

BANKINTER 6 Fondo de Titulización de Activos



Brief report

Date: 09/30/2009
Currency: EUR

Date of constitution
09/25/2003

VAT Reg. no.
V83756114

Management Company
Europea de Titulización S.G.F.T

Originator
Bankinter

Service
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	44,939.20 582,097,457.60 44.94%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	1.0730% 11/26/2009 123.23 Gross 101.05 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	11/26/2009 "Pass-Through"	Aaa AAA	Aaa AAA
Series B ES0313546014	09/30/2003 277	93,752.81 25,969,528.37 93.75%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	1.4430% 11/26/2009 345.73 Gross 283.50 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	93,837.50 25,336,125.00 93.84%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	2.1930% 11/26/2009 525.90 Gross 431.24 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		633,403,110.97	1,350,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)									
		% Monthly CPR (SMM)							
		% Annual equivalent CPR							

Credit enhancement and financial operations

Credit enhancement (CE)					
Current			At issue date		
		% CE			% CE
Series A	91.90%	582,097,457.60	10.40%	95.95%	1,295,300,000.00
Series B	4.10%	25,969,528.37	6.30%	2.05%	27,700,000.00
Series C	4.00%	25,336,125.00	2.30%	2.00%	27,000,000.00
Issue of Bonds		633,403,110.97			1,350,000,000.00
Reserve Fund	2.30%	14,568,271.55		1.15%	15,525,000.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		22,301,727.80	0.850%
Service ppal collect not yet credited		1,643,181.60	
Service ints collect not yet credited		622,748.41	
Liabilities		Available	Balance
Subordinated Loan		14,568,271.55	1.840%
Start-up Loan		0.00	

Collateral: Residential mortgage loans

General			
		Current	At constitution date
Count		9,817	14,973
Principal			
Principal outstanding		626,391,093.44	1,350,011,122.77
Average loan		63,806.77	90,163.03
Minimum		13.47	23,621.12
Maximum		257,500.14	295,941.28
Interest rate			
Weighted average (wac)		3.35%	3.25%
Minimum		1.73%	2.41%
Maximum		6.83%	5.00%
Final maturity			
Weighted average (WARM) (months)		206	277
Minimum		10/07/2009	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
0.01 - 10%	0.94	7.13	0.04
10.01 - 20%	3.80	15.87	0.56
20.01 - 30%	7.68	25.63	2.28
30.01 - 40%	11.58	35.21	5.08
40.01 - 50%	16.28	45.16	8.60
50.01 - 60%	19.39	55.09	13.22
60.01 - 70%	26.08	65.33	17.49
70.01 - 80%	11.58	73.77	25.23
80.01 - 90%	2.65	83.12	21.50
90.01 - 100%			5.99
Weighted average (WALT)	52.54		67.83
Minimum	0.01		0.08
Maximum	86.68		98.81

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.37%	0.40%	0.43%	0.53%	0.70%
Annual Percentage Rate (CPR)	4.35%	4.64%	5.09%	6.18%	8.06%

Geographic distribution		
	Current	At constitution date
Andalucia	9.78%	9.70%
Aragon	1.72%	1.73%
Asturias	2.11%	2.04%
Balearic Islands	1.62%	1.72%
Basque Country	7.25%	6.87%
Canary Islands	3.77%	3.86%
Cantabria	2.65%	2.61%
Castilla-La Mancha	2.42%	2.38%
Castilla-Leon	4.82%	4.86%
Catalonia	22.20%	21.63%
Extremadura	0.46%	0.52%
Galicia	3.50%	3.28%
La Rioja	0.32%	0.34%
Madrid	27.58%	28.89%
Melilla	0.01%	0.00%
Murcia	1.68%	1.67%
Navarra	0.54%	0.50%
Valencia	7.56%	7.40%

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Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	165	34,059.05	18,070.09	0.00	52,129.14	19.64	11,795,237.21	11,847,366.35	67.86	50.35
from > 1 to ≤ 2 months	33	18,836.77	12,101.13	0.00	30,937.90	11.66	2,294,228.32	2,325,166.22	13.32	50.60
from > 2 to ≤ 3 months	20	13,605.86	15,174.77	0.00	28,780.63	10.84	1,588,431.01	1,617,211.64	9.26	52.52
from > 3 to ≤ 6 months	7	6,015.98	4,980.92	0.00	10,996.90	4.14	419,879.38	430,876.28	2.47	50.27
from > 6 to < 12 months	5	11,311.13	15,952.81	0.00	27,263.94	10.27	396,995.50	424,259.44	2.43	55.40
from ≥ 12 to < 18 months	5	16,494.75	25,581.33	0.00	42,076.08	15.85	351,317.13	393,393.21	2.25	57.33
from ≥ 18 to < 24 months	2	9,292.57	14,083.13	0.00	23,375.70	8.81	147,011.17	170,386.87	0.98	56.41
from ≥ 2 years	4	20,891.63	28,933.10	0.00	49,824.73	18.77	200,561.48	250,386.21	1.43	78.90
Subtotal	241	130,507.74	134,877.28	0.00	265,385.02	100.00	17,193,661.20	17,459,046.22	100.00	51.15
Doubt debts (subjectives)										
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	241	130,507.74	134,877.28	0.00	265,385.02		17,193,661.20	17,459,046.22		51.15