

**Brief report**

**Date:** 05/31/2013  
**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)				Next coupon	Final maturity (legal)	Next	Moody's / S&P
			Current	Original	Reference rate and margin				Current	Original
Series A	ES0313546006	09/30/2003	28,822.17	100,000.00	Floating	0.4290%	08/26/2038	08/26/2013	Baa1sf	Aaa
			373,333,568.01	1,295,300,000.00	3-M Euribor+0.230%	31.26 Gross	26.Feb/May/Aug/Nov	"Pass-Through"	AA-sf	AAA
			28.82%			24.70 Net				
Series B	ES0313546014	09/30/2003	60,129.23	100,000.00	Floating	0.7990%	08/26/2038	To be determined	Ba1sf	A2
			16,655,796.71	27,700,000.00	3-M Euribor+0.600%	121.44 Gross	26.Feb/May/Aug/Nov	"Pass-Through"	A+sf	A+
			60.13%			95.94 Net		Pro rata		
								deferred start /		
								Secuential		
Series C	ES0313546022	09/30/2003	60,183.55	100,000.00	Floating	1.5490%	08/26/2038	To be determined	B1sf	Baa3
			16,249,558.50	27,000,000.00	3-M Euribor+1.350%	235.65 Gross	26.Feb/May/Aug/Nov	"Pass-Through"	A	BBB+
			60.18%			186.16 Net		Pro rata		
								deferred start /		
								Secuential		
Total			406,238,923.22	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)							1.25	1.44
				2.00	4.00	6.00	8.00	10.00	12.00	14.00		
Series A	With optional redemption *	Final Maturity	Years	01/27/2019	05/26/2018	11/16/2017	05/28/2017	12/23/2016	08/28/2016	06/11/2016	03/04/2016	
			Date	05/26/2022	05/26/2021	08/26/2020	11/26/2019	02/26/2019	08/26/2018	05/26/2018	11/26/2017	
			Years	8.99	7.99	7.24	6.49	5.75	5.24	4.99	4.49	
	Without optional redemption *	Final Maturity	Years	04/19/2020	08/24/2019	01/30/2019	08/04/2018	03/01/2018	10/14/2017	06/16/2017	02/28/2017	
			Date	11/26/2035	11/26/2035	11/26/2035	11/26/2035	11/26/2035	11/26/2035	11/26/2035	11/26/2035	
			Years	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	
Series B	With optional redemption *	Final Maturity	Years	01/27/2019	05/26/2018	11/16/2017	05/28/2017	12/23/2016	08/28/2016	06/11/2016	03/04/2016	
			Date	05/26/2022	05/26/2021	08/26/2020	11/26/2019	02/26/2019	08/26/2018	05/26/2018	11/26/2017	
			Years	8.99	7.99	7.24	6.49	5.75	5.24	4.99	4.49	
	Without optional redemption *	Final Maturity	Years	04/19/2020	08/24/2019	01/30/2019	08/04/2018	03/01/2018	10/14/2017	06/16/2017	02/28/2017	
			Date	11/26/2035	11/26/2035	11/26/2035	11/26/2035	11/26/2035	11/26/2035	11/26/2035	11/26/2035	
			Years	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	
Series C	With optional redemption *	Final Maturity	Years	01/27/2019	05/26/2018	11/16/2017	05/28/2017	12/23/2016	08/28/2016	06/11/2016	03/04/2016	
			Date	05/26/2022	05/26/2021	08/26/2020	11/26/2019	02/26/2019	08/26/2018	05/26/2018	11/26/2017	
			Years	8.99	7.99	7.24	6.49	5.75	5.24	4.99	4.49	
	Without optional redemption *	Final Maturity	Years	04/19/2020	08/24/2019	01/30/2019	08/04/2018	03/01/2018	10/14/2017	06/16/2017	02/28/2017	
			Date	11/26/2035	11/26/2035	11/26/2035	11/26/2035	11/26/2035	11/26/2035	11/26/2035	11/26/2035	
			Years	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	

\* 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	% CE
Series A	91.90%	373,333,568.01	11.42%	95.95%	1,295,300,000.00
Series B	4.10%	16,655,796.71	7.32%	2.05%	27,700,000.00
Series C	4.00%	16,249,558.50	3.32%	2.00%	27,000,000.00
Issue of Bonds		406,238,923.22			1,350,000,000.00
Reserve Fund	3.32%	13,500,000.00		1.15%	15,525,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	14,277,813.30	0.200%	
Servicer ppal collect not yet credited	1,387,009.04		
Servicer ints collect not yet credited	151,648.89		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		13,500,000.00	1.200%
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		7,860	14,973
Principal			
Principal outstanding		404,855,072.00	1,350,011,122.77
Average loan		51,508.28	90,163.03
Minimum		5.37	23,621.12
Maximum		223,863.83	295,941.28
Interest rate			
Weighted average (wac)		1.41%	3.25%
Minimum		0.89%	2.41%
Maximum		3.72%	5.00%
Final maturity			
Weighted average (WARM) (months)		172	277
Minimum		06/06/2013	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
0.01 - 10%	1.76	6.95	0.04
10.01 - 20%	6.51	15.58	0.56
20.01 - 30%	12.19	25.34	2.28
30.01 - 40%	15.75	35.06	5.08
40.01 - 50%	21.32	45.06	8.60
50.01 - 60%	26.93	54.99	13.22
60.01 - 70%	13.37	63.80	17.49
70.01 - 80%	2.18	73.06	25.23
80.01 - 90%			21.50
90.01 - 100%			5.99
Weighted average (WALTV)	44.28		67.83
Minimum	0.00		0.08
Maximum	76.81		98.81

**Additional information**

# BANKINTER 6 Fondo de Titulización de Activos

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Ernst & Young (hasta ejercicio 2008)

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.28%	0.21%	0.35%	0.30%	0.58%
Annual Percentage Rate (CPR)	3.32%	2.52%	4.13%	3.52%	6.78%

Geographic distribution		
	Current	At constitution date
Andalucia	9.85%	9.70%
Aragon	1.51%	1.73%
Asturias	2.23%	2.04%
Balearic Islands	1.69%	1.72%
Basque Country	7.14%	6.87%
Canary Islands	4.11%	3.86%
Cantabria	2.55%	2.61%
Castilla-La Mancha	2.48%	2.38%
Castilla-Leon	4.75%	4.86%
Catalonia	22.90%	21.63%
Extremadura	0.44%	0.52%
Galicia	3.52%	3.28%
La Rioja	0.32%	0.34%
Madrid	26.97%	28.89%
Melilla	0.01%	0.00%
Murcia	1.61%	1.67%
Navarra	0.54%	0.50%
Valencia	7.38%	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	155	31,248.20	5,211.15	0.00	36,459.35	10.01	8,671,133.73	8,707,593.08	58.73	42.81
from > 1 to ≤ 2 months	36	25,090.27	4,069.63	0.00	29,159.90	8.00	1,989,932.54	1,999,092.44	13.48	39.78
from > 2 to ≤ 3 months	27	24,075.94	5,260.16	0.00	29,336.10	8.05	1,567,447.34	1,596,783.44	10.77	46.10
from > 3 to ≤ 6 months	16	23,394.89	4,843.62	0.00	28,238.51	7.75	804,835.26	833,073.77	5.62	38.85
from > 6 to < 12 months	9	24,277.91	5,811.26	0.00	30,089.17	8.26	358,753.16	388,842.33	2.62	31.40
from ≥ 12 to < 18 months	4	19,501.94	8,040.56	0.00	27,542.50	7.56	264,739.05	292,281.55	1.97	49.59
from ≥ 18 to < 24 months	8	69,699.36	19,902.21	0.00	89,601.57	24.59	474,890.22	564,491.79	3.81	45.27
from ≥ 2 years	8	68,388.10	25,568.16	0.00	93,956.26	25.79	351,211.07	445,167.33	3.00	49.13
Subtotal	263	285,676.61	78,706.75	0.00	364,383.36	100.00	14,462,942.37	14,827,325.73	100.00	42.42
<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	263	285,676.61	78,706.75	0.00	364,383.36		14,462,942.37	14,827,325.73		42.42

### Additional information