

## BANKINTER 6 Fondo de Titulización de Activos

## Brief report

Date: 03/31/2019  
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  
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<br>ISIN Code      | Issue date<br>Nº bonds | Principal outstanding<br>(Bond Unit / Series Total / %Factor) |                                | Interest type<br>Reference rate and margin<br>Payment Date | Interest Rate<br>Next coupon                              | Redemption                                    |                                                                                  | Rating<br>MOOD / SPOO |              |
|                          |                        | Current                                                       | Original                       |                                                            |                                                           | Final maturity (legal)                        | Next                                                                             | Current               | Original     |
| Series A<br>ES0313546006 | 09/30/2003<br>12,953   | 12,806.13<br>165,877,801.89<br>12.81%                         | 100,000.00<br>1,295,300,000.00 | Floating<br>3-M Euribor+0.230%<br>26.Feb/May/Aug/Nov       | 0.0000%<br>05/27/2019<br>0.000000 Gross<br>0.000000 Net   | 08/26/2038<br>Quarterly<br>26.Feb/May/Aug/Nov | 05/27/2019<br>"Pass-Through"                                                     | Aa1<br>AAA            | Aaa<br>AAA   |
| Series B<br>ES0313546014 | 09/30/2003<br>277      | 26,716.34<br>7,400,426.18<br>26.72%                           | 100,000.00<br>27,700,000.00    | Floating<br>3-M Euribor+0.600%<br>26.Feb/May/Aug/Nov       | 0.2900%<br>05/27/2019<br>19.369347 Gross<br>15.689171 Net | 08/26/2038<br>Quarterly<br>26.Feb/May/Aug/Nov | To be determined<br>"Pass-Through"<br>Pro rata<br>deferred start /<br>Secuential | Aa1<br>AA             | A2 A+        |
| Series C<br>ES0313546022 | 09/30/2003<br>270      | 26,740.47<br>7,219,926.90<br>26.74%                           | 100,000.00<br>27,000,000.00    | Floating<br>3-M Euribor+1.350%<br>26.Feb/May/Aug/Nov       | 1.0400%<br>05/27/2019<br>69.525222 Gross<br>56.315430 Net | 08/26/2038<br>Quarterly<br>26.Feb/May/Aug/Nov | To be determined<br>"Pass-Through"<br>Pro rata<br>deferred start /<br>Secuential | A1<br>AA              | Baa3<br>BBB+ |
| Total                    |                        | 180,498,154.97                                                | 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      | 1.96       | 1.76       | 1.74       | 1.54       | 1.53       | 1.52       | 1.32       | 1.31       |
|                                                                                                                                                 |                               |                         | Date       | 02/08/2021 | 11/28/2020 | 11/23/2020 | 09/10/2020 | 09/06/2020 | 09/02/2020 | 06/22/2020 | 06/19/2020 |
|                                                                                                                                                 |                               | Final Maturity          | Years      | 2.25       | 2.00       | 2.00       | 1.75       | 1.75       | 1.75       | 1.50       | 1.50       |
|                                                                                                                                                 |                               | 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      | 4.68       | 4.49       | 4.32       | 4.13       | 3.98       | 3.80       | 3.66       | 3.53       |
|                                                                                                                                                 |                               |                         | Date       | 10/29/2023 | 08/24/2023 | 06/22/2023 | 04/13/2023 | 02/15/2023 | 12/13/2022 | 10/24/2022 | 09/07/2022 |
| Final Maturity                                                                                                                                  |                               | Years                   | 11.76      | 11.50      | 11.25      | 11.01      | 10.76      | 10.25      | 10.01      | 9.76       |            |
|                                                                                                                                                 | 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      | 1.96       | 1.76       | 1.74       | 1.54       | 1.53       | 1.52       | 1.32       | 1.31       |
|                                                                                                                                                 |                               |                         | Date       | 02/08/2021 | 11/28/2020 | 11/23/2020 | 09/10/2020 | 09/06/2020 | 09/02/2020 | 06/22/2020 | 06/19/2020 |
|                                                                                                                                                 |                               | Final Maturity          | Years      | 2.25       | 2.00       | 2.00       | 1.75       | 1.75       | 1.75       | 1.50       | 1.50       |
|                                                                                                                                                 |                               | 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      | 9.65       | 9.37       | 9.08       | 8.80       | 8.81       | 8.53       | 8.25       | 8.25       |
|                                                                                                                                                 |                               |                         | Date       | 10/19/2028 | 07/08/2028 | 03/25/2028 | 03/25/2028 | 12/13/2027 | 12/17/2027 | 09/05/2027 | 05/27/2027 |
| Final Maturity                                                                                                                                  |                               | Years                   | 12.76      | 12.50      | 12.50      | 12.25      | 12.01      | 11.76      | 11.50      | 11.50      |            |
|                                                                                                                                                 | 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      | 1.96       | 1.76       | 1.74       | 1.54       | 1.53       | 1.52       | 1.32       | 1.31       |
|                                                                                                                                                 |                               |                         | Date       | 02/08/2021 | 11/28/2020 | 11/23/2020 | 09/10/2020 | 09/06/2020 | 09/02/2020 | 06/22/2020 | 06/19/2020 |
|                                                                                                                                                 |                               | Final Maturity          | Years      | 2.25       | 2.00       | 2.00       | 1.75       | 1.75       | 1.75       | 1.50       | 1.50       |
|                                                                                                                                                 |                               | 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      | 10.45      | 10.20      | 10.07      | 10.23      | 10.00      | 9.76       | 9.76       | 9.76       |
|                                                                                                                                                 |                               |                         | Date       | 11/07/2029 | 08/06/2029 | 05/06/2029 | 06/16/2029 | 03/20/2029 | 05/16/2029 | 02/21/2029 | 11/27/2028 |
| Final Maturity                                                                                                                                  |                               | Years                   | 16.76      | 16.76      | 16.76      | 16.76      | 16.76      | 16.76      | 16.76      | 16.76      |            |
|                                                                                                                                                 | 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        |        |        | At issue date    |       |
|                         |        |                | % CE   |        |                  | % CE  |
| Series A                | 91.90% | 165,877,801.89 | 15.58% | 95.95% | 1,295,300,000.00 | 5.20% |
| Series B                | 4.10%  | 7,400,426.18   | 11.48% | 2.05%  | 27,700,000.00    | 3.15% |
| Series C                | 4.00%  | 7,219,926.90   | 7.48%  | 2.00%  | 27,000,000.00    | 1.15% |
| Issue of Bonds          |        | 180,498,154.97 |        |        | 1,350,000,000.00 |       |
| Reserve Fund            | 7.48%  | 13,500,000.00  |        | 1.15%  | 15,525,000.00    |       |

| Other financial operations (current)   |               |               |          |
|----------------------------------------|---------------|---------------|----------|
| Assets                                 | Balance       | Interest      |          |
| Treasury Account                       | 16,347,421.30 | -0.549%       |          |
| Servicer ppal collect not yet credited | 1,114,596.81  |               |          |
| Servicer ints collect not yet credited | 34,525.51     |               |          |
| Liabilities                            | Available     | Balance       | Interest |
| Subordinated Loan L/T                  |               | 13,500,000.00 | 0.690%   |
| 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          | Count                |
| Principal                                  |  | 5,123          | 14,973               |
| Principal outstanding                      |  | 177,965,728.29 | 1,350,011,122.77     |
| Average loan                               |  | 34,738.58      | 90,163.03            |
| Minimum                                    |  | 41.17          | 23,621.12            |
| Maximum                                    |  | 159,461.66     | 295,941.28           |
| Interest rate                              |  |                |                      |
| Weighted average (wac)                     |  | 0.46%          | 3.25%                |
| Minimum                                    |  | 0.16%          | 2.41%                |
| Maximum                                    |  | 3.53%          | 5.00%                |
| Final maturity                             |  |                |                      |
| Weighted average (WARM) (months)           |  | 123            | 277                  |
| Minimum                                    |  | 04/05/2019     | 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 |       | At constitution date |       |
|                          | % Pool  | % LTV | % Pool               | % LTV |
| 0.01 - 10%               | 4.93    | 6.91  | 0.04                 | 6.97  |
| 10.01 - 20%              | 15.08   | 15.29 | 0.56                 | 17.00 |
| 20.01 - 30%              | 24.67   | 25.52 | 2.28                 | 25.68 |
| 30.01 - 40%              | 29.34   | 34.76 | 5.08                 | 35.51 |
| 40.01 - 50%              | 23.02   | 43.95 | 8.60                 | 45.30 |
| 50.01 - 60%              | 2.96    | 52.16 | 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) | 30.80   |       |                      | 67.83 |
| Minimum                  | 0.02    |       |                      | 0.08  |
| Maximum                  | 58.08   |       |                      | 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

BANKINTER 6 Fondo de Titulización de Activos



Brief report

Date: 03/31/2019  
Currency: EUR

Constitution date  
09/25/2003

VAT Reg. no.  
V83756114

Management Company  
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| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM)    | 0.49%         | 0.35%         | 0.41%         | 0.33%          | 0.49%      |
| Annual Percentage Rate (CPR) | 5.71%         | 4.12%         | 4.79%         | 3.85%          | 5.67%      |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 10.13%  | 9.70%                |
| Aragon                  | 1.38%   | 1.73%                |
| Asturias                | 2.28%   | 2.04%                |
| Balearic Islands        | 1.81%   | 1.72%                |
| Basque Country          | 7.13%   | 6.87%                |
| Canary Islands          | 4.16%   | 3.86%                |
| Cantabria               | 2.49%   | 2.61%                |
| Castilla-La Mancha      | 2.64%   | 2.39%                |
| Castilla-Leon           | 4.68%   | 4.86%                |
| Catalonia               | 24.28%  | 21.63%               |
| Extremadura             | 0.35%   | 0.52%                |
| Galicia                 | 3.50%   | 3.28%                |
| La Rioja                | 0.23%   | 0.34%                |
| Madrid                  | 25.76%  | 28.89%               |
| Melilla                 |         | 0.00%                |
| Murcia                  | 1.51%   | 1.67%                |
| Navarra                 | 0.49%   | 0.50%                |
| Valencia                | 7.15%   | 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            | 75     | 18,191.87    | 414.78    | 0.00  | 18,606.65  | 2.13   | 2,899,847.78     | 2,918,454.43 | 45.38                          | 26.69 |
| from > 1 to = 2 months   | 11     | 6,242.10     | 187.14    | 0.00  | 6,429.24   | 0.74   | 330,815.72       | 337,244.96   | 5.24                           | 23.65 |
| from > 2 to = 3 months   | 13     | 15,968.73    | 687.31    | 0.00  | 16,656.04  | 1.91   | 727,388.91       | 744,044.95   | 11.57                          | 34.38 |
| from > 3 to = 6 months   | 2      | 3,678.55     | 110.00    | 0.00  | 3,788.55   | 0.43   | 41,723.07        | 45,511.62    | 0.71                           | 24.27 |
| from > 6 to < 12 months  | 2      | 3,318.26     | 250.32    | 0.00  | 3,568.58   | 0.41   | 52,597.17        | 56,165.75    | 0.87                           | 42.36 |
| from = 12 to < 18 months | 8      | 29,633.76    | 1,409.08  | 0.00  | 31,042.84  | 3.56   | 182,839.89       | 213,882.73   | 3.33                           | 26.68 |
| from = 18 to < 24 months | 4      | 53,185.57    | 1,646.05  | 0.00  | 54,831.62  | 6.28   | 190,586.00       | 245,417.62   | 3.82                           | 32.75 |
| from ≥ 2 years           | 35     | 673,663.19   | 63,855.17 | 0.00  | 737,518.36 | 84.53  | 1,132,942.07     | 1,870,460.43 | 29.08                          | 41.31 |
| Subtotal                 | 150    | 803,882.03   | 68,559.85 | 0.00  | 872,441.88 | 100.00 | 5,558,740.61     | 6,431,182.49 | 100.00                         | 30.74 |
| Total                    | 150    | 803,882.03   | 68,559.85 | 0.00  | 872,441.88 |        | 5,558,740.61     | 6,431,182.49 |                                |       |