

BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 06/30/2016
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 Blanco
Santander Central Hispano
Bankinter

Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

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)		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	19,499.21 252,573,267.13 19.50%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	0.0000% 08/26/2016 0.00 Gross 0.00 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	08/26/2016 "Pass-Through"	Aa2sf AAsf	Aaa AAA
Series B ES0313546014	09/30/2003 277	42,331.99 11,725,961.23 42.33%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	0.3420% 08/26/2016 37.00 Gross 29.97 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A1sf BBBsf	A2 A+
Series C ES0313546022	09/30/2003 270	42,370.23 11,439,962.10 42.37%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	1.0920% 08/26/2016 118.24 Gross 95.77 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Baa2sf BBBsf	Baa3 BBB+
Total		275,739,190.46	1,350,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)										
		% Monthly CPR (SMM)		0.08	0.17	0.25	0.34	0.42	0.51	0.69
		% Annual equivalent CPR		1.00	2.00	3.00	4.00	5.00	6.00	8.00
Series A	With optional redemption *	Average life	Years	3.91	3.71	3.51	3.22	3.15	2.98	2.66
		Final Maturity	Years	04/22/2020	02/07/2020	11/28/2019	08/13/2019	07/20/2019	05/18/2019	01/20/2019
	Without optional redemption *	Average life	Years	5.51	5.25	5.00	4.51	4.35	4.25	3.76
		Final Maturity	Years	11/26/2021	08/26/2021	05/26/2021	11/26/2020	11/26/2020	08/26/2020	02/26/2020
Series B	With optional redemption *	Average life	Years	5.28	5.02	4.78	4.56	4.35	4.16	3.82
		Final Maturity	Years	09/02/2021	06/01/2021	03/08/2021	12/15/2020	10/01/2020	07/23/2020	03/18/2020
	Without optional redemption *	Average life	Years	13.01	12.51	12.01	11.76	11.26	11.01	10.26
		Final Maturity	Years	05/26/2029	11/26/2028	05/26/2028	02/26/2028	08/26/2027	05/26/2027	02/26/2027
Series C	With optional redemption *	Average life	Years	5.51	5.25	5.00	4.51	4.35	4.25	3.76
		Final Maturity	Years	11/26/2021	08/26/2021	05/26/2021	11/26/2020	11/26/2020	08/26/2020	02/26/2020
	Without optional redemption *	Average life	Years	13.71	13.36	13.01	12.63	12.26	11.89	11.53
		Final Maturity	Years	02/04/2030	10/02/2029	05/25/2029	01/09/2029	08/24/2028	04/11/2028	12/04/2027
Series C	With optional redemption *	Average life	Years	14.51	14.26	14.01	13.76	13.26	13.01	12.26
		Final Maturity	Years	11/26/2030	08/26/2030	05/26/2030	02/26/2030	08/26/2029	05/26/2029	02/26/2029
	Without optional redemption *	Average life	Years	5.51	5.25	5.00	4.51	4.35	4.25	3.76
		Final Maturity	Years	11/26/2021	08/26/2021	05/26/2021	11/26/2020	11/26/2020	08/26/2020	02/26/2020
Series C	With optional redemption *	Average life	Years	15.66	15.48	15.28	15.07	14.85	14.61	14.10
		Final Maturity	Years	01/17/2032	11/12/2031	09/02/2031	06/19/2031	03/30/2031	01/01/2031	10/03/2030
	Without optional redemption *	Average life	Years	19.52	19.52	19.52	19.52	19.52	19.52	19.52
		Final Maturity	Years	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		At issue date	
		% CE	% CE	% CE	% CE
Series A	91.60%	252,573,267.13	13.30%	95.95%	1,295,300,000.00
Series B	4.25%	11,725,961.23	9.05%	2.05%	27,700,000.00
Series C	4.15%	11,439,962.10	4.90%	2.00%	27,000,000.00
Issue of Bonds		275,739,190.46			1,350,000,000.00
Reserve Fund	4.90%	13,497,612.03	1.15%		15,525,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	17,269,571.85	0.000%	
Servicer ppai collect not yet credited	1,215,200.22		
Servicer ints collect not yet credited	53,140.14		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		13,500,000.00	0.740%
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		6,530	14,973
Principal			
Principal outstanding		272,257,441.01	1,350,011,122.77
Average loan		41,693.33	90,163.03
Minimum		54.39	23,621.12
Maximum		190,899.48	295,941.28
Interest rate			
Weighted average (wac)		0.70%	3.25%
Minimum		0.34%	2.41%
Maximum		3.86%	5.00%
Final maturity			
Weighted average (WARM) (months)		146	277
Minimum		07/01/2016	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	% LTV
0.01 - 10%	3.08	6.47	0.04
10.01 - 20%	9.86	15.78	0.56
20.01 - 30%	16.84	25.26	2.28
30.01 - 40%	24.10	35.44	5.08
40.01 - 50%	26.11	44.99	8.60
50.01 - 60%	17.44	53.61	13.22
60.01 - 70%	2.58	62.48	17.49
70.01 - 80%			25.23
80.01 - 90%			21.50
90.01 - 100%			5.99
Weighted average (WALTV)	37.26		67.83
Minimum	0.04		0.08
Maximum	67.25		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.
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Additional information

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.31%	0.31%	0.34%	0.33%	0.51%
Annual Percentage Rate (CPR)	3.60%	3.67%	3.98%	3.93%	6.00%

Geographic distribution

	Current	At constitution date
Andalucia	9.93%	9.70%
Aragon	1.47%	1.73%
Asturias	2.22%	2.04%
Balearic Islands	1.81%	1.72%
Basque Country	7.13%	6.87%
Canary Islands	4.09%	3.86%
Cantabria	2.51%	2.61%
Castilla-La Mancha	2.62%	2.38%
Castilla-Leon	4.73%	4.86%
Catalonia	23.47%	21.63%
Extremadura	0.35%	0.52%
Galicia	3.51%	3.28%
La Rioja	0.25%	0.34%
Madrid	26.52%	28.89%
Melilla	0.00%	0.00%
Murcia	1.59%	1.67%
Navarra	0.53%	0.50%
Valencia	7.26%	7.40%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
<i>Delinquencies</i>										
Up to 1 month	108	26,112.73	1,104.46	0.00	27,217.19	3.90	5,844,159.21	5,871,376.40	51.86	34.18
from > 1 to ≤ 2 months	18	10,876.36	705.14	0.00	11,581.50	1.66	890,504.46	902,085.96	7.97	34.91
from > 2 to ≤ 3 months	19	21,269.12	2,110.15	0.00	23,379.27	3.35	1,153,740.34	1,177,119.61	10.40	37.62
from > 3 to ≤ 6 months	17	26,846.87	2,442.09	0.00	29,288.96	4.19	767,063.97	796,352.93	7.03	36.89
from > 6 to < 12 months	10	19,031.21	1,722.98	0.00	20,754.19	2.97	290,711.18	311,465.37	2.75	33.51
from ≥ 12 to < 18 months	5	14,929.74	2,252.21	0.00	17,181.95	2.46	185,478.51	202,660.46	1.79	31.63
from ≥ 18 to < 24 months	8	70,594.41	8,326.11	0.00	78,920.52	11.30	467,717.32	546,637.84	4.83	38.73
from ≥ 2 years	25	416,535.41	73,356.92	0.00	489,892.33	70.16	1,023,650.39	1,513,542.72	13.37	46.86
Subtotal	210	606,195.85	92,020.06	0.00	698,215.91	100.00	10,623,025.38	11,321,241.29	100.00	36.22
<i>Doubt debts (subjectives)</i>										
	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	210	606,195.85	92,020.06	0.00	698,215.91		10,623,025.38	11,321,241.29		36.22