

BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 08/31/2007
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	58,126.63 752,914,238.39 58.13%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	4.9410% 11/26/2007 725.99 Gross 617.09 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	11/26/2007 "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	5.3110% 11/26/2007 1,342.50 Gross 1,141.12 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A2 AA	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	6.0610% 11/26/2007 1,532.09 Gross 1,302.28 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Baa3 A	Baa3 BBB+
Total		807,614,238.39	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	0,51	0,69	0,87	1,06	1,25	1,44	1,64
		% Annual equivalent CPR		0,00	6,00	8,00	10,00	12,00	14,00	16,00	18,00
Series A	With optional redemption *	Average life	Years	10.73	6.82	6.01	5.29	4.74	4.26	3.88	3.54
		Final Maturity	Years	11/19/2017	12/21/2013	02/28/2013	06/11/2012	11/23/2011	06/02/2011	01/13/2011	09/10/2010
	Without optional redemption *	Average life	Years	19.25	14.01	12.75	11.25	10.25	9.25	8.50	7.75
		Final Maturity	Years	05/26/2026	02/26/2021	11/26/2019	05/26/2018	05/26/2017	05/26/2016	08/26/2015	11/26/2014
Series B	With optional redemption *	Average life	Years	11.15	7.40	6.57	5.88	5.29	4.80	4.38	4.01
		Final Maturity	Years	04/21/2018	07/22/2014	09/22/2013	01/12/2013	06/12/2012	12/15/2011	07/14/2011	03/02/2011
	Without optional redemption *	Average life	Years	29.01	29.01	29.01	29.01	29.01	29.01	29.01	29.01
		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	13.23	8.53	7.52	6.62	5.94	5.34	4.85	4.43
		Final Maturity	Years	05/18/2020	09/05/2015	09/02/2014	10/09/2013	02/04/2013	06/29/2012	01/03/2012	08/02/2011
	Without optional redemption *	Average life	Years	19.25	14.01	12.75	11.25	10.25	9.25	8.50	7.75
		Final Maturity	Years	05/26/2026	02/26/2021	11/26/2019	05/26/2018	05/26/2017	05/26/2016	08/26/2015	11/26/2014
Series C	With optional redemption *	Average life	Years	13.78	8.26	7.39	6.67	6.04	5.50	5.05	4.63
		Final Maturity	Years	12/05/2020	06/10/2016	05/29/2015	07/18/2014	10/27/2013	03/12/2013	08/28/2012	03/15/2012
	Without optional redemption *	Average life	Years	29.01	29.01	29.01	29.01	29.01	29.01	29.01	29.01
		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	% CE	% CE
Series A	93.23%	752,914,238.39	8.69%	95.95%	5.20%
Series B	3.43%	27,700,000.00	5.26%	2.05%	3.15%
Series C	3.34%	27,000,000.00	1.92%	2.00%	1.15%
Issue of Bonds		807,614,238.39		1,350,000,000.00	
Reserve Fund	1.92%	15,525,000.00	1.15%	15,525,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	19,441,725.44	4.780%	
Servicer ppai collect not yet credited	1,850,356.04		
Servicer ints collect not yet credited	928,068.19		
Liabilities	Available	Balance	Interest
Subordinated Loan		15,525,000.00	5.710%
Start-up Loan		323,908.81	5.710%

Collateral: Residential mortgage loans

General			
		Current	At constitution date
Count		11,139	14,973
Principal			
Principal outstanding		804,178,470.12	1,350,011,122.77
Average loan		72,194.85	90,163.03
Minimum		34.65	23,621.12
Maximum		268,588.40	295,941.28
Interest rate			
Weighted average (wac)		4.70%	3.25%
Minimum		3.76%	2.41%
Maximum		6.12%	5.00%
Final maturity			
Weighted average (WARM) (months)		228	277
Minimum		09/04/2007	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%	0.36	7.18	0.04 6.96
10.01 - 20%	2.57	16.04	0.56 17.00
20.01 - 30%	5.72	25.37	2.28 25.68
30.01 - 40%	10.07	35.52	5.08 35.51
40.01 - 50%	13.63	45.32	8.60 45.30
50.01 - 60%	18.13	55.16	13.22 55.28
60.01 - 70%	23.01	65.39	17.49 65.25
70.01 - 80%	20.80	73.80	25.23 75.87
80.01 - 90%	5.59	84.42	21.50 83.30
90.01 - 100%	0.13	90.21	5.99 94.63
Weighted average (WALT)		56.87	67.83
Minimum		0.01	0.08
Maximum		90.47	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)	0.58%	0.78%	0.81%	0.85%	0.74%
Annual Percentage Rate (CPR)	6.72%	8.95%	9.29%	9.75%	8.54%

Geographic distribution		
	Current	At constitution date
Andalucia	9.84%	9.70%
Aragon	1.76%	1.73%
Asturias	2.05%	2.04%
Balearic Islands	1.84%	1.72%
Basque Country	7.25%	6.87%
Canary Islands	3.84%	3.86%
Cantabria	2.67%	2.61%
Castilla-La Mancha	2.46%	2.38%
Castilla-Leon	4.81%	4.86%
Catalonia	21.79%	21.63%
Extremadura	0.48%	0.52%
Galicia	3.47%	3.28%
La Rioja	0.35%	0.34%
Madrid	28.16%	28.89%
Melilla	0.01%	0.00%
Murcia	1.65%	1.67%
Navarra	0.55%	0.50%
Valencia	7.45%	7.40%

Current delinquency											
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%			%		
Up to 1 month	136	23,248.66	18,675.93	0.00	41,924.59	36.11	10,492,353.25	10,534,277.84	76.76	54.03	
1 to 2 months	27	9,854.95	9,651.34	0.00	19,506.29	16.80	1,798,390.89	1,817,897.18	13.25	52.78	
2 to 3 months	12	5,702.61	8,388.48	0.00	14,091.09	12.14	810,391.41	824,482.50	6.01	60.74	
3 to 6 months	5	3,521.72	4,254.29	0.00	7,776.01	6.70	257,739.29	265,515.30	1.93	66.01	
6 to 12 months	1	1,783.72	683.64	0.00	2,467.36	2.12	21,606.98	24,074.34	0.18	31.49	
12 to 18 months	3	9,334.98	6,134.39	0.00	15,469.37	13.32	120,993.99	136,463.36	0.99	59.90	
18 to 24 months	2	6,838.42	8,043.51	0.00	14,881.93	12.82	105,193.36	120,075.29	0.88	81.44	
Total	186	60,285.06	55,831.58	0.00	116,116.64		13,606,669.17	13,722,785.81		54.56	

Each range includes the beginning but not the ending time

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
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Additional information

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