BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 09/30/2013
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	Principal outstanding Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Redemption Next	Rating Moody´s / S&P Current	Rating Moody´s / S&P Original
Series A ES0313546006	09/30/2003 12,953	28,025.93 363,019,871.29 28.03%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	0.4540% 11/26/2013 32.52 Gross 25.69 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	11/26/2013 "Pass-Through"	Baa1sf AA-sf	Aaa AAA
Series B ES0313546014	09/30/2003 277	58,468.11 16,195,666.47 58.47%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	0.8240% 11/26/2013 123.12 Gross 97.26 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Ba1sf A+sf	A2 A+
Series C ES0313546022	09/30/2003 270	58,520.93 15,800,651.10 58.52%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	1.5740% 11/26/2013 235.40 Gross 185.97 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	B1sf A	Baa3 BBB+
Total		395,016,188.86	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	5.38	4.80	4.29	3.83	3.49	3.18	2.89	2.70
			Date	02/13/2019	07/18/2018	01/13/2018	07/29/2017	03/26/2017	12/03/2016	08/19/2016	06/12/2016
		Final Maturity	Years	8.41	7.66	6.91	6.16	5.65	5.16	4.65	4.41
			Date	02/26/2022	05/26/2021	08/26/2020	11/26/2019	05/26/2019	11/26/2018	05/26/2018	02/26/2018
	Without optional redemption *	Average life	Years	6.70	6.08	5.54	5.07	4.65	4.29	3.97	3.69
			Date	06/10/2020	10/27/2019	04/12/2019	10/22/2018	05/25/2018	01/12/2018	09/17/2017	06/06/2017
		Final Maturity	Years	22.17	22.17	22.17	22.17	22.17	22.17	22.17	22.17
			Date	11/26/2035	11/26/2035	11/26/2035	11/26/2035	11/26/2035	11/26/2035	11/26/2035	11/26/2035
Series B	With optional redemption *	Average life	Years	5.38	4.80	4.29	3.83	3.49	3.18	2.89	2.70
			Date	02/13/2019	07/18/2018	01/13/2018	07/29/2017	03/26/2017	12/03/2016	08/19/2016	06/12/2016
		Final Maturity	Years	8.41	7.66	6.91	6.16	5.65	5.16	4.65	4.41
			Date	02/26/2022	05/26/2021	08/26/2020	11/26/2019	05/26/2019	11/26/2018	05/26/2018	02/26/2018
	Without optional redemption *	Average life	Years	6.70	6.08	5.54	5.07	4.65	4.29	3.97	3.69
			Date	06/10/2020	10/27/2019	04/12/2019	10/22/2018	05/25/2018	01/12/2018	09/17/2017	06/06/2017
		Final Maturity	Years	22.17	22.17	22.17	22.17	22.17	22.17	22.17	22.17
			Date	11/26/2035	11/26/2035	11/26/2035	11/26/2035	11/26/2035	11/26/2035	11/26/2035	11/26/2035
Series C	With optional redemption *	Average life	Years	5.38	4.80	4.29	3.83	3.49	3.18	2.89	2.70
			Date	02/13/2019	07/18/2018	01/13/2018	07/29/2017	03/26/2017	12/03/2016	08/19/2016	06/12/2016
		Final Maturity	Years	8.41	7.66	6.91	6.16	5.65	5.16	4.65	4.41
			Date	02/26/2022	05/26/2021	08/26/2020	11/26/2019	05/26/2019	11/26/2018	05/26/2018	02/26/2018
	Without optional redemption *	Average life	Years	6.70	6.08	5.54	5.07	4.65	4.29	3.97	3.69
			Date	06/10/2020	10/27/2019	04/12/2019	10/22/2018	05/25/2018	01/12/2018	09/17/2017	06/06/2017
		Final Maturity	Years	22.17	22.17	22.17	22.17	22.17	22.17	22.17	22.17
			Date	11/26/2035	11/26/2035	11/26/2035	11/26/2035	11/26/2035	11/26/2035	11/26/2035	11/26/2035

* 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%	363,019,871.29	11.52%	95.95%	1,295,300,000.00	5.20%
Series B	4.10%	16,195,666.47	7.42%	2.05%	27,700,000.00	3.15%
Series C	4.00%	15,800,651.10	3.42%	2.00%	27,000,000.00	1.15%
Issue of Bonds		395,016,188.86			1,350,000,000.00	
Reserve Fund	3.42%	13,500,000.00		1.15%	15,525,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		17,753,718.52	0.230%
Servicer ppal collect not yet credited		1,222,162.23	
Servicer ints collect not yet credited		151,510.32	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		13,500,000.00	1.220%
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	7,740	14,973
Principal		
Principal outstanding	390,642,920.17	1,350,011,122.77
Average loan	50,470.66	90,163.03
Minimum	66.76	23,621.12
Maximum	220,488.09	295,941.28
Interest rate		
Weighted average (wac)	1.19%	3.25%
Minimum	0.88%	2.41%
Maximum	4.50%	5.00%
Final maturity		
Weighted average (WARM) (months)	169	277
Minimum	10/03/2013	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%	1.92	6.97	0.04	6.96
10.01 - 20%	6.71	15.61	0.56	17.00
20.01 - 30%	12.72	25.30	2.28	25.68
30.01 - 40%	16.36	35.17	5.08	35.51
40.01 - 50%	22.70	45.23	8.60	45.30
50.01 - 60%	26.40	55.06	13.22	55.28
60.01 - 70%	11.32	63.71	17.49	65.25
70.01 - 80%	1.88	72.40	25.23	75.87
80.01 - 90%			21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)		43.52		67.83
Minimum		0.05		0.08
Maximum		75.82		98.81

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

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

BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 09/30/2013
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)

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.13%	0.16%	0.19%	0.27%	0.57%
Annual Percentage Rate (CPR)	1.51%	1.95%	2.30%	3.21%	6.63%

Geographic distribution

	Current	At constitution date
Andalucia	9.84%	9.70%
Aragon	1.51%	1.73%
Asturias	2.22%	2.04%
Balearic Islands	1.71%	1.72%
Basque Country	7.15%	6.87%
Canary Islands	4.11%	3.86%
Cantabria	2.55%	2.61%
Castilla-La Mancha	2.50%	2.38%
Castilla-Leon	4.75%	4.86%
Catalonia	22.91%	21.63%
Extremadura	0.44%	0.52%
Galicia	3.53%	3.28%
La Rioja	0.32%	0.34%
Madrid	26.95%	28.89%
Melilla	0.01%	0.00%
Murcia	1.60%	1.67%
Navarra	0.55%	0.50%
Valencia	7.34%	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	181	45,400.75	5,151.25	0.00	50,552.00	12.14	10,502,064.33	10,552,616.33	63.84	40.88
from > 1 to ≤ 2 months	34	21,606.48	3,234.16	0.00	24,840.64	5.97	2,037,939.56	2,062,780.20	12.48	44.34
from > 2 to ≤ 3 months	16	17,253.41	2,660.09	0.00	19,913.50	4.78	1,066,296.03	1,086,209.53	6.57	46.44
from > 3 to ≤ 6 months	22	35,573.62	5,028.19	0.00	40,601.81	9.75	862,261.09	902,862.90	5.46	32.61
from > 6 to < 12 months	11	26,242.37	6,146.19	0.00	32,388.56	7.78	524,975.32	557,363.88	3.37	49.57
from ≥ 12 to < 18 months	4	17,496.47	2,288.76	0.00	19,785.23	4.75	100,433.30	120,218.53	0.73	18.65
from ≥ 18 to < 24 months	7	68,632.25	19,997.79	0.00	88,630.04	21.29	510,031.18	598,661.22	3.62	53.50
from ≥ 2 years	12	104,782.37	34,874.70	0.00	139,657.07	33.54	509,818.66	649,475.73	3.93	42.40
Subtotal	287	336,987.72	79,381.13	0.00	416,368.85	100.00	16,113,819.47	16,530,188.32	100.00	41.34
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	287	336,987.72	79,381.13	0.00	416,368.85		16,113,819.47	16,530,188.32		41.34

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