BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 11/30/2009
Currency: EUR

Date of constitution
09/25/2003

VAT Reg. no.
V83756114

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

Originator
Bankinter

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	43,751.67 566,715,381.51 43.75%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	0.9460% 02/26/2010 105.77 Gross 86.73 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	02/26/2010 "Pass-Through"	Aaa AAA	Aaa AAA
Series B ES0313546014	09/30/2003 277	91,275.39 25,283,283.03 91.28%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	1.3160% 02/26/2010 306.97 Gross 251.72 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	91,357.84 24,666,616.80 91.36%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	2.0660% 02/26/2010 482.35 Gross 395.53 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		616,665,281.34	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	7.48	6.55	5.76	5.08	4.53	4.09	3.76	3.41
			Date	05/20/2017	06/16/2016	09/02/2015	12/27/2014	06/10/2014	01/02/2014	09/01/2013	04/25/2013
		Final Maturity	Years	13.25	12.00	10.75	9.49	8.49	7.74	7.25	6.49
			Date	02/26/2023	11/26/2021	08/26/2020	05/26/2019	05/26/2018	08/26/2017	02/26/2017	05/26/2016
	Without optional redemption *	Average life	Years	8.27	7.35	6.57	5.92	5.36	4.88	4.46	4.10
			Date	03/06/2018	04/04/2017	06/25/2016	10/29/2015	04/08/2015	10/14/2014	05/16/2014	01/04/2014
		Final Maturity	Years	26.26	26.26	26.26	26.26	26.26	26.26	26.26	26.26
			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	7.48	6.55	5.76	5.08	4.53	4.09	3.76	3.41
			Date	05/20/2017	06/16/2016	09/02/2015	12/27/2014	06/10/2014	01/02/2014	09/01/2013	04/25/2013
		Final Maturity	Years	13.25	12.00	10.75	9.49	8.49	7.74	7.25	6.49
			Date	02/26/2023	11/26/2021	08/26/2020	05/26/2019	05/26/2018	08/26/2017	02/26/2017	05/26/2016
	Without optional redemption *	Average life	Years	8.27	7.35	6.57	5.92	5.36	4.88	4.46	4.10
			Date	03/06/2018	04/04/2017	06/25/2016	10/29/2015	04/08/2015	10/14/2014	05/16/2014	01/04/2014
		Final Maturity	Years	26.26	26.26	26.26	26.26	26.26	26.26	26.26	26.26
			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	7.48	6.55	5.76	5.08	4.53	4.09	3.76	3.41
			Date	05/20/2017	06/16/2016	09/02/2015	12/27/2014	06/10/2014	01/02/2014	09/01/2013	04/25/2013
		Final Maturity	Years	13.25	12.00	10.75	9.49	8.49	7.74	7.25	6.49
			Date	02/26/2023	11/26/2021	08/26/2020	05/26/2019	05/26/2018	08/26/2017	02/26/2017	05/26/2016
	Without optional redemption *	Average life	Years	8.27	7.35	6.57	5.92	5.36	4.88	4.46	4.10
			Date	03/06/2018	04/04/2017	06/25/2016	10/29/2015	04/08/2015	10/14/2014	05/16/2014	01/04/2014
		Final Maturity	Years	26.26	26.26	26.26	26.26	26.26	26.26	26.26	26.26
			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	91.90%	566,715,381.51	10.40%	95.95%	1,295,300,000.00	5.20%
Series B	4.10%	25,283,283.03	6.30%	2.05%	27,700,000.00	3.15%
Series C	4.00%	24,666,616.80	2.30%	2.00%	27,000,000.00	1.15%
Issue of Bonds		616,665,281.34			1,350,000,000.00	
Reserve Fund	2.30%	14,183,301.47		1.15%	15,525,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		14,998,448.46	0.730%
Servicer ppal collect not yet credited		2,269,416.43	
Servicer ints collect not yet credited		594,429.48	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan		14,183,301.47	1.720%
Start-up Loan		0.00	

Collateral: Residential mortgage loans

General

	Current	At constitution date
Count	9,714	14,973
Principal		
Principal outstanding	614,059,582.82	1,350,011,122.77
Average loan	63,213.88	90,163.03
Minimum	1.19	23,621.12
Maximum	255,996.87	295,941.28
Interest rate		
Weighted average (wac)	2.60%	3.25%
Minimum	1.64%	2.41%
Maximum	5.85%	5.00%
Final maturity		
Weighted average (WARM) (months)	204	277
Minimum	12/04/2009	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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	0.98	7.06	0.04	6.96
10.01 - 20%	3.89	15.81	0.56	17.00
20.01 - 30%	7.85	25.65	2.28	25.68
30.01 - 40%	11.80	35.26	5.08	35.51
40.01 - 50%	16.35	45.11	8.60	45.30
50.01 - 60%	19.62	55.06	13.22	55.28
60.01 - 70%	26.22	65.28	17.49	65.25
70.01 - 80%	10.80	73.80	25.23	75.87
80.01 - 90%	2.49	82.93	21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)		52.18		67.83
Minimum		0.00		0.08
Maximum		86.30		98.81

Additional information
Europea de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 +34 91 411 84 68 www.edt-sg.com info@eurotitulizacion.com
Official register CNMV: C/ Miguel Angel, 11 - 28010 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)	0.62%	0.46%	0.44%	0.51%	0.69%
Annual Percentage Rate (CPR)	7.24%	5.43%	5.20%	5.98%	8.01%

Geographic distribution

	Current	At constitution date
Andalucia	9.82%	9.70%
Aragon	1.72%	1.73%
Asturias	2.13%	2.04%
Balearic Islands	1.63%	1.72%
Basque Country	7.28%	6.87%
Canary Islands	3.79%	3.86%
Cantabria	2.64%	2.61%
Castilla-La Mancha	2.43%	2.38%
Castilla-Leon	4.83%	4.86%
Catalonia	22.20%	21.63%
Extremadura	0.44%	0.52%
Galicia	3.50%	3.28%
La Rioja	0.32%	0.34%
Madrid	27.50%	28.89%
Melilla	0.01%	0.00%
Murcia	1.67%	1.67%
Navarra	0.55%	0.50%
Valencia	7.55%	7.40%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	190	38,997.49	17,569.97	0.00	56,567.46	25.42	12,970,276.59	13,026,844.05	72.09	49.21
from > 1 to ≤ 2 months	40	22,325.50	10,916.73	0.00	33,242.23	14.94	2,744,514.81	2,777,757.04	15.37	48.53
from > 2 to ≤ 3 months	17	11,628.20	8,920.71	0.00	20,548.91	9.23	1,184,159.42	1,204,708.33	6.67	46.62
from > 3 to ≤ 6 months	5	4,249.51	3,407.59	0.00	7,657.10	3.44	267,256.39	274,913.49	1.52	54.63
from > 6 to < 12 months	3	4,452.52	4,128.74	0.00	8,581.26	3.86	121,470.42	130,051.68	0.72	63.22
from ≥ 12 to < 18 months	3	10,461.28	15,948.94	0.00	26,410.22	11.87	281,412.13	307,822.35	1.70	61.83
from ≥ 18 to < 24 months	2	8,655.30	8,286.09	0.00	16,941.39	7.61	80,385.18	97,326.57	0.54	41.65
from ≥ 2 years	4	22,168.30	30,430.59	0.00	52,598.89	23.63	199,284.81	251,883.70	1.39	79.37
Subtotal	264	122,938.10	99,609.36	0.00	222,547.46	100.00	17,848,759.75	18,071,307.21	100.00	49.46
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	264	122,938.10	99,609.36	0.00	222,547.46		17,848,759.75	18,071,307.21		49.46

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