

BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 05/31/2007
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)		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	60,361.32 781,860,177.96 60.36%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	4.3250% 08/27/2007 659.91 Gross 560.92 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	08/27/2007 "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	4.6950% 08/27/2007 1,186.79 Gross 1,008.77 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	5.4450% 08/27/2007 1,376.38 Gross 1,169.92 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		836,560,177.96	1,350,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)											
Series A	With optional redemption *	% Monthly CPR (SMM)		0.34	0.51	0.69	0.87	1.06	1.25	1.44	1.64
		% Annual equivalent CPR		4.00	6.00	8.00	10.00	12.00	14.00	16.00	18.00
		Average life	Years	7.92	6.89	6.04	5.35	4.76	4.31	3.88	3.58
		Final Maturity	Years	04/28/2015	04/19/2014	06/11/2013	10/03/2012	02/29/2012	09/20/2011	04/17/2011	12/26/2010
Series B	With optional redemption *	Average life	Years	8.48	7.47	6.64	5.94	5.35	4.85	4.42	4.06
		Final Maturity	Years	11/21/2015	11/17/2014	01/16/2014	05/08/2013	10/03/2012	04/04/2012	10/31/2011	06/19/2011
		Average life	Years	9.59	8.36	7.34	6.50	5.78	5.23	4.72	4.34
		Final Maturity	Years	12/29/2016	10/08/2015	09/28/2014	11/28/2013	03/09/2013	08/22/2012	02/16/2012	09/30/2011
Series C	With optional redemption *	Average life	Years	10.30	9.09	8.09	7.24	6.53	5.91	5.40	4.94
		Final Maturity	Years	09/15/2017	07/01/2016	06/30/2015	08/25/2014	12/07/2013	04/27/2013	10/21/2012	05/07/2012
		Average life	Years	9.60	8.37	7.34	6.51	5.76	5.24	4.72	4.34
		Final Maturity	Years	12/31/2016	10/10/2015	09/30/2014	11/29/2013	03/10/2013	08/23/2012	02/17/2012	10/01/2011
Series A	Without optional redemption *	Average life	Years	15.50	14.00	12.50	11.25	9.99	9.25	8.24	7.75
		Final Maturity	Years	11/26/2022	05/26/2021	11/26/2019	08/26/2018	05/26/2017	08/26/2016	08/26/2015	02/26/2015
		Average life	Years	15.50	14.00	12.50	11.25	9.99	9.25	8.24	7.75
		Final Maturity	Years	11/26/2022	05/26/2021	11/26/2019	08/26/2018	05/26/2017	08/26/2016	08/26/2015	02/26/2015
Series B	Without optional redemption *	Average life	Years	10.30	9.09	8.09	7.24	6.53	5.91	5.40	4.94
		Final Maturity	Years	09/15/2017	07/01/2016	06/30/2015	08/25/2014	12/07/2013	04/27/2013	10/21/2012	05/07/2012
		Average life	Years	9.60	8.37	7.34	6.51	5.76	5.24	4.72	4.34
		Final Maturity	Years	12/31/2016	10/10/2015	09/30/2014	11/29/2013	03/10/2013	08/23/2012	02/17/2012	10/01/2011
Series C	Without optional redemption *	Average life	Years	10.31	9.10	8.09	7.25	6.53	5.92	5.40	4.94
		Final Maturity	Years	09/18/2017	07/03/2016	07/02/2015	08/27/2014	12/08/2013	04/29/2013	10/22/2012	05/08/2012
		Average life	Years	28.76	28.76	28.76	28.76	28.76	28.76	28.76	28.76
		Final Maturity	Years	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036	02/26/2036

* 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	93.46%	781,860,177.96	8.40%	95.95%	1,295,300,000.00
Series B	3.31%	27,700,000.00	5.09%	2.05%	27,700,000.00
Series C	3.23%	27,000,000.00	1.86%	2.00%	27,000,000.00
Issue of Bonds		836,560,177.96			1,350,000,000.00
Reserve Fund	1.86%	15,525,000.00	1.15%		15,525,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	19,330,482.99	4.150%	
Servicer ppai collect not yet credited	2,903,379.08		
Servicer ints collect not yet credited	883,558.92		
Liabilities	Available	Balance	Interest
Subordinated Loan		15,525,000.00	5.100%
Start-up Loan		388,690.57	5.100%

Collateral: Residential mortgage loans

General			
		Current	At constitution date
Count		11,350	14,973
Principal			
Principal outstanding		832,020,295.87	1,350,011,122.77
Average loan		73,305.75	90,163.03
Minimum		205.67	23,621.12
Maximum		270,110.00	295,941.28
Interest rate			
Weighted average (wac)		4.40%	3.25%
Minimum		3.71%	2.41%
Maximum		5.75%	5.00%
Final maturity			
Weighted average (WARM) (months)		231	277
Minimum		06/07/2007	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%		0.32 7.21	0.04 6.96
10.01 - 20%		2.40 16.12	0.56 17.00
20.01 - 30%		5.55 25.32	2.28 25.68
30.01 - 40%		9.66 35.50	5.08 35.51
40.01 - 50%		13.32 45.20	8.60 45.30
50.01 - 60%		17.79 55.10	13.22 55.28
60.01 - 70%		23.00 65.42	17.49 65.25
70.01 - 80%		21.80 73.93	25.23 75.87
80.01 - 90%		5.92 84.56	21.50 83.30
90.01 - 100%		0.25 90.50	5.99 94.63
Weighted average (WALT)		57.45	67.83
Minimum		0.20	0.08
Maximum		90.94	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)	0.83%	0.84%	0.93%	0.85%	0.74%
Annual Percentage Rate (CPR)	9.56%	9.62%	10.62%	9.69%	8.51%

Geographic distribution		
	Current	At constitution date
Andalucia	9.59%	9.70%
Aragon	1.76%	1.73%
Asturias	2.04%	2.04%
Balearic Islands	1.63%	1.72%
Basque Country	7.21%	6.87%
Canary Islands	3.87%	3.86%
Cantabria	2.67%	2.61%
Castilla-La Mancha	2.45%	2.38%
Castilla-Leon	4.85%	4.86%
Catalonia	21.80%	21.63%
Extremadura	0.49%	0.52%
Galicia	3.44%	3.28%
La Rioja	0.35%	0.34%
Madrid	28.20%	28.89%
Melilla	0.01%	0.00%
Murcia	1.65%	1.67%
Navarra	0.54%	0.50%
Valencia	7.46%	7.40%

Current delinquency											
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%			%		
Up to 1 month	187	32,123.36	22,701.83	0.00	54,825.19	48.13	14,021,055.59	14,075,880.78	81.35	56.84	
1 to 2 months	31	9,887.73	11,768.20	0.00	21,655.93	19.01	2,372,010.76	2,393,666.69	13.83	64.21	
2 to 3 months	6	2,245.51	3,339.16	0.00	5,584.67	4.90	367,532.86	373,117.53	2.16	74.02	
3 to 6 months	4	2,763.58	2,090.22	0.00	4,853.80	4.26	177,861.22	182,715.02	1.06	53.15	
6 to 12 months	3	5,348.78	2,691.45	0.00	8,040.23	7.06	80,556.87	88,597.10	0.51	47.05	
12 to 18 months	1	3,534.79	2,654.13	0.00	6,188.92	5.43	64,704.27	70,893.19	0.41	61.11	
18 to 24 months	2	6,000.99	6,758.23	0.00	12,759.22	11.20	106,030.79	118,790.01	0.69	80.57	
Total	234	61,904.74	52,003.22	0.00	113,907.96		17,189,752.36	17,303,660.32		58.08	

Each range includes the beginning but not the ending time

Additional information