

BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 12/31/2007
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	Issue date	Principal outstanding		Interest type	Interest Rate	Redemption		Rating	
ISIN Code	Nº bonds	(Bond Unit / Series Total / %Factor)		Reference rate and margin	Next coupon	Final maturity (legal)	Next	Moody's / S&P	
		Current	Original	Payment Date				Current	Original
Series A ES0313546006	09/30/2003 12,953	56,280.86 729,005,979.58 56.28%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	4.9070% 02/26/2008 705.77 Gross 599.90 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	02/26/2008 "Pass-Through"	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	5.2770% 02/26/2008 1,348.57 Gross 1,146.28 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A2	A2
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	6.0270% 02/26/2008 1,540.23 Gross 1,309.20 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Baa3	Baa3
Total		783,705,979.58	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	8.82	7.59	6.61	5.78	5.12	4.58	4.11	3.74
		Final Maturity	Years	10/23/2016	08/01/2015	08/08/2014	10/11/2013	02/10/2013	07/29/2012	02/09/2012	09/24/2011
	Without optional redemption *	Average life	Years	9.35	8.19	7.23	6.43	5.76	5.20	4.72	4.30
		Final Maturity	Years	05/06/2017	03/06/2016	03/21/2015	06/03/2014	10/02/2013	03/10/2013	09/16/2012	04/18/2012
Series B	With optional redemption *	Average life	Years	10.18	8.77	7.64	6.69	5.92	5.30	4.76	4.33
		Final Maturity	Years	03/03/2018	10/04/2016	08/19/2015	09/05/2014	11/30/2013	04/16/2013	10/01/2012	04/27/2012
	Without optional redemption *	Average life	Years	10.81	9.47	8.37	7.44	6.68	6.02	5.46	4.99
		Final Maturity	Years	10/18/2018	06/18/2017	05/10/2016	06/08/2015	09/01/2014	01/04/2014	06/16/2013	12/26/2012
Series C	With optional redemption *	Average life	Years	10.19	8.78	7.65	6.69	5.93	5.30	4.76	4.33
		Final Maturity	Years	03/06/2018	10/07/2016	08/21/2015	09/07/2014	12/02/2013	04/17/2013	10/02/2012	04/28/2012
	Without optional redemption *	Average life	Years	10.82	9.48	8.37	7.45	6.68	6.02	5.47	5.00
		Final Maturity	Years	10/21/2018	06/20/2017	05/13/2016	06/10/2015	09/03/2014	01/05/2014	06/17/2013	12/27/2012

* 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	93.02%	729,005,979.58	8.96%	95.95%	5.20%
Series B	3.53%	27,700,000.00	5.43%	2.05%	3.15%
Series C	3.45%	27,000,000.00	1.98%	2.00%	1.15%
Issue of Bonds		783,705,979.58		1,350,000,000.00	
Reserve Fund	1.98%	15,525,000.00		15,525,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	27,995,421.01	4.740%	
Servicer ppai collect not yet credited	6,737,631.88		
Servicer ints collect not yet credited	1,234,738.15		
Liabilities	Available	Balance	Interest
Subordinated Loan		15,525,000.00	5.680%
Start-up Loan		259,127.05	5.680%

Collateral: Residential mortgage loans

General			
		Current	At constitution date
Count		10,908	14,973
Principal			
Principal outstanding		768,273,144.91	1,350,011,122.77
Average loan		70,432.08	90,163.03
Minimum		16.48	
Maximum		266,755.48	295,941.28
Interest rate			
Weighted average (wac)		5.02%	3.25%
Minimum		4.31%	2.41%
Maximum		6.23%	5.00%
Final maturity			
Weighted average (WARM) (months)		224	277
Minimum		01/10/2008	02/28/2005
Maximum		12/22/2035	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%	0.47	7.29	0.04	6.96
10.01 - 20%	2.84	15.92	0.56	17.00
20.01 - 30%	5.99	25.34	2.28	25.68
30.01 - 40%	10.60	35.48	5.08	35.51
40.01 - 50%	14.22	45.35	8.60	45.30
50.01 - 60%	18.19	55.11	13.22	55.28
60.01 - 70%	23.39	65.33	17.49	65.25
70.01 - 80%	19.24	73.70	25.23	75.87
80.01 - 90%	5.05	84.35	21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)		55.97		67.83
Minimum		0.01		0.08
Maximum		89.76		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)	1.13%	0.83%	0.78%	0.80%	0.74%
Annual Percentage Rate (CPR)	12.74%	9.53%	8.99%	9.14%	8.57%

Geographic distribution		
	Current	At constitution date
Andalucia	9.68%	9.70%
Aragon	1.76%	1.73%
Asturias	2.07%	2.04%
Balearic Islands	1.61%	1.72%
Basque Country	7.16%	6.87%
Canary Islands	3.86%	3.86%
Cantabria	2.67%	2.61%
Castilla-La Mancha	2.48%	2.38%
Castilla-Leon	4.78%	4.86%
Catalonia	21.73%	21.63%
Extremadura	0.47%	0.52%
Galicia	3.46%	3.28%
La Rioja	0.35%	0.34%
Madrid	28.25%	28.89%
Melilla	0.01%	0.00%
Murcia	1.67%	1.67%
Navarra	0.56%	0.50%
Valencia	7.43%	7.40%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		%	% Total debt / Appraisal Value
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Up to 1 month	155	24,937.40	21,244.50	0.00	46,181.90	35.51	11,336,762.14	11,382,944.04	78.11
1 to 2 months	27	11,721.89	11,592.49	0.00	23,314.38	17.93	2,008,206.07	2,031,520.45	13.94
2 to 3 months	9	4,958.78	6,110.05	0.00	11,068.83	8.51	589,869.65	600,938.48	4.12
3 to 6 months	5	3,831.79	3,267.42	0.00	7,099.21	5.46	193,617.88	200,717.09	1.38
6 to 12 months	3	3,576.36	4,580.47	0.00	8,156.83	6.27	124,247.13	132,403.96	0.91
12 to 18 months	1	5,188.03	1,627.19	0.00	6,815.22	5.24	22,638.06	29,453.28	0.20
18 to 24 months	1	5,355.69	4,350.87	0.00	9,706.56	7.46	62,883.37	72,589.93	0.50
Over 2 years	2	7,971.00	9,741.21	0.00	17,712.21	13.62	104,060.78	121,772.99	0.84
Subtotal	203	67,540.94	62,514.20	0.00	130,055.14	100.00	14,442,285.08	14,572,340.22	100.00
Total	203	67,540.94	62,514.20	0.00	130,055.14		14,442,285.08	14,572,340.22	53.03

Each range includes the beginning but not the ending time

Additional information