

Brief report

Date: 02/28/2013
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

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Treasury Account
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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	29,638.94	100,000.00	Floating	0.4480%	08/26/2038	05/27/2013	A3sf	Aaa
		12,953	383,913,189.82	1,295,300,000.00	3-M Euribor+0.230%	33.20 Gross	Quarterly	"Pass-Through"	AA-sf	AAA
			29.64%		26.Feb/May/Aug/Nov	26.23 Net	26.Feb/May/Aug/Nov			
Series B	ES0313546014	09/30/2003	61,833.19	100,000.00	Floating	0.8180%	08/26/2038	To be determined	Baa1sf	A2
		277	17,127,793.63	27,700,000.00	3-M Euribor+0.600%	126.45 Gross	Quarterly	"Pass-Through"	A+sf	A+
			61.83%		26.Feb/May/Aug/Nov	99.90 Net	26.Feb/May/Aug/Nov	Pro rata		
								deferred start /		
								Secutorial		
Series C	ES0313546022	09/30/2003	61,889.05	100,000.00	Floating	1.5680%	08/26/2038	To be determined	Baa3	Baa3
		270	16,710,043.50	27,000,000.00	3-M Euribor+1.350%	242.61 Gross	Quarterly	"Pass-Through"	A	BBB+
			61.89%		26.Feb/May/Aug/Nov	191.66 Net	26.Feb/May/Aug/Nov	Pro rata		
								deferred start /		
								Secutorial		
Total			417,751,026.95	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	5.80	5.11	4.58	4.10	3.67	3.35	3.05	2.86	
		Final Maturity	12/13/2018	04/07/2018	09/24/2017	04/03/2017	10/28/2016	07/02/2016	03/16/2016	01/04/2016	
		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	7.01	6.34	5.76	5.25	4.81	4.43	4.09	3.79	
		Final Maturity	02/28/2020	06/27/2019	11/27/2018	05/27/2018	12/18/2017	07/31/2017	03/29/2017	12/10/2016	
		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	5.80	5.11	4.58	4.10	3.67	3.35	3.05	2.86	
		Final Maturity	12/13/2018	04/07/2018	09/24/2017	04/03/2017	10/28/2016	07/02/2016	03/16/2016	01/04/2016	
		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	7.01	6.34	5.76	5.25	4.81	4.43	4.09	3.79	
		Final Maturity	02/28/2020	06/27/2019	11/27/2018	05/27/2018	12/18/2017	07/31/2017	03/29/2017	12/10/2016	
		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	5.80	5.11	4.58	4.10	3.67	3.35	3.05	2.86	
		Final Maturity	12/13/2018	04/07/2018	09/24/2017	04/03/2017	10/28/2016	07/02/2016	03/16/2016	01/04/2016	
		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	7.01	6.34	5.76	5.25	4.81	4.43	4.09	3.79	
		Final Maturity	02/28/2020	06/27/2019	11/27/2018	05/27/2018	12/18/2017	07/31/2017	03/29/2017	12/10/2016	
		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		% CE
Series A	91.90%	383,913,189.82	11.33%	95.95%	1,295,300,000.00
Series B	4.10%	17,127,793.63	7.23%	2.05%	27,700,000.00
Series C	4.00%	16,710,043.50	3.23%	2.00%	27,000,000.00
Issue of Bonds		417,751,026.95			1,350,000,000.00
Reserve Fund	3.23%	13,500,000.00	1.15%		15,525,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	14,064,938.51	0.220%	
Servicer ppal collect not yet credited	1,741,838.99		
Servicer ints collect not yet credited	230,208.65		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		13,500,000.00	1.220%
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	7,949	14,973	
Principal			
Principal outstanding	416,081,234.90	1,350,011,122.77	
Average loan	52,343.85	90,163.03	
Minimum	21.48	23,621.12	
Maximum	226,385.46	295,941.28	
Interest rate			
Weighted average (wac)	1.66%	3.25%	
Minimum	0.95%	2.41%	
Maximum	4.25%	5.00%	
Final maturity			
Weighted average (WARM) (months)	174	277	
Minimum	03/02/2013	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%	1.65	6.91	0.04	6.96
10.01 - 20%	6.31	15.55	0.56	17.00
20.01 - 30%	11.98	25.35	2.28	25.68
30.01 - 40%	15.70	35.11	5.08	35.51
40.01 - 50%	20.63	45.17	8.60	45.30
50.01 - 60%	26.33	55.06	13.22	55.28
60.01 - 70%	14.93	63.85	17.49	65.25
70.01 - 80%	2.48	73.39	25.23	75.87
80.01 - 90%			21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)	44.81		67.83	
Minimum	0.01		0.08	
Maximum	77.50		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)	0.25%	0.49%	0.34%	0.31%	0.59%
Annual Percentage Rate (CPR)	2.98%	5.70%	4.03%	3.67%	6.89%

Geographic distribution

	Current	At constitution date
Andalucia	9.85%	9.70%
Aragon	1.54%	1.73%
Asturias	2.22%	2.04%
Balearic Islands	1.68%	1.72%
Basque Country	7.20%	6.87%
Canary Islands	4.08%	3.86%
Cantabria	2.55%	2.61%
Castilla-La Mancha	2.49%	2.38%
Castilla-Leon	4.73%	4.86%
Catalonia	22.87%	21.63%
Extremadura	0.44%	0.52%
Galicia	3.52%	3.28%
La Rioja	0.32%	0.34%
Madrid	26.96%	28.89%
Melilla	0.01%	0.00%
Murcia	1.60%	1.67%
Navarra	0.55%	0.50%
Valencia	7.40%	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	179	46,641.79	8,894.82	0.00	55,536.61	14.15	10,977,602.55	11,033,139.16	63.73	43.28
from > 1 to ≤ 2 months	33	20,814.44	5,352.73	0.00	26,167.17	6.67	2,097,160.52	2,123,327.69	12.26	43.67
from > 2 to ≤ 3 months	23	26,978.59	4,788.33	0.00	31,766.92	8.09	1,314,870.69	1,346,637.61	7.78	39.18
from > 3 to ≤ 6 months	11	14,045.98	5,339.79	0.00	19,385.77	4.94	682,159.12	701,544.89	4.05	42.87
from > 6 to < 12 months	13	42,877.61	14,061.59	0.00	56,939.20	14.50	724,666.97	781,606.17	4.51	34.76
from ≥ 12 to < 18 months	8	47,054.81	14,753.84	0.00	61,808.65	15.75	458,339.45	520,148.10	3.00	53.04
from ≥ 18 to < 24 months	6	44,434.58	13,050.11	0.00	57,484.69	14.64	299,715.35	357,200.04	2.06	39.10
from ≥ 2 years	7	56,935.01	26,535.37	0.00	83,470.38	21.26	365,157.51	448,627.89	2.59	52.33
Subtotal	280	299,782.81	92,776.58	0.00	392,559.39	100.00	16,919,672.16	17,312,231.55	100.00	42.83
<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	280	299,782.81	92,776.58	0.00	392,559.39		16,919,672.16	17,312,231.55		42.83

Additional information