BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 07/31/2016
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 Banco
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) 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	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	0,60	0,69
			% Annual equivalent CPR	1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00
Series A	With optional redemption *	Average life	Years	3.90	3.70	3.51	3.22	3.15	2.98	2.82	2.67
			Date	04/17/2020	02/04/2020	11/27/2019	08/13/2019	07/20/2019	05/20/2019	03/21/2019	01/23/2019
		Final Maturity	Years	5.51	5.25	5.00	4.51	4.51	4.25	4.00	3.76
			Date	11/26/2021	08/26/2021	05/26/2021	11/26/2020	11/26/2020	08/26/2020	05/26/2020	02/26/2020
	Without optional redemption *	Average life	Years	5.26	5.01	4.77	4.56	4.36	4.17	3.99	3.83
			Date	08/27/2021	05/27/2021	03/03/2021	12/14/2020	10/02/2020	07/25/2020	05/22/2020	03/23/2020
		Final Maturity	Years	13.01	12.51	12.01	11.76	11.26	11.01	10.76	10.26
			Date	05/26/2029	11/26/2028	05/26/2028	02/26/2028	08/26/2027	05/26/2027	02/26/2027	08/26/2026
Series B	With optional redemption *	Average life	Years	5.51	5.25	5.00	4.51	4.51	4.25	4.00	3.76
			Date	11/26/2021	08/26/2021	05/26/2021	11/26/2020	11/26/2020	08/26/2020	05/26/2020	02/26/2020
		Final Maturity	Years	5.51	5.25	5.00	4.51	4.51	4.25	4.00	3.76
			Date	11/26/2021	08/26/2021	05/26/2021	11/26/2020	11/26/2020	08/26/2020	05/26/2020	02/26/2020
	Without optional redemption *	Average life	Years	13.70	13.36	13.01	12.63	12.26	11.89	11.54	11.21
			Date	02/02/2030	09/30/2029	05/24/2029	01/09/2029	08/25/2028	04/13/2028	12/07/2027	08/08/2027
		Final Maturity	Years	14.51	14.26	14.01	13.76	13.26	13.01	12.76	12.26
			Date	11/26/2030	08/26/2030	05/26/2030	02/26/2030	08/26/2029	05/26/2029	02/26/2029	08/26/2028
Series C	With optional redemption *	Average life	Years	5.51	5.25	5.00	4.51	4.51	4.25	4.00	3.76
			Date	11/25/2021	08/26/2021	05/26/2021	11/25/2020	11/25/2020	08/26/2020	05/25/2020	02/26/2020
		Final Maturity	Years	5.51	5.25	5.00	4.51	4.51	4.25	4.00	3.76
			Date	11/26/2021	08/26/2021	05/26/2021	11/26/2020	11/26/2020	08/26/2020	05/26/2020	02/26/2020
	Without optional redemption *	Average life	Years	15.65	15.47	15.28	15.07	14.85	14.62	14.37	14.11
			Date	01/16/2032	11/11/2031	09/02/2031	06/19/2031	03/30/2031	01/02/2031	10/04/2030	07/01/2030
		Final Maturity	Years	19.52	19.52	19.52	19.52	19.52	19.52	19.52	19.52
			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	91.60%	252,573,267.13	13.30%	95.95%	1,295,300,000.00	5.20%
Series B	4.25%	11,725,961.23	9.05%	2.05%	27,700,000.00	3.15%
Series C	4.15%	11,439,962.10	4.90%	2.00%	27,000,000.00	1.15%
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 finantial operations (current)

Assets		Balance	Interest
Treasury Account		20,659,689.58	-0.321%
Servicer ppal collect not yet credited		1,083,724.93	
Servicer ints collect not yet credited		60,082.53	
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	6,496	14,973
Principal		
Principal outstanding	269,137,654.79	1,350,011,122.77
Average loan	41,431.29	90,163.03
Minimum	54.00	23,621.12
Maximum	189,973.06	295,941.28
Interest rate		
Weighted average (wac)	0.68%	3.25%
Minimum	0.34%	2.41%
Maximum	3.86%	5.00%
Final maturity		
Weighted average (WARM) (months)	145	277
Minimum	08/01/2016	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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	3.05	6.44	0.04	6.96
10.01 - 20%	10.01	15.75	0.56	17.00
20.01 - 30%	16.93	25.22	2.28	25.68
30.01 - 40%	24.31	35.40	5.08	35.51
40.01 - 50%	26.38	45.01	8.60	45.30
50.01 - 60%	16.83	53.56	13.22	55.28
60.01 - 70%	2.48	62.28	17.49	65.25
70.01 - 80%			25.23	75.87
80.01 - 90%			21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)		37.08		67.83
Minimum		0.04		0.08
Maximum		66.98		98.81

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Additional information
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Official register CNMV: C/ Edison, 4 - 28006 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)	0.29%	0.29%	0.33%	0.34%	0.51%
Annual Percentage Rate (CPR)	3.46%	3.47%	3.88%	4.03%	5.99%

Geographic distribution

	Current	At constitution date
Andalucia	9.95%	9.70%
Aragon	1.47%	1.73%
Asturias	2.23%	2.04%
Balearic Islands	1.82%	1.72%
Basque Country	7.10%	6.87%
Canary Islands	4.10%	3.86%
Cantabria	2.52%	2.61%
Castilla-La Mancha	2.62%	2.38%
Castilla-Leon	4.74%	4.86%
Catalonia	23.51%	21.63%
Extremadura	0.35%	0.52%
Galicia	3.52%	3.28%
La Rioja	0.25%	0.34%
Madrid	26.45%	28.89%
Melilla	0.00%	0.00%
Murcia	1.59%	1.67%
Navarra	0.53%	0.50%
Valencia	7.25%	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	101	23,638.07	1,074.45	0.00	24,712.52	3.47	4,608,136.75	4,632,849.27	45.57	32.93
from > 1 to ≤ 2 months	14	10,898.47	907.84	0.00	11,806.31	1.66	954,029.56	965,835.87	9.50	37.64
from > 2 to ≤ 3 months	19	22,615.18	2,048.73	0.00	24,663.91	3.47	1,224,466.03	1,249,129.94	12.29	37.97
from > 3 to ≤ 6 months	15	24,129.62	1,752.36	0.00	25,881.98	3.64	624,661.77	650,543.75	6.40	38.15
from > 6 to < 12 months	10	19,881.51	1,908.93	0.00	21,790.44	3.06	364,430.63	386,221.07	3.80	35.31
from ≥ 12 to < 18 months	5	13,138.74	1,919.72	0.00	15,058.46	2.12	163,300.49	178,358.95	1.75	29.54
from ≥ 18 to < 24 months	6	65,149.10	6,659.15	0.00	71,808.25	10.10	407,649.49	479,457.74	4.72	40.01
from ≥ 2 years	28	438,900.45	76,613.84	0.00	515,514.29	72.48	1,108,784.63	1,624,298.92	15.98	46.12
Subtotal	198	618,351.14	92,885.02	0.00	711,236.16	100.00	9,455,459.35	10,166,695.51	100.00	36.24
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	198	618,351.14	92,885.02	0.00	711,236.16		9,455,459.35	10,166,695.51		36.24

Additional information

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