

**Brief report**

**Date:** 10/31/2013  
**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	Original
Series A	ES0313546006	09/30/2003	28,025.93	100,000.00	Floating	0.4540%	08/26/2038	11/26/2013	Baa1sf	Aaa
		12,953	363,019,871.29	1,295,300,000.00	3-M Euribor+0.230%	11/26/2013	Quarterly	"Pass-Through"	AA-sf	AAA
			28.03%		26.Feb/May/Aug/Nov	32.52 Gross	26.Feb/May/Aug/Nov			
						25.69 Net				
Series B	ES0313546014	09/30/2003	58,468.11	100,000.00	Floating	0.8240%	08/26/2038	To be determined	Ba1sf	A2
		277	16,195,666.47	27,700,000.00	3-M Euribor+0.600%	11/26/2013	Quarterly	"Pass-Through"	A+sf	A+
			58.47%		26.Feb/May/Aug/Nov	123.12 Gross	26.Feb/May/Aug/Nov	Pro rata		
						97.26 Net		deferred start /		
								Secuential		
Series C	ES0313546022	09/30/2003	58,520.93	100,000.00	Floating	1.5740%	08/26/2038	To be determined	B1sf	Baa3
		270	15,800,651.10	27,000,000.00	3-M Euribor+1.350%	11/26/2013	Quarterly	"Pass-Through"	A	BBB+
			58.52%		26.Feb/May/Aug/Nov	235.40 Gross	26.Feb/May/Aug/Nov	Pro rata		
						185.97 Net		deferred start /		
								Secuential		
Total			395,016,188.86	1,350,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)													
Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)							Final Maturity	Years	
				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	5.29	4.72	4.22	3.77	3.43	3.12	2.84	2.65		
		Date		02/13/2019	07/21/2018	01/19/2018	08/05/2017	04/04/2017	12/13/2016	08/31/2016	06/24/2016		
	Final Maturity	Years	8.33	7.57	6.82	6.07	5.57	5.07	4.57	4.33			
		Date		02/26/2022	05/26/2021	08/26/2020	11/26/2019	05/26/2019	11/26/2018	05/26/2018	02/26/2018		
Series B	With optional redemption *	Average life	Years	6.62	6.00	5.47	5.01	4.60	4.24	3.93	3.65		
		Date		06/10/2020	10/30/2019	04/19/2019	11/01/2018	06/05/2018	01/26/2018	10/03/2017	06/22/2017		
	Final Maturity	Years	22.08	22.08	22.08	22.08	22.08	22.08	22.08	22.08	22.08		
		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		
Series C	With optional redemption *	Average life	Years	5.29	4.72	4.22	3.77	3.43	3.12	2.84	2.65		
		Date		02/13/2019	07/21/2018	01/19/2018	08/05/2017	04/04/2017	12/13/2016	08/31/2016	06/24/2016		
	Final Maturity	Years	8.33	7.57	6.82	6.07	5.57	5.07	4.57	4.33			
		Date		02/26/2022	05/26/2021	08/26/2020	11/26/2019	05/26/2019	11/26/2018	05/26/2018	02/26/2018		
Series C	Without optional redemption *	Average life	Years	6.62	6.00	5.47	5.01	4.60	4.24	3.93	3.65		
		Date		06/10/2020	10/30/2019	04/19/2019	11/01/2018	06/05/2018	01/26/2018	10/03/2017	06/22/2017		
	Final Maturity	Years	22.08	22.08	22.08	22.08	22.08	22.08	22.08	22.08	22.08		
		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		

\* 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%	363,019,871.29	11.52%	95.95%	1,295,300,000.00
Series B	4.10%	16,195,666.47	7.42%	2.05%	27,700,000.00
Series C	4.00%	15,800,651.10	3.42%	2.00%	27,000,000.00
Issue of Bonds		395,016,188.86			1,350,000,000.00
Reserve Fund	3.42%	13,500,000.00	1.15%		15,525,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	21,622,289.76	0.230%	
Servicer ppal collect not yet credited			1,025,958.21
Servicer ints collect not yet credited			112,782.19
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	7,714	14,973	
Principal			
Principal outstanding	387,401,664.29	1,350,011,122.77	
Average loan	50,220.59	90,163.03	
Minimum	38.42	23,621.12	
Maximum	219,613.02	295,941.28	
Interest rate			
Weighted average (wac)	1.17%	3.25%	
Minimum	0.88%	2.41%	
Maximum	4.50%	5.00%	
Final maturity			
Weighted average (WARM) (months)	169	277	
Minimum	11/05/2013	02/28/2005	
Maximum	12/22/2035	12/22/2035	
Index (principal outstanding distribution)			
1-year EURIBORMIBOR	100.00%	100.00%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.95	6.98	0.04	6.96
10.01 - 20%	6.72	15.57	0.56	17.00
20.01 - 30%	12.88	25.28	2.28	25.68
30.01 - 40%	16.58	35.20	5.08	35.51
40.01 - 50%	22.78	45.23	8.60	45.30
50.01 - 60%	26.27	54.98	13.22	55.28
60.01 - 70%	10.98	63.60	17.49	65.25
70.01 - 80%	1.85	72.17	25.23	75.87
80.01 - 90%			21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)	43.33		67.83	
Minimum	0.03		0.08	
Maximum	75.56		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)	0.13%	0.13%	0.19%	0.27%	0.57%
Annual Percentage Rate (CPR)	1.55%	1.59%	2.23%	3.14%	6.59%

Geographic distribution		
	Current	At constitution date
Andalucia	9.83%	9.70%
Aragon	1.51%	1.73%
Asturias	2.23%	2.04%
Balearic Islands	1.71%	1.72%
Basque Country	7.15%	6.87%
Canary Islands	4.09%	3.86%
Cantabria	2.55%	2.61%
Castilla-La Mancha	2.50%	2.38%
Castilla-Leon	4.74%	4.86%
Catalonia	22.94%	21.63%
Extremadura	0.44%	0.52%
Galicia	3.53%	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	7.34%	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	152	36,021.35	4,082.88	0.00	40,104.23	9.92	9,305,145.90	9,345,250.13	62.04	42.12
from > 1 to ≤ 2 months	23	11,362.77	1,689.69	0.00	13,052.46	3.23	1,152,443.98	1,165,496.44	7.74	35.66
from > 2 to ≤ 3 months	27	28,508.24	4,379.92	0.00	32,888.16	8.14	1,715,648.40	1,748,536.56	11.61	42.44
from > 3 to ≤ 6 months	19	31,606.88	4,622.96	0.00	36,229.84	8.96	749,771.07	786,000.91	5.22	37.42
from > 6 to < 12 months	13	40,898.56	8,030.93	0.00	48,929.49	12.11	752,845.39	801,774.88	5.32	46.34
from ≥ 12 to < 18 months	5	21,489.33	3,135.37	0.00	24,624.70	6.09	135,157.96	159,782.66	1.06	22.33
from ≥ 18 to < 24 months	4	26,113.86	9,545.46	0.00	35,659.32	8.82	258,127.13	293,786.45	1.95	49.84
from ≥ 2 years	14	133,085.13	39,590.70	0.00	172,675.83	42.72	590,601.53	763,277.36	5.07	43.34
Subtotal	257	329,086.12	75,077.91	0.00	404,164.03	100.00	14,659,741.36	15,063,905.39	100.00	41.30
<i>Doubt debts (subjectives)</i>										
	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	257	329,086.12	75,077.91	0.00	404,164.03		14,659,741.36	15,063,905.39		41.30

### Additional information