

BANKINTER 6 Fondo de Titulización de Activos



Brief report

Date: 12/31/2006
Currency: EUR

Date of constitution
09/25/2003

VAT Reg. no.
G83756114

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
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Market
AIAF Mercado de Renta Fija

Register of Book Securities
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Subordinated Loan
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Start-up Loan
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Swap
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Assets Custodian
Bankinter

Fund Auditors
Ernst&Young

Issued securities: Asset-Backed Bonds

Bonds issue									
Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating Moody´s / S&P	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0313546006	09/30/2003 12.953	65,609.09 849,834,542.77 65.61%	100,000.00 1,295,300,000.00	Floating 3-M Euribor + 0.230% 26.Feb/May/Aug/Nov	3.8480% 02/26/2007 638.17 Gross 542.44 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	02/26/2007 "Pass-Through"	Aaa AAA	Aaa AAA
Series B ES0313546014	09/30/2003 277	100,000.00 27,700,000.00 100.00%	100,000.00 27,700,000.00	Floating 3-M Euribor + 0.600% 26.Feb/May/Aug/Nov	4.2180% 02/26/2007 1,066.22 Gross 906.29 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A2 A+	A2 A+
Series C ES0313546022	09/30/2003 270	100,000.00 27,000,000.00 100.00%	100,000.00 27,000,000.00	Floating 3-M Euribor + 1.350% 26.Feb/May/Aug/Nov	4.9680% 02/26/2007 1,255.80 Gross 1,067.43 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Baa3 BBB+	Baa3 BBB+
Total		904,534,542.77	1,350,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)																		
		% Monthly CPR (SMM)		0,00	0,34	0,51	0,69	0,87	1,06	1,25	1,44							
		% Annual equivalent CPR		0,00	4,00	6,00	8,00	10,00	12,00	14,00	16,00							
Series A	With optional redemption *	Average life	Years	10.56	7.73	6.70	5.87	5.20	4.66	4.19	3.78							
			Date	07/18/2017	09/22/2014	09/10/2013	11/10/2012	03/11/2012	08/27/2011	03/10/2011	10/10/2010							
		Final Maturity	Years	19.41	15.92	14.17	12.66	11.41	10.41	9.41	8.41							
	Without optional redemption *	Average life	Years	10.96	8.25	7.26	6.44	5.76	5.18	4.70	4.28							
			Date	12/13/2017	03/30/2015	04/02/2014	06/07/2013	10/01/2012	03/06/2012	09/10/2011	04/12/2011							
		Final Maturity	Years	29.18	29.18	29.18	29.18	29.18	29.18	29.18	29.18							
Series B	With optional redemption *	Average life	Years	13.49	10.02	8.70	7.63	6.76	6.06	5.46	4.91							
			Date	06/23/2020	01/04/2017	09/11/2015	08/15/2014	10/03/2013	01/20/2013	06/15/2012	11/28/2011							
		Final Maturity	Years	19.41	15.92	14.17	12.66	11.41	10.41	9.41	8.41							
	Without optional redemption *	Average life	Years	14.04	10.73	9.47	8.41	7.53	6.78	6.15	5.60							
			Date	01/11/2021	09/19/2017	06/16/2016	05/27/2015	07/09/2014	10/09/2013	02/22/2013	08/05/2012							
		Final Maturity	Years	29.18	29.18	29.18	29.18	29.18	29.18	29.18	29.18							
Series C	With optional redemption *	Average life	Years	13.49	10.03	8.71	7.64	6.77	6.07	5.46	4.92							
			Date	06/25/2020	01/06/2017	09/13/2015	08/20/2014	10/04/2013	01/21/2013	06/16/2012	11/30/2011							
		Final Maturity	Years	19.41	15.92	14.17	12.66	11.41	10.41	9.41	8.41							
	Without optional redemption *	Average life	Years	14.05	10.73	9.47	8.42	7.53	6.78	6.16	5.61							
			Date	01/14/2021	09/21/2017	06/18/2016	06/01/2015	07/11/2014	10/11/2013	02/24/2013	08/07/2012							
		Final Maturity	Years	29.18	29.18	29.18	29.18	29.18	29.18	29.18	29.18							

* 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%

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Credit enhancement and financial operations

Credit enhancement (CE)					
Current			At issue date		
		% CE		% CE	
Series A	93.95%	849,834,542.77	7.76%	95.95%	1,295,300,000.00
Series B	3.06%	27,700,000.00	4.70%	2.05%	27,700,000.00
Series C	2.98%	27,000,000.00	1.72%	2.00%	27,000,000.00
Issue of Bonds		904,534,542.77			1,350,000,000.00
Reserve Fund	1.72%	15,525,000.00	1.15%		15,525,000.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		31,770,183.04	3.670%
Servicer ppal collect not yet credited		8,997,991.50	
Servicer ints collect not yet credited		1,133,761.19	
Liabilities		Available	Balance
Subordinated Loan		15,525,000.00	4.620%
Start-up Loan		518,254.09	4.620%

Collateral: Residential mortgage loans

General			
		Current	At constitution date
Count		11,767	14,973
Principal			
Principal outstanding		882,478,088.78	1,350,011,122.77
Average loan		74,996.01	90,163.03
Minimum		60.16	23,621.12
Maximum		272,611.48	295,941.28
Interest rate			
Weighted average (wac)		4.00%	3.25%
Minimum		2.89%	2.41%
Maximum		5.54%	5.00%
Final maturity			
Weighted average (WARM) (months)		236	277
Minimum		01/14/2007	02/28/2005
Maximum		12/23/2035	12/22/2035
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR		100.00%	100.00%

LTV Distribution				
		Current	At constitution date	
		% Pool	% LTV	% LTV
0.01 - 10%		0.27	7.27	6.96
10.01 - 20%		2.02	16.13	17.00
20.01 - 30%		5.36	25.40	25.68
30.01 - 40%		8.93	35.41	35.51
40.01 - 50%		13.07	45.14	45.30
50.01 - 60%		17.39	55.08	55.28
60.01 - 70%		21.57	65.21	65.25
70.01 - 80%		24.37	74.03	75.87
80.01 - 90%		6.19	84.45	83.30
90.01 - 100%		0.84	90.72	94.63
Weighted average (WALT)		58.44		67.83
Minimum		0.08		0.08
Maximum		91.88		98.81

Additional information

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.49%	1.04%	0.86%	0.83%	0.73%
Annual Percentage Rate (CPR)	16.47%	11.75%	9.86%	9.50%	8.40%

Geographic distribution		
	Current	At constitution date
Andalucia	9.58%	9.70%
Aragon	1.76%	1.73%
Asturias	2.07%	2.04%
Balearic Islands	1.67%	1.72%
Basque Country	7.19%	6.87%
Canary Islands	3.88%	3.86%
Cantabria	2.63%	2.61%
Castilla-La Mancha	2.46%	2.38%
Castilla-Leon	4.86%	4.86%
Catalonia	21.86%	21.63%
Extremadura	0.51%	0.52%
Galicia	3.40%	3.28%
La Rioja	0.35%	0.34%
Madrid	28.18%	28.89%
Melilla	0.00%	0.00%
Murcia	1.63%	1.67%
Navarra	0.53%	0.50%
Valencia	7.43%	7.40%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Up to 1 month	122	19,002.21	10,444.19	0.00	29,446.40	32.35	8,960,679.61	8,990,126.01	73.54	54.17
1 to 2 months	27	9,132.51	8,555.27	0.00	17,687.78	19.43	1,801,028.93	1,818,716.71	14.88	59.07
2 to 3 months	12	4,965.37	5,849.69	0.00	10,815.06	11.88	774,395.25	785,210.31	6.42	59.15
3 to 6 months	5	5,575.11	2,764.81	0.00	8,339.92	9.16	216,787.01	225,126.93	1.84	56.10
6 to 12 months	3	4,964.54	4,970.51	0.00	9,935.05	10.91	209,082.89	219,017.94	1.79	71.66
12 to 18 months	4	7,297.58	7,435.59	0.00	14,733.17	16.19	172,016.93	186,750.10	1.53	72.60
18 to 24 months	1	0.00	65.53	0.00	65.53	0.07	0.00	65.53	0.00	0.06
Total	174	50,937.32	40,085.59	0.00	91,022.91		12,133,990.62	12,225,013.53		55.38