BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 10/31/2007
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	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)	0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44
			% Annual equivalent CPR	2,00	4,00	6,00	8,00	10,00	12,00	14,00	16,00
Series A	With optional redemption *	Average life	Years	8.84	7.61	6.62	5.80	5.13	4.60	4.13	3.75
			Date	09/01/2016	06/07/2015	06/13/2014	08/16/2013	12/15/2012	06/03/2012	12/15/2011	07/31/2011
		Final Maturity	Years	16.83	15.08	13.58	12.08	10.83	9.83	8.83	8.08
			Date	08/26/2024	11/26/2022	05/26/2021	11/26/2019	08/26/2018	08/26/2017	08/26/2016	11/26/2015
	Without optional redemption *	Average life	Years	9.37	8.19	7.23	6.43	5.75	5.19	4.71	4.30
			Date	03/11/2017	01/07/2016	01/19/2015	04/02/2014	07/31/2013	01/05/2013	07/14/2012	02/15/2012
		Final Maturity	Years	28.34	28.34	28.34	28.34	28.34	28.34	28.34	28.34
			Date	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 B	With optional redemption *	Average life	Years	10.47	9.02	7.86	6.88	6.09	5.45	4.90	4.44
			Date	04/18/2018	11/05/2016	09/06/2015	09/14/2014	12/02/2013	04/11/2013	09/22/2012	04/09/2012
		Final Maturity	Years	16.83	15.08	13.58	12.08	10.83	9.83	8.83	8.08
			Date	08/26/2024	11/26/2022	05/26/2021	11/26/2019	08/26/2018	08/26/2017	08/26/2016	11/26/2015
	Without optional redemption *	Average life	Years	11.11	9.73	8.59	7.64	6.85	6.17	5.60	5.10
			Date	12/06/2018	07/22/2017	05/31/2016	06/19/2015	09/03/2014	12/30/2013	06/06/2013	12/05/2012
		Final Maturity	Years	28.34	28.34	28.34	28.34	28.34	28.34	28.34	28.34
			Date	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	10.48	9.03	7.86	6.88	6.10	5.46	4.90	4.45
			Date	04/20/2018	11/07/2016	09/08/2015	09/16/2014	12/03/2013	04/13/2013	09/23/2012	04/10/2012
		Final Maturity	Years	16.83	15.08	13.58	12.08	10.83	9.83	8.83	8.08
			Date	08/26/2024	11/26/2022	05/26/2021	11/26/2019	08/26/2018	08/26/2017	08/26/2016	11/26/2015
	Without optional redemption *	Average life	Years	11.12	9.74	8.60	7.64	6.85	6.17	5.61	5.11
			Date	12/09/2018	07/25/2017	06/02/2016	06/21/2015	09/05/2014	12/31/2013	06/07/2013	12/06/2012
		Final Maturity	Years	28.34	28.34	28.34	28.34	28.34	28.34	28.34	28.34
			Date	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		% CE	At issue date		% CE
Series A	93.23%	752,914,238.39	8.69%	95.95%	1,295,300,000.00	5.20%
Series B	3.43%	27,700,000.00	5.26%	2.05%	27,700,000.00	3.15%
Series C	3.34%	27,000,000.00	1.92%	2.00%	27,000,000.00	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 finantial operations (current)

Assets		Balance	Interest
Treasury Account		39,301,871.42	4.780%
Servicer ppal collect not yet credited		2,909,946.48	
Servicer ints collect not yet credited		940,466.91	
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	11,006	14,973
Principal		
Principal outstanding	787,881,218.07	1,350,011,122.77
Average loan	71,586.52	90,163.03
Minimum	35.17	23,621.12
Maximum	267,638.86	295,941.28
Interest rate		
Weighted average (wac)	4.87%	3.25%
Minimum	4.19%	2.41%
Maximum	6.23%	5.00%
Final maturity		
Weighted average (WARM) (months)	227	277
Minimum	11/12/2007	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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	0.38	7.17	0.04	6.96
10.01 - 20%	2.63	15.98	0.56	17.00
20.01 - 30%	5.90	25.35	2.28	25.68
30.01 - 40%	10.25	35.52	5.08	35.51
40.01 - 50%	13.82	45.32	8.60	45.30
50.01 - 60%	18.14	55.13	13.22	55.28
60.01 - 70%	23.40	65.38	17.49	65.25
70.01 - 80%	20.13	73.77	25.23	75.87
80.01 - 90%	5.31	84.49	21.50	83.30
90.01 - 100%	0.03	90.12	5.99	94.63
Weighted average (WALTV)		56.51		67.83
Minimum		0.03		0.08
Maximum		90.16		98.81

Additional information
Europea de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 Fax +34 91 411 84 68 www.edt-sg.com info@eurotitulizacion.com
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)	0.72%	0.64%	0.75%	0.84%	0.74%
Annual Percentage Rate (CPR)	8.28%	7.39%	8.65%	9.62%	8.50%

Geographic distribution

	Current	At constitution date
Andalucia	9.62%	9.70%
Aragon	1.76%	1.73%
Asturias	2.07%	2.04%
Balearic Islands	1.59%	1.72%
Basque Country	7.28%	6.87%
Canary Islands	3.85%	3.86%
Cantabria	2.68%	2.61%
Castilla-La Mancha	2.47%	2.38%
Castilla-Leon	4.81%	4.86%
Catalonia	21.79%	21.63%
Extremadura	0.47%	0.52%
Galicia	3.44%	3.28%
La Rioja	0.35%	0.34%
Madrid	28.18%	28.89%
Melilla	0.01%	0.00%
Murcia	1.66%	1.67%
Navarra	0.55%	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	179	28,388.79	20,356.24	0.00	48,745.03	37.75	13,422,700.54	13,471,445.57	82.32	53.57
1 to 2 months	23	8,261.09	8,147.01	0.00	16,408.10	12.71	1,395,045.88	1,411,453.98	8.63	51.68
2 to 3 months	12	5,665.87	7,166.04	0.00	12,831.91	9.94	689,999.04	702,830.95	4.29	55.79
3 to 6 months	7	4,754.38	6,657.46	0.00	11,411.84	8.84	410,544.03	421,955.87	2.58	65.83
6 to 12 months	2	2,698.09	2,972.16	0.00	5,670.25	4.39	92,487.27	98,157.52	0.60	58.18
12 to 18 months	2	5,831.09	3,236.82	0.00	9,067.91	7.02	56,258.82	65,326.73	0.40	58.41
18 to 24 months	1	4,830.50	3,871.02	0.00	8,701.52	6.74	63,408.56	72,110.08	0.44	62.16
Over 2 years	2	7,402.41	8,894.66	0.00	16,297.07	12.62	104,629.37	120,926.44	0.74	82.02
Total	228	67.832,22	61,301.41	0.00	129,133.63		16,235,073.51	16,364,207.14		53.96

Each range includes the beginning but not the ending time

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