BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 01/31/2019
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) 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	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 / Secuential	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 / Secuential	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	2.14	1.95	1.93	1.73	1.72	1.70	1.51	1.50
			Date	01/16/2021	11/05/2020	10/29/2020	08/18/2020	08/13/2020	08/07/2020	05/29/2020	05/25/2020
		Final Maturity	Years	2.50	2.25	2.25	2.00	2.00	2.00	1.75	1.75
			Date	05/26/2021	02/26/2021	02/26/2021	11/26/2020	11/26/2020	11/26/2020	08/26/2020	08/26/2020
	Without optional redemption *	Average life	Years	4.80	4.59	4.41	4.21	4.06	3.88	3.74	3.60
			Date	09/12/2023	06/26/2023	04/23/2023	02/11/2023	12/15/2022	10/11/2022	08/21/2022	07/03/2022
		Final Maturity	Years	12.01	11.76	11.50	11.26	11.01	10.50	10.26	10.01
			Date	11/26/2030	08/26/2030	05/26/2030	02/26/2030	11/26/2029	05/26/2029	02/26/2029	11/26/2028
Series B	With optional redemption *	Average life	Years	2.14	1.95	1.93	1.73	1.72	1.70	1.51	1.50
			Date	01/16/2021	11/05/2020	10/29/2020	08/18/2020	08/13/2020	08/07/2020	05/29/2020	05/25/2020
		Final Maturity	Years	2.50	2.25	2.25	2.00	2.00	2.00	1.75	1.75
			Date	05/26/2021	02/26/2021	02/26/2021	11/26/2020	11/26/2020	11/26/2020	08/26/2020	08/26/2020
	Without optional redemption *	Average life	Years	9.33	9.29	8.99	8.97	8.67	8.66	8.37	8.08
			Date	03/23/2028	03/09/2028	11/20/2027	11/11/2027	07/28/2027	07/23/2027	04/08/2027	12/24/2026
		Final Maturity	Years	13.01	12.76	12.76	12.50	12.26	12.01	11.76	11.76
			Date	11/26/2031	08/26/2031	08/26/2031	05/26/2031	02/26/2031	11/26/2030	08/26/2030	08/26/2030
Series C	With optional redemption *	Average life	Years	2.14	1.95	1.93	1.73	1.72	1.70	1.51	1.50
			Date	01/16/2021	11/05/2020	10/29/2020	08/18/2020	08/13/2020	08/07/2020	05/29/2020	05/25/2020
		Final Maturity	Years	2.50	2.25	2.25	2.00	2.00	2.00	1.75	1.75
			Date	05/26/2021	02/26/2021	02/26/2021	11/26/2020	11/26/2020	11/26/2020	08/26/2020	08/26/2020
	Without optional redemption *	Average life	Years	10.29	10.33	10.07	10.15	9.89	10.02	9.77	9.52
			Date	03/09/2029	03/24/2029	12/17/2028	01/16/2029	10/14/2028	11/28/2028	08/30/2028	06/01/2028
		Final Maturity	Years	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01
			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%	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 finantial operations (current)

Assets		Balance	Interest
Treasury Account		20,141,741.95	-0.549%
Servicer ppal collect not yet credited		774,559.92	
Servicer ints collect not yet credited		20,365.45	
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	5,193	14,973
Principal		
Principal outstanding	182,959,777.32	1,350,011,122.77
Average loan	35,232.00	90,163.03
Minimum	41.99	23,621.12
Maximum	161,386.28	295,941.28
Interest rate		
Weighted average (wac)	0.45%	3.25%
Minimum	0.16%	2.41%
Maximum	3.53%	5.00%
Final maturity		
Weighted average (WARM) (months)	124	277
Minimum	02/01/2019	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%	4.81	6.97	0.04	6.97
10.01 - 20%	14.71	15.35	0.56	17.00
20.01 - 30%	23.89	25.48	2.28	25.68
30.01 - 40%	29.29	34.73	5.08	35.51
40.01 - 50%	23.92	44.10	8.60	45.30
50.01 - 60%	3.39	52.42	13.22	55.28
60.01 - 70%			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)		31.18		67.83
Minimum		0.03		0.08
Maximum		58.64		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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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.35%	0.50%	0.37%	0.32%	0.49%
Annual Percentage Rate (CPR)	4.09%	5.89%	4.31%	3.73%	5.68%

Geographic distribution

	Current	At constitution date
Andalucia	10.14%	9.70%
Aragon	1.37%	1.73%
Asturias	2.27%	2.04%
Balearic Islands	1.82%	1.72%
Basque Country	7.14%	6.87%
Canary Islands	4.14%	3.86%
Cantabria	2.49%	2.61%
Castilla-La Mancha	2.63%	2.39%
Castilla-Leon	4.68%	4.86%
Catalonia	24.16%	21.63%
Extremadura	0.35%	0.52%
Galicia	3.52%	3.28%
La Rioja	0.23%	0.34%
Madrid	25.90%	28.89%
Melilla		0.00%
Murcia	1.52%	1.67%
Navarra	0.52%	0.50%
Valencia	7.13%	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	73	17,779.50	498.31	0.00	18,277.81	2.04	2,971,747.27	2,990,025.08	44.76	27.21
from > 1 to = 2 months	13	8,612.54	268.82	0.00	8,881.36	0.99	488,056.14	496,937.50	7.44	29.38
from > 2 to = 3 months	9	12,054.62	462.59	0.00	12,517.21	1.40	573,095.83	585,613.04	8.77	25.08
from > 3 to = 6 months	3	4,895.38	235.38	0.00	5,130.76	0.57	98,513.15	103,643.91	1.55	27.60
from > 6 to < 12 months	3	5,469.59	469.55	0.00	5,939.14	0.66	79,650.91	85,590.05	1.28	39.27
from = 12 to < 18 months	8	30,314.26	1,563.86	0.00	31,878.12	3.56	212,308.87	244,186.99	3.66	29.24
from = 18 to < 24 months	3	43,919.89	1,120.59	0.00	45,040.48	5.03	143,533.26	188,573.74	2.82	29.91
from ≥ 2 years	36	694,055.22	73,573.85	0.00	767,629.07	85.74	1,217,998.61	1,985,627.68	29.72	42.27
Subtotal	148	817,101.00	78,192.95	0.00	895,293.95	100.00	5,784,904.04	6,680,197.99	100.00	30.68
Total	148	817,101.00	78,192.95	0.00	895,293.95		5,784,904.04	6,680,197.99		

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