BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 05/31/2017
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 MOOD / SPOO Current	 Original
Series A ES0313546006	09/30/2003 12,953	16,828.22 217,975,933.66 16.83%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	0.0000% 08/28/2017 0.00 Gross 0.00 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	08/28/2017 "Pass-Through"	Aa2sf AA+sf	Aaa AAA
Series B ES0313546014	09/30/2003 277	35,107.28 9,724,716.56 35.11%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	0.2710% 08/28/2017 24.84 Gross 20.12 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A1sf BBB+sf	A2 A+
Series C ES0313546022	09/30/2003 270	35,138.99 9,487,527.30 35.14%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	1.0210% 08/28/2017 93.68 Gross 75.88 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Baa2sf BBB+sf	Baa3 BBB+
Total		237,188,177.52	1.350.000.000,00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)

				0,08	0,17	0,25	0,34	0,42	0,51	0,60	0,69
		% 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	3.33	3.13	2.94	2.75	2.71	2.53	2.35	2.32
			Date	09/23/2020	07/11/2020	05/03/2020	02/24/2020	02/09/2020	12/05/2019	10/01/2019	09/20/2019
		Final Maturity	Years	4.25	4.00	3.76	3.51	3.51	3.25	3.00	3.00
			Date	08/26/2021	05/26/2021	02/26/2021	11/26/2020	11/26/2020	08/26/2020	05/26/2020	05/26/2020
	Without optional redemption *	Average life	Years	5.75	5.51	5.29	5.08	4.89	4.70	4.52	4.36
			Date	02/21/2023	11/28/2022	09/08/2022	06/24/2022	04/13/2022	02/04/2022	12/01/2021	10/02/2021
		Final Maturity	Years	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52
			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
Series B	With optional redemption *	Average life	Years	3.33	3.13	2.94	2.75	2.71	2.53	2.35	2.32
			Date	09/23/2020	07/11/2020	05/03/2020	02/24/2020	02/09/2020	12/05/2019	10/01/2019	09/20/2019
		Final Maturity	Years	4.25	4.00	3.76	3.51	3.51	3.25	3.00	3.00
			Date	08/26/2021	05/26/2021	02/26/2021	11/26/2020	11/26/2020	08/26/2020	05/26/2020	05/26/2020
	Without optional redemption *	Average life	Years	5.75	5.51	5.29	5.08	4.89	4.70	4.52	4.36
			Date	02/21/2023	11/28/2022	09/08/2022	06/24/2022	04/13/2022	02/04/2022	12/01/2021	10/02/2021
		Final Maturity	Years	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52
			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
Series C	With optional redemption *	Average life	Years	3.33	3.13	2.94	2.75	2.71	2.53	2.35	2.32
			Date	09/23/2020	07/11/2020	05/03/2020	02/24/2020	02/09/2020	12/05/2019	10/01/2019	09/20/2019
		Final Maturity	Years	4.25	4.00	3.76	3.51	3.51	3.25	3.00	3.00
			Date	08/26/2021	05/26/2021	02/26/2021	11/26/2020	11/26/2020	08/26/2020	05/26/2020	05/26/2020
	Without optional redemption *	Average life	Years	5.75	5.51	5.29	5.08	4.89	4.70	4.52	4.36
			Date	02/21/2023	11/28/2022	09/08/2022	06/24/2022	04/13/2022	02/04/2022	12/01/2021	10/02/2021
		Final Maturity	Years	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52
			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	91.90%	217,975,933.66	13.79%	95.95%	1,295,300,000.00	5.20%
Series B	4.10%	9,724,716.56	9.69%	2.05%	27,700,000.00	3.15%
Series C	4.00%	9,487,527.30	5.69%	2.00%	27,000,000.00	1.15%
Issue of Bonds		237,188,177.52			1,350,000,000.00	
Reserve Fund	5.69%	13,500,000.00		1.15%	15,525,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		14,045,610.35	-0.351%
Servicer ppal collect not yet credited		889,447.32	
Servicer ints collect not yet credited		36,078.10	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		13,500,000.00	0.670%
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	6,011	14,973
Principal		
Principal outstanding	237,083,373.09	1,350,011,122.77
Average loan	39,441.59	90,163.03
Minimum	4.10	23,621.12
Maximum	180,536.77	295,941.28
Interest rate		
Weighted average (wac)	0.56%	3.25%
Minimum	0.24%	2.41%
Maximum	3.65%	5.00%
Final maturity		
Weighted average (WARM) (months)	139	277
Minimum	06/03/2017	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	 % LTV	At constitution date % Pool	 % LTV
0.01 - 10%	2.99	6.61	0.04	6.97
10.01 - 20%	11.86	15.67	0.56	17.00
20.01 - 30%	18.30	25.11	2.28	25.68
30.01 - 40%	27.51	35.25	5.08	35.51
40.01 - 50%	26.93	45.19	8.60	45.30
50.01 - 60%	11.66	53.61	13.22	55.28
60.01 - 70%	0.76	60.86	17.50	65.25
70.01 - 80%			25.24	75.87
80.01 - 90%			21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)		35.23		67.83
Minimum		0.00		0.08
Maximum		64.23		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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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)	0.35%	0.33%	0.42%	0.36%	0.50%
Annual Percentage Rate (CPR)	4.08%	3.86%	4.88%	4.25%	5.89%

Geographic distribution

	Current	At constitution date
Andalucia	10.05%	9.70%
Aragon	1.46%	1.73%
Asturias	2.28%	2.04%
Balearic Islands	1.79%	1.72%
Basque Country	7.13%	6.87%
Canary Islands	4.11%	3.86%
Cantabria	2.52%	2.61%
Castilla-La Mancha	2.63%	2.39%
Castilla-Leon	4.71%	4.86%
Catalonia	23.66%	21.63%
Extremadura	0.34%	0.52%
Galicia	3.43%	3.28%
La Rioja	0.25%	0.34%
Madrid	26.35%	28.89%
Melilla	0.00%	0.00%
Murcia	1.57%	1.67%
Navarra	0.54%	0.50%
Valencia	7.18%	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	103	22,694.62	752.49	0.00	23,447.11	2.96	4,273,463.30	4,296,910.41	48.06	30.61
from > 1 to ≤ 2 months	17	12,789.41	598.69	0.00	13,388.10	1.69	865,797.72	879,185.82	9.83	27.53
from > 2 to ≤ 3 months	11	12,843.12	932.87	0.00	13,775.99	1.74	651,056.19	664,832.18	7.44	36.64
from > 3 to ≤ 6 months	7	7,734.05	566.57	0.00	8,300.62	1.05	211,987.88	220,288.50	2.46	36.12
from > 6 to < 12 months	16	55,089.28	3,164.52	0.00	58,253.80	7.36	610,181.60	668,435.40	7.48	35.28
from ≥ 12 to < 18 months	3	13,593.15	1,331.18	0.00	14,924.33	1.88	106,941.10	121,865.43	1.36	40.28
from ≥ 18 to < 24 months	6	27,722.44	2,581.53	0.00	30,303.97	3.83	171,741.42	202,045.39	2.26	27.89
from ≥ 2 years	29	550,239.43	79,315.51	0.00	629,554.94	79.49	1,258,493.59	1,888,048.53	21.12	46.72
Subtotal	192	702,705.50	89,243.36	0.00	791,948.86	100.00	8,149,662.80	8,941,611.66	100.00	33.59
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	192	702,705.50	89,243.36	0.00	791,948.86		8,149,662.80	8,941,611.66		33.59

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