BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 07/31/2018
Currency: EUR

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

Constitution date
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
Banco Santander

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Banco Santander

Subordinated Loan
Bankinter

Start-up Loan
Bankinter

Swap
Bankinter

Assets Custodian
Bankinter

Fund Auditors
KPMG Auditores

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	14,389.80 186,391,079.40 14.39%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	0.0000% 08/27/2018 0.000000 Gross 0.000000 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	08/27/2018 "Pass-Through"	Aa1 AAA	Aaa AAA
Series B ES0313546014	09/30/2003 277	31,299.19 8,669,875.63 31.30%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	0.2760% 08/27/2018 21.836402 Gross 17.687486 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Aa1 A+(sf)	A2 A+
Series C ES0313546022	09/30/2003 270	31,327.46 8,458,414.20 31.33%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	1.0260% 08/27/2018 81.247768 Gross 65.810692 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A1 A+(sf)	Baa3 BBB+
Total		203,519,369.23	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	0,43	0,51	0,60	0,69
	% Monthly CPR (SMM)			0,08	0,17	0,25	0,34	0,43	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	2.46	2.42	2.24	2.06	2.03	1.85	1.84	1.82
			Date	11/09/2020	10/28/2020	08/23/2020	06/16/2020	06/08/2020	04/03/2020	03/28/2020	03/21/2020
		Final Maturity	Years	3.00	3.00	2.75	2.50	2.50	2.25	2.25	2.25
			Date	05/26/2021	05/26/2021	02/26/2021	11/26/2020	11/26/2020	08/26/2020	08/26/2020	08/26/2020
	Without optional redemption *	Average life	Years	4.67	4.47	4.28	4.10	3.93	3.77	3.63	3.49
			Date	01/26/2023	11/13/2022	09/05/2022	07/01/2022	05/02/2022	03/05/2022	01/11/2022	11/21/2021
		Final Maturity	Years	11.51	11.25	11.00	10.51	10.25	10.00	9.76	9.25
			Date	11/26/2029	08/26/2029	05/26/2029	11/26/2028	08/26/2028	05/26/2028	02/26/2028	08/26/2027
Series B	With optional redemption *	Average life	Years	3.00	3.00	2.75	2.50	2.50	2.25	2.25	2.25
			Date	05/26/2021	05/26/2021	02/26/2021	11/26/2020	11/26/2020	08/26/2020	08/26/2020	08/26/2020
		Final Maturity	Years	3.00	3.00	2.75	2.50	2.50	2.25	2.25	2.25
			Date	05/26/2021	05/26/2021	02/26/2021	11/26/2020	11/26/2020	08/26/2020	08/26/2020	08/26/2020
	Without optional redemption *	Average life	Years	12.21	11.95	11.69	11.41	11.12	10.82	10.53	10.23
			Date	08/08/2030	05/07/2030	01/30/2030	10/20/2029	07/06/2029	03/21/2029	12/02/2028	08/15/2028
		Final Maturity	Years	13.00	12.76	12.51	12.25	12.00	11.76	11.51	11.25
			Date	05/26/2031	02/26/2031	11/26/2030	08/26/2030	05/26/2030	02/26/2030	11/26/2029	08/26/2029
Series C	With optional redemption *	Average life	Years	3.00	3.00	2.75	2.50	2.50	2.25	2.25	2.25
			Date	05/25/2021	05/26/2021	02/25/2021	11/26/2020	11/26/2020	08/26/2020	08/26/2020	08/26/2020
		Final Maturity	Years	3.00	3.00	2.75	2.50	2.50	2.25	2.25	2.25
			Date	05/26/2021	05/26/2021	02/26/2021	11/26/2020	11/26/2020	08/26/2020	08/26/2020	08/26/2020
	Without optional redemption *	Average life	Years	13.90	13.76	13.61	13.45	13.28	13.11	12.92	12.72
			Date	04/19/2032	02/26/2032	01/02/2032	11/06/2031	09/05/2031	07/02/2031	04/25/2031	02/12/2031
		Final Maturity	Years	17.51	17.51	17.51	17.51	17.51	17.51	17.51	17.51
			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	91.58%	186,391,079.40	15.04%	95.95%	1,295,300,000.00	5.20%
Series B	4.26%	8,669,875.63	10.78%	2.05%	27,700,000.00	3.15%
Series C	4.16%	8,458,414.20	6.62%	2.00%	27,000,000.00	1.15%
Issue of Bonds		203,519,369.23			1,350,000,000.00	
Reserve Fund	6.62%	13,478,971.37		1.15%	15,525,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		18,917,799.65	-0.549%
Servicer ppal collect not yet credited		814,650.07	
Servicer ints collect not yet credited		26,535.51	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		13,500,000.00	0.680%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General

	Current	At constitution date
Count	5,385	14,973
Principal		
Principal outstanding	198,697,093.61	1,350,011,122.77
Average loan	36,898.25	90,163.03
Minimum	27.77	23,621.12
Maximum	167,152.42	295,941.28
Interest rate		
Weighted average (wac)	0.44%	3.25%
Minimum	0.16%	2.41%
Maximum	3.54%	5.00%
Final maturity		
Weighted average (WARM) (months)	128	277
Minimum	08/04/2018	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%	4.29	7.02	0.04	6.97
10.01 - 20%	14.36	15.46	0.56	17.00
20.01 - 30%	20.68	25.36	2.28	25.68
30.01 - 40%	27.59	34.77	5.08	35.51
40.01 - 50%	25.80	44.52	8.60	45.30
50.01 - 60%	6.61	53.13	13.22	55.28
60.01 - 70%	0.28	63.32	17.50	65.25
70.01 - 80%	0.16	75.75	25.24	75.87
80.01 - 90%	0.16	85.35	21.50	83.30
90.01 - 100%	0.03	96.32	5.99	94.63
100.01 - 110%	0.04	109.62		
Weighted average (WALTV)		32.86		67.83
Minimum		0.02		0.08
Maximum		109.62		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)	0.23%	0.24%	0.27%	0.32%	0.49%
Annual Percentage Rate (CPR)	2.67%	2.81%	3.15%	3.72%	5.73%

Geographic distribution

	Current	At constitution date
Andalucia	10.14%	9.70%
Aragon	1.39%	1.73%
Asturias	2.28%	2.04%
Balearic Islands	1.81%	1.72%
Basque Country	7.13%	6.87%
Canary Islands	4.15%	3.86%
Cantabria	2.47%	2.61%
Castilla-La Mancha	2.66%	2.39%
Castilla-Leon	4.64%	4.86%
Catalonia	23.94%	21.63%
Extremadura	0.34%	0.52%
Galicia	3.49%	3.28%
La Rioja	0.23%	0.34%
Madrid	26.08%	28.89%
Melilla		0.00%
Murcia	1.55%	1.67%
Navarra	0.52%	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	62	13,451.13	416.10	0.00	13,867.23	1.70	2,358,776.00	2,372,643.23	37.65	30.57
from > 1 to = 2 months	14	11,216.00	352.57	0.00	11,568.57	1.42	680,987.98	692,556.55	10.99	26.12
from > 2 to = 3 months	9	11,419.00	491.85	0.00	11,910.85	1.46	617,818.49	629,729.34	9.99	33.02
from > 3 to = 6 months	3	3,699.45	131.52	0.00	3,830.97	0.47	36,346.37	40,177.34	0.64	15.35
from > 6 to < 12 months	8	18,773.76	1,347.05	0.00	20,120.81	2.46	283,355.75	303,476.56	4.82	33.65
from = 12 to < 18 months	7	49,875.17	1,723.35	0.00	51,598.52	6.32	226,166.78	277,765.30	4.41	29.16
from = 18 to < 24 months	4	25,858.03	1,452.71	0.00	27,310.74	3.34	110,239.86	137,550.60	2.18	30.77
from = 2 years	32	607,176.93	69,305.56	0.00	676,482.49	82.83	1,172,018.91	1,848,501.40	29.33	42.65
Subtotal	139	741,469.47	75,220.71	0.00	816,690.18	100.00	5,485,710.14	6,302,400.32	100.00	32.79
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	139	741,469.47	75,220.71	0.00	816,690.18		5,485,710.14	6,302,400.32		32.79

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