

Brief report

Date: 02/28/2014
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
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Swap
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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	N° bonds	Principal outstanding		Interest type	Reference rate and margin	Interest Rate	Redemption		Rating	
				(Bond Unit / Series Total / %Factor)					Next coupon	Final maturity (legal)		Next
				Current	Original						Current	Original
Series A	ES0313546006	09/30/2003	12,953	26,355.60	100,000.00	Floating	3-M Euribor+0.230%	0.5180%	08/26/2038	05/26/2014	Baa1sf	Aaa
				341,384,086.80	1,295,300,000.00				Quarterly	"Pass-Through"	AA-sf	AAA
				26.36%					26.Feb/May/Aug/Nov			
Series B	ES0313546014	09/30/2003	277	54,983.45	100,000.00	Floating	3-M Euribor+0.600%	0.8880%	08/26/2038	To be determined	Baa1sf	A2
				15,230,415.65	27,700,000.00				Quarterly	"Pass-Through"	A+sf	A+
				54.98%					26.Feb/May/Aug/Nov	Pro rata		
										deferred start /		
										Sequential		
Series C	ES0313546022	09/30/2003	270	55,033.12	100,000.00	Floating	3-M Euribor+1.350%	1.6380%	08/26/2038	To be determined	B1sf	Baa3
				14,858,942.40	27,000,000.00				Quarterly	"Pass-Through"	A	BBB+
				55.03%					26.Feb/May/Aug/Nov	Pro rata		
										deferred start /		
										Sequential		
Total				371,473,444.85	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)									
				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	5.23	4.67	4.16	3.70	3.36	3.14	2.85	2.66		
		Final Maturity	Years	05/23/2019	10/28/2018	04/27/2018	11/10/2017	07/10/2017	04/19/2017	01/03/2017	10/26/2016		
	Without optional redemption *	Average life	Years	6.59	5.99	5.46	5.01	4.61	4.25	3.94	3.66		
		Final Maturity	Years	09/28/2020	02/22/2020	08/15/2019	03/01/2019	10/08/2018	05/30/2018	02/04/2018	10/26/2017		
				Date	02/26/2022	05/26/2021	08/26/2020	11/26/2019	05/26/2019	02/26/2019	08/26/2018	05/26/2018	
Series B	With optional redemption *	Average life	Years	5.23	4.67	4.16	3.70	3.36	3.14	2.85	2.66		
		Final Maturity	Years	05/23/2019	10/28/2018	04/27/2018	11/10/2017	07/10/2017	04/19/2017	01/03/2017	10/26/2016		
	Without optional redemption *	Average life	Years	6.63	6.03	5.50	5.04	4.64	4.29	3.97	3.69		
		Final Maturity	Years	10/14/2020	03/08/2020	08/29/2019	03/15/2019	10/19/2018	06/11/2018	02/17/2018	11/07/2017		
				Date	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	5.23	4.67	4.16	3.70	3.36	3.14	2.85	2.66		
		Final Maturity	Years	05/23/2019	10/28/2018	04/27/2018	11/10/2017	07/10/2017	04/19/2017	01/03/2017	10/26/2016		
	Without optional redemption *	Average life	Years	6.63	6.03	5.50	5.04	4.64	4.29	3.97	3.69		
		Final Maturity	Years	10/14/2020	03/08/2020	08/29/2019	03/15/2019	10/19/2018	06/11/2018	02/17/2018	11/07/2017		
				Date	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	% CE
Series A	91.90%	341,384,086.80	11.73%	95.95%	1,295,300,000.00	5.20%
Series B	4.10%	15,230,415.65	7.63%	2.05%	27,700,000.00	3.15%
Series C	4.00%	14,858,942.40	3.63%	2.00%	27,000,000.00	1.15%
Issue of Bonds		371,473,444.85			1,350,000,000.00	
Reserve Fund	3.63%	13,500,000.00		1.15%	15,525,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	13,776,036.61	0.290%	
Servicer ppal collect not yet credited	1,092,650.53		
Servicer ints collect not yet credited	136,052.19		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		13,500,000.00	1.290%
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	7,563	14,973	
Principal			
Principal outstanding	370,770,709.76	1,350,011,122.77	
Average loan	49,024.29	90,163.03	
Minimum	64.91	23,621.12	
Maximum	216,105.14	295,941.28	
Interest rate			
Weighted average (wac)	1.15%	3.25%	
Minimum	0.88%	2.41%	
Maximum	4.50%	5.00%	
Final maturity			
Weighted average (WARM) (months)	166	277	
Minimum	03/01/2014	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%	2.05	6.91	0.04	6.96
10.01 - 20%	7.31	15.66	0.56	17.00
20.01 - 30%	13.06	25.29	2.28	25.68
30.01 - 40%	17.57	35.27	5.08	35.51
40.01 - 50%	23.59	45.34	8.60	45.30
50.01 - 60%	25.07	54.88	13.22	55.28
60.01 - 70%	9.81	63.30	17.49	65.25
70.01 - 80%	1.54	71.38	25.23	75.87
80.01 - 90%			21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)	42.55		67.83	
Minimum	0.04		0.08	
Maximum	74.54		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)	0.11%	0.40%	0.30%	0.25%	0.56%
Annual Percentage Rate (CPR)	1.34%	4.75%	3.48%	2.96%	6.52%

Geographic distribution		
	Current	At constitution date
Andalucia	9.86%	9.70%
Aragon	1.50%	1.73%
Asturias	2.23%	2.04%
Balearic Islands	1.74%	1.72%
Basque Country	7.10%	6.87%
Canary Islands	4.11%	3.86%
Cantabria	2.52%	2.61%
Castilla-La Mancha	2.52%	2.38%
Castilla-Leon	4.73%	4.86%
Catalonia	23.00%	21.63%
Extremadura	0.44%	0.52%
Galicia	3.54%	3.28%
La Rioja	0.31%	0.34%
Madrid	26.94%	28.89%
Mellilla	0.00%	0.00%
Murcia	1.60%	1.67%
Navarra	0.53%	0.50%
Valencia	7.33%	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	183	46,013.36	4,881.26	0.00	50,894.62	10.72	10,869,373.32	10,920,267.94	63.91	38.97
from > 1 to ≤ 2 months	35	21,433.26	2,804.05	0.00	24,237.31	5.11	1,865,417.53	1,889,654.84	11.06	36.27
from > 2 to ≤ 3 months	20	18,452.24	2,708.31	0.00	21,160.55	4.46	1,137,465.10	1,158,625.65	6.78	39.95
from > 3 to ≤ 6 months	17	24,108.87	2,828.60	0.00	26,937.47	5.68	611,217.69	638,155.16	3.73	35.56
from > 6 to < 12 months	16	55,892.91	9,240.06	0.00	65,132.97	13.72	961,311.32	1,026,444.29	6.01	44.69
from ≥ 12 to < 18 months	7	25,519.59	5,481.93	0.00	31,001.52	6.53	282,010.45	313,011.97	1.83	48.59
from ≥ 18 to < 24 months	5	40,007.60	8,342.92	0.00	48,350.52	10.19	242,599.22	290,949.74	1.70	31.35
from ≥ 2 years	15	162,082.58	44,841.04	0.00	206,923.62	43.60	643,411.17	850,334.79	4.98	44.22
Subtotal	298	393,510.41	81,128.17	0.00	474,638.58	100.00	16,612,805.80	17,087,444.38	100.00	39.09
<i>Doubt debts (subjectives)</i>										
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	298	393,510.41	81,128.17	0.00	474,638.58		16,612,805.80	17,087,444.38		39.09