

BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 10/31/2018
Currency: EUR

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

Underwriters

Morgan Stanley

Société Générale

Fortis Bank

Ahorro Corporación Financiera

Bear Stearns

EBN Banco

Banco Santander

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 Auditor

KPMG Auditores

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 MOOD / SPOO	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0313546006	09/30/2003 12,953	13,922.18 180,333,397.54 13.92%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	0.0000% 11/26/2018 0.000000 Gross 0.000000 Net	08/26/2038 11/26/2018 Quarterly 26.Feb/May/Aug/Nov	11/26/2018 "Pass-Through" Pro rata deferred start / Secuential	Aa1 AAA	Aaa AAA
Series B ES0313546014	09/30/2003 277	29,044.67 8,045,373.59 29.04%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	0.2810% 11/26/2018 20.630590 Gross 16.710778 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Aa1 AA	A2 A+
Series C ES0313546022	09/30/2003 270	29,070.90 7,849,143.00 29.07%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	1.0310% 11/26/2018 75.762803 Gross 61.367870 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A1 AA	Baa3 BBB+
Total		196,228,514.13	1,350,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date										
		% Monthly CPR (SMM)		0,08	0,17	0,25	0,34	0,43	0,51	0,60
		% Annual equivalent CPR		1,00	2,00	3,00	4,00	5,00	6,00	7,00
Series A	With optional redemption *	Average life	Years	2.32	2.30	2.11	1.91	1.89	1.70	1.69
		Date		12/22/2020	12/12/2020	10/03/2020	07/25/2020	07/18/2020	05/09/2020	05/03/2020
		Final Maturity	Years	2.75	2.75	2.50	2.25	2.25	2.00	2.00
	Without optional redemption *	Date		05/26/2021	05/26/2021	02/26/2021	11/26/2020	11/26/2020	08/26/2020	08/26/2020
		Average life	Years	4.89	4.68	4.49	4.30	4.13	3.95	3.81
		Date		07/18/2023	04/30/2023	02/22/2023	12/12/2022	10/14/2022	08/09/2022	06/17/2022
Series B	With optional redemption *	Final Maturity	Years	12.26	12.01	11.75	11.51	11.26	10.75	10.51
		Date		11/26/2030	08/26/2030	05/26/2030	02/26/2030	11/26/2029	05/26/2029	02/26/2029
		Average life	Years	2.32	2.30	2.11	1.91	1.89	1.70	1.69
	Without optional redemption *	Date		12/22/2020	12/12/2020	10/03/2020	07/25/2020	07/18/2020	05/09/2020	05/03/2020
		Final Maturity	Years	2.75	2.75	2.50	2.25	2.25	2.00	2.00
		Date		05/26/2021	05/26/2021	02/26/2021	11/26/2020	11/26/2020	08/26/2020	08/26/2020
Series C	With optional redemption *	Average life	Years	9.28	9.22	8.91	8.86	8.56	8.53	8.23
		Date		12/05/2027	11/13/2027	07/22/2027	07/05/2027	03/17/2027	03/04/2027	11/15/2026
		Final Maturity	Years	13.26	13.01	13.01	12.75	12.51	12.26	12.01
	Without optional redemption *	Date		11/26/2031	08/26/2031	08/26/2031	05/26/2031	02/26/2031	11/26/2030	08/26/2030
		Average life	Years	2.32	2.30	2.11	1.91	1.89	1.70	1.69
		Date		12/22/2020	12/12/2020	10/03/2020	07/25/2020	07/18/2020	05/09/2020	05/03/2020
	With optional redemption *	Final Maturity	Years	2.75	2.75	2.50	2.25	2.25	2.00	2.00
		Date		05/26/2021	05/26/2021	02/26/2021	11/26/2020	11/26/2020	08/26/2020	08/26/2020
		Average life	Years	10.21	10.23	9.94	10.00	9.72	9.82	9.56
	Without optional redemption *	Date		11/09/2028	11/14/2028	08/03/2028	08/23/2028	05/15/2028	06/18/2028	03/15/2028
		Final Maturity	Years	17.26	17.26	17.26	17.26	17.26	17.26	17.26
		Date		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		
Series A	91.90%	180,333,997.54	14.98%	95.95%	1,295,300,000.00	5.20%	
Series B	4.10%	8,045,373.59	10.88%	2.05%	27,700,000.00	3.15%	
Series C	4.00%	7,849,143.00	6.88%	2.00%	27,000,000.00	1.15%	
Issue of Bonds		196,228,514.13			1,350,000,000.00		
Reserve Fund	6.88%	13,500,000.00		1.15%	15,525,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		18,888,691.29	-0.549%
Servicer ppal collect not yet credited		688,123.52	
Servicer ints collect not yet credited		20,697.09	
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		5,309		14,973
Principal				
Principal outstanding		191,561,660.41		1,350,011,122.77
Average loan		36,062.44		90,163.03
Minimum		3.78		23,621.12
Maximum		164,271.23		295,941.28
Interest rate				
Weighted average (wac)		0.44%		3.25%
Minimum		0.16%		2.41%
Maximum		3.53%		5.00%
Final maturity				
Weighted average (WARM) (months)		126		277
Minimum		11/01/2018		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		At constitution date
		% Pool	% LTV	% Pool % LTV
0.01 - 10%		4.65	7.03	0.04 6.97
10.01 - 20%		14.60	15.39	0.56 17.00
20.01 - 30%		21.75	25.40	2.28 25.68
30.01 - 40%		27.93	34.75	5.08 35.51
40.01 - 50%		25.06	44.39	8.60 45.30
50.01 - 60%		5.47	53.06	13.22 55.28
60.01 - 70%		0.15	64.52	17.50 65.25
70.01 - 80%		0.19	74.37	25.24 75.87
80.01 - 90%		0.14	84.59	21.50 83.30
90.01 - 100%		0.03	94.64	5.99 94.63
100.01 - 110%		0.04	106.76	
Weighted average (WALT)		32.26		67.83
Minimum		0.00		0.08
Maximum		106.76		98.81

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@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

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Fortis Bank
Ahorro Corporación Financiera
Bear Stearns
EBN Banco
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Bond Paying Agent
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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.24%	0.23%	0.23%	0.31%	0.49%
Annual Percentage Rate (CPR)	2.79%	2.71%	2.76%	3.61%	5.68%

Geographic distribution		
	Current	At constitution date
Andalucía	10.10%	9.70%
Aragón	1.38%	1.73%
Asturias	2.29%	2.04%
Balearic Islands	1.81%	1.72%
Basque Country	7.17%	6.87%
Canary Islands	4.15%	3.86%
Cantabria	2.45%	2.61%
Castilla-La Mancha	2.61%	2.39%
Castilla-León	4.66%	4.86%
Catalonia	24.04%	21.63%
Extremadura	0.35%	0.52%
Galicia	3.50%	3.28%
La Rioja	0.23%	0.34%
Madrid	26.04%	28.89%
Melilla		0.00%
Murcia	1.52%	1.67%
Navarra	0.52%	0.50%
Valencia	7.17%	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	71	17,091.40	459.63	0.00	17,551.03	2.04	2,419,892.07	2,437,443.10	39.47	27.31
from > 1 to = 2 months	9	6,417.66	189.89	0.00	6,607.55	0.77	335,302.41	341,909.96	5.54	25.95
from > 2 to = 3 months	10	11,100.59	532.70	0.00	11,633.29	1.35	549,523.39	561,156.68	9.09	26.12
from > 3 to = 6 months	5	7,903.71	327.30	0.00	8,231.01	0.96	266,508.95	274,739.96	4.45	40.06
from > 6 to < 12 months	5	13,866.63	918.01	0.00	14,784.64	1.72	172,826.46	187,611.10	3.04	34.82
from = 12 to < 18 months	9	38,990.30	1,651.82	0.00	40,642.12	4.72	211,225.93	251,868.05	4.08	26.66
from = 18 to < 24 months	2	29,732.86	1,192.18	0.00	30,925.04	3.59	148,917.42	179,842.46	2.91	38.81
from ≥ 2 years	35	658,216.23	71,897.75	0.00	730,113.98	84.85	1,211,124.59	1,941,238.57	31.43	41.40
Subtotal	146	783,319.38	77,169.28	0.00	860,488.66	100.00	5,315,321.22	6,175,809.88	100.00	31.33
Total	146	783,319.38	77,169.28	0.00	860,488.66		5,315,321.22	6,175,809.88		