

BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 01/31/2007
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

Bankinter

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Bankinter

Subordinated Loan

Bankinter

Start-up Loan

Bankinter

Swap

Bankinter

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) Current Original		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal) Next		Rating Moody's / S&P 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	7.71	6.71	5.88	5.18	4.64	4.18	3.80
		Final Maturity	Years	08/18/2017	10/15/2014	10/16/2013	12/17/2012	04/04/2012	09/21/2011	04/04/2011	11/18/2010
			Date	19.58	15.83	14.33	12.83	11.32	10.32	9.32	8.57
	Without optional redemption *	Average life	Years	10.93	8.23	7.24	6.43	5.75	5.18	4.69	4.28
		Final Maturity	Years	01/01/2018	04/23/2015	04/27/2014	07/04/2013	10/28/2012	04/03/2012	10/09/2011	05/11/2011
			Date	29.09	29.09	29.09	29.09	29.09	29.09	29.09	29.09
Series B	With optional redemption *	Average life	Years	13.49	10.00	8.72	7.66	6.75	6.05	5.44	4.94
		Final Maturity	Years	07/25/2020	01/26/2017	10/19/2015	09/26/2014	10/28/2013	02/15/2013	07/07/2012	01/08/2012
			Date	19.58	15.83	14.33	12.83	11.32	10.32	9.32	8.57
	Without optional redemption *	Average life	Years	14.00	10.71	9.45	8.40	7.52	6.78	6.14	5.59
		Final Maturity	Years	01/27/2021	10/13/2017	07/10/2016	06/24/2015	08/07/2014	11/08/2013	03/21/2013	09/02/2012
			Date	29.09	29.09	29.09	29.09	29.09	29.09	29.09	29.09
Series C	With optional redemption *	Average life	Years	13.50	10.00	8.73	7.66	6.75	6.05	5.44	4.94
		Final Maturity	Years	07/28/2020	01/28/2017	10/21/2015	09/27/2014	10/29/2013	02/16/2013	07/08/2012	01/09/2012
			Date	19.58	15.83	14.33	12.83	11.32	10.32	9.32	8.57
	Without optional redemption *	Average life	Years	14.01	10.72	9.45	8.41	7.53	6.78	6.14	5.60
		Final Maturity	Years	01/30/2021	10/16/2017	07/12/2016	06/26/2015	08/09/2014	11/10/2013	03/22/2013	09/03/2012
			Date	29.09	29.09	29.09	29.09	29.09	29.09	29.09	29.09

* 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	
Series A	93.95%	849,834,542.77	7.76%	95.95%	1,295,300,000.00	5.20%
Series B	3.06%	27,700,000.00	4.70%	2.05%	27,700,000.00	3.15%
Series C	2.98%	27,000,000.00	1.72%	2.00%	27,000,000.00	1.15%
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	51,511,845.18	3.670%	
Servicer ppal collect not yet credited	2,830,913.29		
Servicer ints collect not yet credited	873,561.20		
Liabilities	Available	Balance	Interest
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	11,682	14,973	
Principal			
Principal outstanding	872,071,968.34	1,350,011,122.77	
Average loan	74,650.91	90,163.03	
Minimum	46.42	23,621.12	
Maximum	272,114.61	295,941.28	
Interest rate			
Weighted average (wac)	4.05%	3.25%	
Minimum	2.89%	2.41%	
Maximum	5.54%	5.00%	
Final maturity			
Weighted average (WARM) (months)	235	277	
Minimum	02/01/2007	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	% Pool	% LTV
0.01 - 10%	0.29	7.32	0.04	6.96
10.01 - 20%	2.08	16.22	0.56	17.00
20.01 - 30%	5.38	25.37	2.28	25.68
30.01 - 40%	9.14	35.50	5.08	35.51
40.01 - 50%	13.01	45.15	8.60	45.30
50.01 - 60%	17.50	55.08	13.22	55.28
60.01 - 70%	21.90	65.26	17.49	65.25
70.01 - 80%	23.89	74.01	25.23	75.87
80.01 - 90%	6.05	84.44	21.50	83.30
90.01 - 100%	0.77	90.59	5.99	94.63
Weighted average (WALTV)	58.25		67.83	
Minimum	0.04		0.08	
Maximum	91.74		98.81	

Additional information

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 Official register CNMV: Pº de la Castellana, 19 - 28046 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.83%	1.05%	0.87%	0.82%	0.73%
Annual Percentage Rate (CPR)	9.56%	11.87%	9.95%	9.45%	8.43%

Geographic distribution		
	Current	At constitution date
Andalucia	9.54%	9.70%
Aragon	1.76%	1.73%
Asturias	2.06%	2.04%
Balearic Islands	1.66%	1.72%
Basque Country	7.18%	6.87%
Canary Islands	3.91%	3.86%
Cantabria	2.63%	2.61%
Castilla-La Mancha	2.47%	2.38%
Castilla-Leon	4.86%	4.86%
Catalonia	21.88%	21.63%
Extremadura	0.49%	0.52%
Galicia	3.42%	3.28%
La Rioja	0.35%	0.34%
Madrid	28.18%	28.89%
Melilla	0.00%	0.00%
Murcia	1.63%	1.67%
Navarra	0.54%	0.50%
Valencia	7.44%	7.40%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Up to 1 month	164	28,262.46	20,145.07	0.00	48,407.53	42.48	12,789,795.92	12,838,203.45	81.64	54.73
1 to 2 months	23	7,962.09	7,689.56	0.00	15,651.65	13.74	1,564,585.85	1,580,237.50	10.05	51.55
2 to 3 months	6	4,123.25	3,438.58	0.00	7,561.83	6.64	435,954.90	443,516.73	2.82	53.47
3 to 6 months	9	8,722.95	5,139.53	0.00	13,862.48	12.17	406,934.37	420,796.85	2.68	49.69
6 to 12 months	4	6,180.81	6,474.02	0.00	12,654.83	11.11	242,315.14	254,969.97	1.62	72.70
12 to 18 months	4	7,764.37	8,047.40	0.00	15,811.77	13.88	171,550.14	187,361.91	1.19	72.84
Total	210	63,015.93	50,934.16	0.00	113,950.09		15,611,136.32	15,725,086.41		54.58