

BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 06/30/2007
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)											
		% 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
Series A	With optional redemption *	Average life	Years	7.73	6.73	5.89	5.22	4.64	4.17	3.79	3.49
		Final Maturity	Years	03/19/2015	03/19/2014	05/19/2013	09/15/2012	02/17/2012	08/29/2011	04/12/2011	12/24/2010
	Without optional redemption *	Average life	Years	15.42	13.92	12.42	11.16	9.91	8.91	8.16	7.67
		Final Maturity	Years	11/26/2022	05/26/2021	11/26/2019	08/26/2018	05/26/2017	05/26/2016	08/26/2015	02/26/2015
Series B	With optional redemption *	Average life	Years	8.29	7.30	6.49	5.80	5.23	4.74	4.33	3.97
		Final Maturity	Years	10/10/2015	10/15/2014	12/22/2013	04/17/2013	09/20/2012	03/26/2012	10/26/2011	06/17/2011
	Without optional redemption *	Average life	Years	28.68	28.68	28.68	28.68	28.68	28.68	28.68	28.68
		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
Series C	With optional redemption *	Average life	Years	9.41	8.21	7.19	6.37	5.67	5.08	4.63	4.25
		Final Maturity	Years	11/24/2016	09/13/2015	09/06/2014	11/10/2013	02/26/2013	07/28/2012	02/12/2012	09/28/2011
	Without optional redemption *	Average life	Years	15.42	13.92	12.42	11.16	9.91	8.91	8.16	7.67
		Final Maturity	Years	11/26/2022	05/26/2021	11/26/2019	08/26/2018	05/26/2017	05/26/2016	08/26/2015	02/26/2015
Series C	With optional redemption *	Average life	Years	10.12	8.94	7.94	7.11	6.41	5.81	5.30	4.85
		Final Maturity	Years	08/09/2017	06/03/2016	06/06/2015	08/06/2014	11/25/2013	04/19/2013	10/17/2012	05/05/2012
	Without optional redemption *	Average life	Years	28.68	28.68	28.68	28.68	28.68	28.68	28.68	28.68
		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
Series C	With optional redemption *	Average life	Years	9.42	8.22	7.20	6.37	5.67	5.09	4.63	4.25
		Final Maturity	Years	11/26/2016	09/15/2015	09/07/2014	11/11/2013	02/27/2013	07/30/2012	02/13/2012	09/29/2011
	Without optional redemption *	Average life	Years	15.42	13.92	12.42	11.16	9.91	8.91	8.16	7.67
		Final Maturity	Years	11/26/2022	05/26/2021	11/26/2019	08/26/2018	05/26/2017	05/26/2016	08/26/2015	02/26/2015
Series C	With optional redemption *	Average life	Years	10.13	8.94	7.95	7.11	6.42	5.81	5.31	4.86
		Final Maturity	Years	08/12/2017	06/06/2016	06/08/2015	08/08/2014	11/27/2013	04/21/2013	10/18/2012	05/07/2012
	Without optional redemption *	Average life	Years	28.68	28.68	28.68	28.68	28.68	28.68	28.68	28.68
		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	5.20%
Series B	3.31%	27,700,000.00	5.09%	2.05%	27,700,000.00	3.15%
Series C	3.23%	27,000,000.00	1.86%	2.00%	27,000,000.00	1.15%
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	30,341,261.95	4.150%	
Servicer ppai collect not yet credited	3,053,404.49		
Servicer ints collect not yet credited	1,088,944.02		
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	11,279	14,973	
Principal			
Principal outstanding	822,846,445.90	1,350,011,122.77	
Average loan	72,953.85	90,163.03	
Minimum	174.42		
Maximum	269,604.54	295,941.28	
Interest rate			
Weighted average (wac)	4.51%	3.25%	
Minimum	3.76%	2.41%	
Maximum	6.12%	5.00%	
Final maturity			
Weighted average (WARM) (months)	230	277	
Minimum	07/02/2007	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
0.01 - 10%	0.34	7.21	0.04
10.01 - 20%	2.45	16.08	0.56
20.01 - 30%	5.57	25.32	2.28
30.01 - 40%	9.83	35.49	5.08
40.01 - 50%	13.34	45.23	8.60
50.01 - 60%	18.01	55.09	13.22
60.01 - 70%	23.09	65.41	17.49
70.01 - 80%	21.27	73.88	25.23
80.01 - 90%	5.89	84.45	21.50
90.01 - 100%	0.22	90.39	5.99
Weighted average (WALTV)	57.26		67.83
Minimum	0.17		0.08
Maximum	90.79		98.81

Additional information

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Ernst&Young

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.76%	0.81%	0.81%	0.83%	0.74%
Annual Percentage Rate (CPR)	8.71%	9.31%	9.29%	9.57%	8.51%

Geographic distribution		
	Current	At constitution date
Andalucia	9.84%	9.70%
Aragon	1.77%	1.73%
Asturias	2.06%	2.04%
Balearic Islands	1.84%	1.72%
Basque Country	7.22%	6.87%
Canary Islands	3.85%	3.86%
Cantabria	2.67%	2.61%
Castilla-La Mancha	2.45%	2.38%
Castilla-Leon	4.84%	4.86%
Catalonia	21.83%	21.63%
Extremadura	0.49%	0.52%
Galicia	3.43%	3.28%
La Rioja	0.35%	0.34%
Madrid	28.17%	28.89%
Melilla	0.01%	0.00%
Murcia	1.64%	1.67%
Navarra	0.54%	0.50%
Valencia	7.42%	7.40%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Up to 1 month	152	24,289.37	17,687.55	0.00	41,976.92	37.58	10,944,740.14	10,986,717.06	75.21	55.12
1 to 2 months	28	9,068.01	11,117.14	0.00	20,185.15	18.07	2,126,809.20	2,146,994.35	14.70	58.06
2 to 3 months	13	6,996.03	8,383.39	0.00	15,379.42	13.77	980,347.15	995,726.57	6.82	64.90
3 to 6 months	4	2,705.28	2,731.09	0.00	5,436.37	4.87	194,307.55	199,743.92	1.37	66.71
6 to 12 months	3	5,623.55	2,936.23	0.00	8,559.78	7.66	79,930.86	88,490.64	0.61	47.00
12 to 18 months	1	3,791.97	2,899.47	0.00	6,691.44	5.99	64,447.09	71,138.53	0.49	61.33
18 to 24 months	2	6,279.00	7,187.79	0.00	13,466.79	12.06	105,752.78	119,219.57	0.82	80.86
Total	203	58,753.21	52,942.66	0.00	111,695.87		14,496,334.77	14,608,030.64		56.37

Each range includes the beginning but not the ending time

Additional information