BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 09/30/2012
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
Barclays Bank PLC

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Barclays Bank PLC

Subordinated Loan
Bankinter

Start-up Loan
Bankinter

Swap
Calyon

Assets Custodian
Bankinter

Fund Auditors
Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

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	31,466.58 407,586,610.74 31.47%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	0.5330% 11/26/2012 42.40 Gross 34.34 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	11/26/2012 "Pass-Through"	A3sf AA+sf	Aaa AAA
Series B ES0313546014	09/30/2003 277	65,646.06 18,183,958.62 65.65%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	0.9030% 11/26/2012 149.84 Gross 121.37 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A3sf A+sf	A2 A+
Series C ES0313546022	09/30/2003 270	65,705.36 17,740,447.20 65.71%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	1.6530% 11/26/2012 274.54 Gross 222.38 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		443,511,016.56	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	6.05	5.27	4.72	4.24	3.80	3.47	3.17	2.90
			Date	10/18/2018	01/07/2018	06/20/2017	12/24/2016	07/18/2016	03/19/2016	12/02/2015	08/23/2015
		Final Maturity	Years	9.91	8.66	7.91	7.16	6.41	5.91	5.41	4.91
			Date	08/26/2022	05/26/2021	08/26/2020	11/26/2019	02/26/2019	08/26/2018	02/26/2018	08/26/2017
	Without optional redemption *	Average life	Years	7.17	6.46	5.86	5.33	4.87	4.48	4.13	3.82
			Date	11/29/2019	03/17/2019	08/07/2018	01/27/2018	08/14/2017	03/21/2017	11/14/2016	07/24/2016
		Final Maturity	Years	23.42	23.42	23.42	23.42	23.42	23.42	23.42	23.42
			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	6.05	5.27	4.72	4.24	3.80	3.47	3.17	2.90
			Date	10/18/2018	01/07/2018	06/20/2017	12/24/2016	07/18/2016	03/19/2016	12/02/2015	08/23/2015
		Final Maturity	Years	9.91	8.66	7.91	7.16	6.41	5.91	5.41	4.91
			Date	08/26/2022	05/26/2021	08/26/2020	11/26/2019	02/26/2019	08/26/2018	02/26/2018	08/26/2017
	Without optional redemption *	Average life	Years	7.17	6.46	5.86	5.33	4.87	4.48	4.13	3.82
			Date	11/29/2019	03/17/2019	08/07/2018	01/27/2018	08/14/2017	03/21/2017	11/14/2016	07/24/2016
		Final Maturity	Years	23.42	23.42	23.42	23.42	23.42	23.42	23.42	23.42
			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	6.05	5.27	4.72	4.24	3.80	3.47	3.17	2.90
			Date	10/18/2018	01/07/2018	06/20/2017	12/24/2016	07/18/2016	03/19/2016	12/02/2015	08/23/2015
		Final Maturity	Years	9.91	8.66	7.91	7.16	6.41	5.91	5.41	4.91
			Date	08/26/2022	05/26/2021	08/26/2020	11/26/2019	02/26/2019	08/26/2018	02/26/2018	08/26/2017
	Without optional redemption *	Average life	Years	7.17	6.46	5.86	5.33	4.87	4.48	4.13	3.82
			Date	11/29/2019	03/17/2019	08/07/2018	01/27/2018	08/14/2017	03/21/2017	11/14/2016	07/24/2016
		Final Maturity	Years	23.42	23.42	23.42	23.42	23.42	23.42	23.42	23.42
			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%	407,586,610.74	11.14%	95.95%	1,295,300,000.00	5.20%
Series B	4.10%	18,183,958.62	7.04%	2.05%	27,700,000.00	3.15%
Series C	4.00%	17,740,447.20	3.04%	2.00%	27,000,000.00	1.15%
Issue of Bonds		443,511,016.56			1,350,000,000.00	
Reserve Fund	3.04%	13,500,000.00		1.15%	15,525,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		18,469,299.00	0.310%
Servicer ppal collect not yet credited		1,331,557.59	
Servicer ints collect not yet credited		318,973.23	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		13,500,000.00	1.300%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans

General

	Current	At constitution date
Count	8,193	14,973
Principal		
Principal outstanding	438,453,795.19	1,350,011,122.77
Average loan	53,515.66	90,163.03
Minimum	48.19	23,621.12
Maximum	230,568.91	295,941.28
Interest rate		
Weighted average (wac)	2.19%	3.25%
Minimum	1.28%	2.41%
Maximum	4.25%	5.00%
Final maturity		
Weighted average (WARM) (months)	178	277
Minimum	10/01/2012	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%	1.51	6.78	0.04	6.96
10.01 - 20%	6.04	15.66	0.56	17.00
20.01 - 30%	11.21	25.38	2.28	25.68
30.01 - 40%	15.55	35.11	5.08	35.51
40.01 - 50%	19.53	45.18	8.60	45.30
50.01 - 60%	25.19	55.02	13.22	55.28
60.01 - 70%	17.76	63.82	17.49	65.25
70.01 - 80%	3.21	73.65	25.23	75.87
80.01 - 90%			21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)		45.73		67.83
Minimum		0.03		0.08
Maximum		78.64		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)	0.14%	0.23%	0.27%	0.34%	0.60%
Annual Percentage Rate (CPR)	1.69%	2.73%	3.22%	4.01%	7.00%

Geographic distribution

	Current	At constitution date
Andalucia	9.85%	9.70%
Aragon	1.57%	1.73%
Asturias	2.22%	2.04%
Balearic Islands	1.68%	1.72%
Basque Country	7.24%	6.87%
Canary Islands	4.05%	3.86%
Cantabria	2.56%	2.61%
Castilla-La Mancha	2.48%	2.38%
Castilla-Leon	4.81%	4.86%
Catalonia	22.77%	21.63%
Extremadura	0.44%	0.52%
Galicia	3.54%	3.28%
La Rioja	0.32%	0.34%
Madrid	26.93%	28.89%
Melilla	0.01%	0.00%
Murcia	1.58%	1.67%
Navarra	0.54%	0.50%
Valencia	7.43%	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	177	43,003.71	10,052.65	0.00	53,056.36	14.10	10,400,640.26	10,453,696.62	60.22	42.10
from > 1 to ≤ 2 months	46	27,791.68	8,575.54	0.00	36,367.22	9.66	2,951,616.62	2,987,983.84	17.21	44.98
from > 2 to ≤ 3 months	13	15,465.21	4,140.12	0.00	19,605.33	5.21	872,270.64	891,875.97	5.14	48.67
from > 3 to ≤ 6 months	15	21,184.01	7,160.01	0.00	28,344.02	7.53	821,224.22	849,568.24	4.89	33.42
from > 6 to < 12 months	16	49,451.28	18,694.56	0.00	68,145.84	18.10	983,460.50	1,051,606.34	6.06	45.45
from ≥ 12 to < 18 months	8	43,746.28	14,458.64	0.00	58,204.92	15.46	440,405.97	498,610.89	2.87	41.59
from ≥ 18 to < 24 months	1	4,323.98	1,324.42	0.00	5,648.40	1.50	29,323.12	34,971.52	0.20	50.00
from ≥ 2 years	10	70,354.92	36,685.53	0.00	107,040.45	28.44	484,996.13	592,036.58	3.41	55.32
Subtotal	286	275,321.07	101,091.47	0.00	376,412.54	100.00	16,983,937.46	17,360,350.00	100.00	42.86
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	286	275,321.07	101,091.47	0.00	376,412.54		16,983,937.46	17,360,350.00		42.86

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