

**Brief report**

**Date:** 01/31/2013  
**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	30,683.87	100,000.00	Floating	0.4200%	08/26/2038	02/26/2013	A3sf	Aaa
			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			
						26.01 Net				
Series B	ES0313546014	09/30/2003	64,013.14	100,000.00	Floating	0.7900%	08/26/2038	To be determined	Baa1sf	A2
			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		
						102.10 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
			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		
						199.20 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	Years	% Monthly CPR (SMM)							Final Maturity
				2.00	4.00	6.00	8.00	10.00	12.00	14.00	
Series A	With optional redemption *	Average life	5.69	5.01	4.49	4.02	3.60	3.29	3.00	2.80	11/20/2015
		Final Maturity	10/07/2018	02/03/2018	07/27/2017	02/07/2017	09/06/2016	05/14/2016	01/30/2016	11/20/2015	4.82
		Date	05/26/2022	05/26/2021	08/26/2020	11/26/2019	02/26/2019	08/26/2018	02/26/2018	11/26/2017	
	Without optional redemption *	Average life	6.86	6.20	5.63	5.13	4.70	4.32	3.99	3.70	10/11/2016
		Final Maturity	12/09/2019	04/11/2019	09/15/2018	03/18/2018	10/12/2017	05/27/2017	01/26/2017	10/11/2016	23.08
		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	5.69	5.01	4.49	4.02	3.60	3.29	3.00	2.80	11/20/2015
		Final Maturity	10/07/2018	02/03/2018	07/27/2017	02/07/2017	09/06/2016	05/14/2016	01/30/2016	11/20/2015	4.82
		Date	05/26/2022	05/26/2021	08/26/2020	11/26/2019	02/26/2019	08/26/2018	02/26/2018	11/26/2017	
	Without optional redemption *	Average life	6.86	6.20	5.63	5.13	4.70	4.32	3.99	3.70	10/11/2016
		Final Maturity	12/09/2019	04/11/2019	09/15/2018	03/18/2018	10/12/2017	05/27/2017	01/26/2017	10/11/2016	23.08
		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	5.69	5.01	4.49	4.02	3.60	3.29	3.00	2.80	11/20/2015
		Final Maturity	10/07/2018	02/03/2018	07/27/2017	02/07/2017	09/06/2016	05/14/2016	01/30/2016	11/20/2015	4.82
		Date	05/26/2022	05/26/2021	08/26/2020	11/26/2019	02/26/2019	08/26/2018	02/26/2018	11/26/2017	
	Without optional redemption *	Average life	6.86	6.20	5.63	5.13	4.70	4.32	3.99	3.70	10/11/2016
		Final Maturity	12/09/2019	04/11/2019	09/15/2018	03/18/2018	10/12/2017	05/27/2017	01/26/2017	10/11/2016	23.08
		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%	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	26,679,088.06	0.190%	
Servicer ppal collect not yet credited	1,163,156.56		
Servicer ints collect not yet credited	185,890.23		
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	7,988	14,973	
Principal			
Principal outstanding	420,009,720.25	1,350,011,122.77	
Average loan	52,580.09	90,163.03	
Minimum	26.84	23,621.12	
Maximum	227,224.07	295,941.28	
Interest rate			
Weighted average (wac)	1.73%	3.25%	
Minimum	0.95%	2.41%	
Maximum	4.25%	5.00%	
Final maturity			
Weighted average (WARM) (months)	175	277	
Minimum	02/02/2013	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		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.62	6.91	0.04	6.96
10.01 - 20%	6.32	15.61	0.56	17.00
20.01 - 30%	11.91	25.43	2.28	25.68
30.01 - 40%	15.58	35.17	5.08	35.51
40.01 - 50%	20.18	45.16	8.60	45.30
50.01 - 60%	26.26	55.04	13.22	55.28
60.01 - 70%	15.46	63.82	17.49	65.25
70.01 - 80%	2.66	73.39	25.23	75.87
80.01 - 90%			21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)	44.99		67.83	
Minimum	0.01		0.08	
Maximum	77.73		98.81	

# 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)	0.33%	0.48%	0.34%	0.31%	0.60%
Annual Percentage Rate (CPR)	3.94%	5.65%	4.03%	3.65%	6.93%

Geographic distribution		
	Current	At constitution date
Andalucia	9.89%	9.70%
Aragon	1.54%	1.73%
Asturias	2.21%	2.04%
Balearic Islands	1.68%	1.72%
Basque Country	7.19%	6.87%
Canary Islands	4.08%	3.86%
Cantabria	2.55%	2.61%
Castilla-La Mancha	2.48%	2.38%
Castilla-Leon	4.78%	4.86%
Catalonia	22.83%	21.63%
Extremadura	0.44%	0.52%
Galicia	3.51%	3.28%
La Rioja	0.32%	0.34%
Madrid	26.94%	28.89%
Melilla	0.01%	0.00%
Murcia	1.60%	1.67%
Navarra	0.54%	0.50%
Valencia	7.41%	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	150	36,010.17	6,453.11	0.00	42,463.28	11.59	9,373,955.38	9,416,418.66	59.21	42.43
from > 1 to ≤ 2 months	42	25,294.25	5,446.92	0.00	30,741.17	8.39	2,571,029.74	2,601,770.91	16.36	42.53
from > 2 to ≤ 3 months	16	18,872.13	3,674.93	0.00	22,547.06	6.15	931,259.10	953,806.16	6.00	44.41
from > 3 to ≤ 6 months	15	22,699.17	6,760.82	0.00	29,459.99	8.04	858,163.44	887,623.43	5.58	37.84
from > 6 to < 12 months	13	37,348.00	14,532.95	0.00	51,880.95	14.16	766,145.14	818,026.09	5.14	38.69
from ≥ 12 to < 18 months	7	48,996.07	14,262.98	0.00	63,259.05	17.26	435,336.05	498,595.10	3.14	51.49
from ≥ 18 to < 24 months	4	29,630.07	8,465.17	0.00	38,095.24	10.40	198,418.23	236,513.47	1.49	36.68
from ≥ 2 years	8	59,730.83	28,270.58	0.00	88,001.41	24.01	401,656.19	489,657.60	3.08	52.76
Subtotal	255	278,580.69	87,867.46	0.00	366,448.15	100.00	15,535,963.27	15,902,411.42	100.00	42.45
<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	255	278,580.69	87,867.46	0.00	366,448.15		15,535,963.27	15,902,411.42		42.45

### Additional information