

BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 11/30/2018
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
AIAP 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	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0313546006	09/30/2003 12,953	13,409.61 173,694,678.33 13.41%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	0.0000% 02/26/2019 0.000000 Gross 0.000000 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	02/26/2019 "Pass-Through"	Aa1 AAA	Aaa AAA
Series B ES0313546014	09/30/2003 277	27,975.33 7,749,166.41 27.98%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	0.2840% 02/26/2019 20.303873 Gross 16.446137 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secquential	Aa1 AA	A2 A+
Series C ES0313546022	09/30/2003 270	28,000.60 7,560,162.00 28.00%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	1.0340% 02/26/2019 73.990030 Gross 59.931924 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secquential	A1 AA	Baa3 BBB+
Total		189,004,006.74	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	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	Date	2.14 01/16/2021	1.95 11/05/2020	1.93 10/29/2020	1.73 08/18/2020	1.72 08/13/2020	1.70 08/07/2020	1.51 05/29/2020	1.50 05/25/2020	
		Final Maturity	Years	Date	2.50 05/26/2021	2.25 02/26/2021	2.25 02/26/2021	2.00 11/26/2020	2.00 11/26/2020	2.00 11/26/2020	1.75 08/26/2020	1.75 08/26/2020	
		Without optional redemption *	Average life	Years	Date	4.80 09/12/2023	4.59 06/26/2023	4.41 04/23/2023	4.21 02/11/2023	4.06 12/15/2022	3.88 10/11/2022	3.74 08/21/2022	3.60 07/03/2022
	Final Maturity	Years	Date	12.01 11/26/2030	11.76 08/26/2030	11.50 05/26/2030	11.26 02/26/2030	11.01 11/26/2029	10.50 05/26/2029	10.26 02/26/2029	10.01 11/26/2028		
	Series B	With optional redemption *	Average life	Years	Date	2.14 01/16/2021	1.95 11/05/2020	1.93 10/29/2020	1.73 08/18/2020	1.72 08/13/2020	1.70 08/07/2020	1.51 05/29/2020	1.50 05/25/2020
			Final Maturity	Years	Date	2.50 05/26/2021	2.25 02/26/2021	2.25 02/26/2021	2.00 11/26/2020	2.00 11/26/2020	2.00 11/26/2020	1.75 08/26/2020	1.75 08/26/2020
Without optional redemption *			Average life	Years	Date	9.33 03/23/2028	9.29 03/09/2028	8.99 11/20/2027	8.97 11/11/2027	8.66 07/28/2027	8.66 07/23/2027	8.37 04/08/2027	8.08 12/24/2026
Final Maturity		Years	Date	13.01 11/26/2031	12.76 08/26/2031	12.76 08/26/2031	12.50 05/26/2031	12.26 02/26/2031	12.01 11/26/2030	11.76 08/26/2030	11.76 08/26/2030		
Series C		With optional redemption *	Average life	Years	Date	2.14 01/16/2021	1.95 11/05/2020	1.93 10/29/2020	1.73 08/18/2020	1.72 08/13/2020	1.70 08/07/2020	1.51 05/29/2020	1.50 05/25/2020
			Final Maturity	Years	Date	2.50 05/26/2021	2.25 02/26/2021	2.25 02/26/2021	2.00 11/26/2020	2.00 11/26/2020	2.00 11/26/2020	1.75 08/26/2020	1.75 08/26/2020
	Without optional redemption *		Average life	Years	Date	10.33 03/09/2029	10.33 03/24/2029	10.07 12/17/2028	10.07 01/16/2029	9.79 10/14/2028	9.77 11/28/2028	9.52 08/30/2028	9.52 06/01/2028
	Final Maturity	Years	Date	17.01 11/26/2035	17.01 11/26/2035	17.01 11/26/2035	17.01 11/26/2035	17.01 11/26/2035	17.01 11/26/2035	17.01 11/26/2035	17.01 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%	173,694,678.33	15.24%	95.95%	1,295,300,000.00	5.20%
Series B	4.10%	7,749,166.41	11.14%	2.05%	27,700,000.00	3.15%
Series C	4.00%	7,560,162.00	7.14%	2.00%	27,000,000.00	1.15%
Issue of Bonds		189,004,006.74			1,350,000,000.00	
Reserve Fund	7.14%	13,500,000.00		1.15%	15,525,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	13,952,485.88	-0.549%	
Servicer ppal collect not yet credited	867,433.17		
Servicer ints collect not yet credited	22,879.58		
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		5,274	14,973
Principal			
Principal outstanding		188,952,820.97	1,350,011,122.77
Average loan		35,827.23	90,163.03
Minimum		5.51	23,621.12
Maximum		163,309.84	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)		125	277
Minimum		12/01/2018	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
0.01 - 10%		4.50	6.96
10.01 - 20%		14.64	15.37
20.01 - 30%		22.98	25.44
30.01 - 40%		29.06	34.71
40.01 - 50%		24.98	44.22
50.01 - 60%		3.83	52.68
60.01 - 70%			13.22
70.01 - 80%			17.50
80.01 - 90%			25.24
90.01 - 100%			5.99
Weighted average (WALT)		31.56	67.83
Minimum		0.00	0.08
Maximum		59.21	98.81

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.32%	0.27%	0.26%	0.30%	0.49%
Annual Percentage Rate (CPR)	3.81%	3.15%	3.08%	3.56%	5.67%

Geographic distribution

	Current	At constitution date
Andalucia	10.08%	9.70%
Aragon	1.39%	1.73%
Asturias	2.30%	2.04%
Balearic Islands	1.81%	1.72%
Basque Country	7.23%	6.87%
Canary Islands	4.15%	3.86%
Cantabria	2.47%	2.61%
Castilla-La Mancha	2.62%	2.39%
Castilla-Leon	4.66%	4.86%
Catalonia	24.12%	21.63%
Extremadura	0.35%	0.52%
Galicia	3.51%	3.28%
La Rioja	0.23%	0.34%
Madrid	25.96%	28.89%
Melilla		0.00%
Murcia	1.51%	1.67%
Navarra	0.52%	0.50%
Valencia	7.11%	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	87	19,165.68	589.56	0.00	19,755.24	2.27	3,253,583.97	3,273,339.21	48.65	27.32
from > 1 to = 2 months	11	6,294.17	180.83	0.00	6,475.00	0.74	307,817.26	314,292.26	4.67	27.16
from > 2 to = 3 months	6	8,393.21	388.45	0.00	8,781.66	1.01	390,339.65	399,121.31	5.93	27.78
from > 3 to = 6 months	5	6,426.13	394.67	0.00	6,820.80	0.78	178,344.02	185,164.82	2.75	37.87
from > 6 to < 12 months	3	6,996.38	539.84	0.00	7,536.22	0.87	106,503.47	114,039.69	1.70	34.23
from = 12 to < 18 months	11	47,192.64	2,082.60	0.00	49,275.24	5.67	273,558.44	322,833.68	4.80	27.29
from = 18 to < 24 months	1	24,231.10	780.01	0.00	25,011.11	2.88	108,683.48	133,694.59	1.99	36.04
from ≥ 2 years	36	673,144.68	72,601.59	0.00	745,746.27	85.78	1,239,437.82	1,985,184.09	29.51	42.26
Subtotal	160	791,843.99	77,557.55	0.00	869,401.54	100.00	5,858,268.11	6,727,669.65	100.00	31.08
Total	160	791,843.99	77,557.55	0.00	869,401.54		5,858,268.11	6,727,669.65		

Additional information