	23.25	23.25	23.25	23.25	23.25	23.25	23.25	23.25
			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	5.87	5.19	4.66	4.18	3.75	3.43	3.14	2.87
			Date	10/12/2018	02/05/2018	07/26/2017	02/03/2017	08/31/2016	05/06/2016	01/21/2016	10/13/2015
		Final Maturity	Years	9.49	8.49	7.74	6.99	6.24	5.74	5.24	4.74
			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	7.05	6.37	5.79	5.29	4.85	4.47	4.13	3.83
			Date	12/16/2019	04/14/2019	09/13/2018	03/13/2018	10/04/2017	05/17/2017	01/14/2017	09/27/2016
		Final Maturity	Years	23.25	23.25	23.25	23.25	23.25	23.25	23.25	23.25
			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	% CE		At issue date	% CE
Series A	91.90%	397,448,168.11	11.22%	95.95%	1,295,300,000.00	5.20%
Series B	4.10%	17,731,639.78	7.12%	2.05%	27,700,000.00	3.15%
Series C	4.00%	17,299,159.20	3.12%	2.00%	27,000,000.00	1.15%
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 finantial operations (current)

Assets		Balance	Interest
Treasury Account		19,366,398.27	0.190%
Servicer ppal collect not yet credited		3,451,438.27	
Servicer ints collect not yet credited		267,380.50	
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	8,051	14,973
Principal		
Principal outstanding	424,374,411.31	1,350,011,122.77
Average loan	52,710.77	90,163.03
Minimum	32.19	23,621.12
Maximum	228,061.72	295,941.28
Interest rate		
Weighted average (wac)	1.79%	3.25%
Minimum	0.99%	2.41%
Maximum	4.25%	5.00%
Final maturity		
Weighted average (WARM) (months)	176	277
Minimum	01/02/2013	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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	1.63	6.87	0.04	6.96
10.01 - 20%	6.32	15.65	0.56	17.00
20.01 - 30%	11.71	25.44	2.28	25.68
30.01 - 40%	15.47	35.12	5.08	35.51
40.01 - 50%	20.23	45.16	8.60	45.30
50.01 - 60%	25.91	55.07	13.22	55.28
60.01 - 70%	15.93	63.83	17.49	65.25
70.01 - 80%	2.81	73.44	25.23	75.87
80.01 - 90%			21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)		45.15		67.83
Minimum		0.02		0.08
Maximum		77.96		98.81

Additional information
Europea de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 +34 91 411 84 68 www.edt-sg.com info@eurotitulizacion.com
Official register CNMV: C/ Miguel Angel, 11 - 28010 Madrid ☎ +34 91 585 15 00 www.cnmv.com

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.88%	0.44%	0.34%	0.32%	0.60%
Annual Percentage Rate (CPR)	10.03%	5.14%	3.96%	3.73%	6.95%

Geographic distribution

	Current	At constitution date
Andalucia	9.88%	9.70%
Aragon	1.56%	1.73%
Asturias	2.22%	2.04%
Balearic Islands	1.67%	1.72%
Basque Country	7.17%	6.87%
Canary Islands	4.07%	3.86%
Cantabria	2.55%	2.61%
Castilla-La Mancha	2.48%	2.38%
Castilla-Leon	4.79%	4.86%
Catalonia	22.84%	21.63%
Extremadura	0.44%	0.52%
Galicia	3.51%	3.28%
La Rioja	0.32%	0.34%
Madrid	26.93%	28.89%
Melilla	0.01%	0.00%
Murcia	1.60%	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	%			%	
Delinquencies										
Up to 1 month	147	36,783.33	7,217.72	0.00	44,001.05	11.60	9,276,082.67	9,320,083.72	56.55	42.10
from > 1 to ≤ 2 months	40	24,226.67	6,079.36	0.00	30,306.03	7.99	2,476,371.73	2,506,677.76	15.21	42.68
from > 2 to ≤ 3 months	31	31,843.54	8,562.74	0.00	40,406.28	10.65	2,020,722.41	2,061,128.69	12.51	44.16
from > 3 to ≤ 6 months	14	18,753.17	5,852.78	0.00	24,605.95	6.49	701,671.88	726,277.83	4.41	37.12
from > 6 to < 12 months	10	27,959.11	11,121.40	0.00	39,080.51	10.30	543,220.03	582,300.54	3.53	39.67
from ≥ 12 to < 18 months	9	57,355.23	16,889.64	0.00	74,244.87	19.57	531,073.48	605,318.35	3.67	44.11
from ≥ 18 to < 24 months	2	16,400.54	4,881.05	0.00	21,281.59	5.61	107,551.17	128,832.76	0.78	53.52
from ≥ 2 years	9	69,715.57	35,756.36	0.00	105,471.93	27.80	445,503.36	550,975.29	3.34	54.64
Subtotal	262	283,037.16	96,361.05	0.00	379,398.21	100.00	16,102,196.73	16,481,594.94	100.00	42.56
Doubt debts (subjectives)										
	0	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	262	283,037.16	96,361.05	0.00	379,398.21		16,102,196.73	16,481,594.94		42.56

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