

BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 09/30/2019
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)		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	11,744.74 152,129,617.22 11.74%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	0.0000% 11/26/2019 0.000000 Gross 0.000000 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	11/26/2019 "Pass-Through"	Aa1 (sf) AAA (sf)	Aaa AAA
Series B ES0313546014	09/30/2003 277	24,502.05 6,787,067.85 24.50%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	0.1820% 11/26/2019 11.396176 Gross 9.230903 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Aa1 (sf) AA (sf)	A2 A+ AA
Series C ES0313546022	09/30/2003 270	24,524.18 6,621,528.60 24.52%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	0.9320% 11/26/2019 58.411147 Gross 47.313029 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A1 (sf) AA (sf)	Baa3 BBB+
Total		165,538,213.67	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	1.38	1.37	1.36	1.15	1.14	1.14	1.13	0.92
		Final Maturity	Years	01/09/2021	01/06/2021	01/02/2021	10/18/2020	10/15/2020	10/13/2020	10/11/2020	07/27/2020
	Without optional redemption *	Average life	Years	4.30	4.11	4.11	3.95	3.81	3.67	3.51	3.38
		Final Maturity	Years	02/14/2024	12/13/2023	10/03/2023	08/08/2023	06/16/2023	04/26/2023	02/25/2023	01/11/2023
	Without optional redemption *	Average life	Years	11.26	11.01	10.76	10.51	10.26	10.01	9.51	9.26
		Final Maturity	Years	11/26/2030	08/26/2030	05/26/2030	02/26/2030	11/26/2029	08/26/2029	02/26/2029	11/26/2028
Series B	With optional redemption *	Average life	Years	1.38	1.37	1.36	1.15	1.14	1.14	1.13	0.92
		Final Maturity	Years	01/09/2021	01/06/2021	01/02/2021	10/18/2020	10/15/2020	10/13/2020	10/11/2020	07/27/2020
	Without optional redemption *	Average life	Years	1.51	1.51	1.51	1.25	1.25	1.25	1.25	1.00
		Final Maturity	Years	02/26/2021	02/26/2021	02/26/2021	11/26/2020	11/26/2020	11/26/2020	11/26/2020	08/26/2020
	Without optional redemption *	Average life	Years	9.79	9.54	9.58	9.32	9.07	8.80	8.86	8.60
		Final Maturity	Years	06/06/2029	03/06/2029	03/22/2029	12/18/2028	09/15/2028	06/12/2028	07/04/2028	03/31/2028
Series C	With optional redemption *	Average life	Years	1.38	1.37	1.36	1.15	1.14	1.14	1.13	0.92
		Final Maturity	Years	01/09/2021	01/06/2021	01/02/2021	10/18/2020	10/15/2020	10/13/2020	10/11/2020	07/27/2020
	Without optional redemption *	Average life	Years	10.63	10.63	10.65	10.44	10.24	10.48	10.27	
		Final Maturity	Years	07/19/2030	04/30/2030	07/01/2030	04/17/2030	02/01/2030	11/18/2029	02/12/2030	12/01/2029
	Without optional redemption *	Average life	Years	16.26	16.26	16.26	16.26	16.26	16.26	16.26	16.26
		Final Maturity	Years	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%	152,129,617.22	16.26%	95.95%	1,295,300,000.00
Series B	4.10%	6,787,067.85	12.16%	2.05%	27,700,000.00
Series C	4.00%	6,621,528.60	8.16%	2.00%	27,000,000.00
Issue of Bonds		165,538,213.67			1,350,000,000.00
Reserve Fund	8.16%	13,500,000.00		1.15%	15,525,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	15,790,660.00	-0.619%	
Servicer ppal collect not yet credited	726,854.80		
Servicer ints collect not yet credited	24,422.12		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		13,500,000.00	0.580%
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	4,937		14,973
Principal			
Principal outstanding		163,816,797.52	1,350,011,122.77
Average loan		33,181.45	90,163.03
Minimum		23.09	23,621.12
Maximum		153,681.44	295,941.28
Interest rate			
Weighted average (wac)		0.46%	3.25%
Minimum		0.04%	2.41%
Maximum		3.34%	5.00%
Final maturity			
Weighted average (WARM) (months)		118	277
Minimum		10/04/2019	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	% LTV
0.01 - 10%	5.72	6.89	0.04
10.01 - 20%	15.79	15.31	0.56
20.01 - 30%	27.10	25.49	2.28
30.01 - 40%	30.48	35.02	5.08
40.01 - 50%	19.22	43.74	8.60
50.01 - 60%	1.69	51.28	13.22
60.01 - 70%			17.50
70.01 - 80%			25.24
80.01 - 90%			21.50
90.01 - 100%			5.99
Weighted average (WALTV)	29.67		67.83
Minimum	0.01		0.08
Maximum	56.39		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.
Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

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: 09/30/2019
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

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.14%	0.25%	0.34%	0.37%	0.48%
Annual Percentage Rate (CPR)	1.67%	2.97%	3.95%	4.37%	5.61%

Geographic distribution

	Current	At constitution date
Andalucia	10.14%	9.70%
Aragon	1.36%	1.73%
Asturias	2.23%	2.04%
Balearic Islands	1.86%	1.72%
Basque Country	7.18%	6.87%
Canary Islands	4.15%	3.86%
Cantabria	2.47%	2.61%
Castilla-La Mancha	2.57%	2.39%
Castilla-Leon	4.70%	4.86%
Catalonia	24.52%	21.63%
Extremadura	0.35%	0.52%
Galicia	3.50%	3.28%
La Rioja	0.24%	0.34%
Madrid	25.70%	28.89%
Melilla		0.00%
Murcia	1.49%	1.67%
Navarra	0.45%	0.50%
Valencia	7.09%	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	84	23,985.98	661.36	0.00	24,647.34	2.63	3,040,475.95	3,065,123.29	48.82	25.08
from > 1 to = 2 months	12	8,841.53	306.60	0.00	9,148.13	0.98	397,367.43	406,515.56	6.47	23.70
from > 2 to = 3 months	6	8,026.55	359.65	0.00	8,386.20	0.90	337,695.95	346,082.15	5.51	35.41
from > 3 to = 6 months	4	6,923.04	230.78	0.00	7,153.82	0.76	125,831.20	132,985.02	2.12	16.96
from > 6 to < 12 months	3	8,744.21	296.89	0.00	9,041.10	0.97	53,188.85	62,229.95	0.99	25.94
from = 12 to < 18 months	3	13,527.88	475.60	0.00	14,003.48	1.50	68,929.96	82,933.44	1.32	27.59
from = 18 to < 24 months	6	36,719.78	1,350.50	0.00	38,070.28	4.07	128,547.84	166,618.12	2.65	25.84
from ≥ 2 years	35	758,773.63	66,973.84	0.00	825,747.47	88.20	1,190,060.92	2,015,808.39	32.11	41.58
Subtotal	153	865,542.60	70,655.22	0.00	936,197.82	100.00	5,342,098.10	6,278,295.92	100.00	28.89
Total	153	865,542.60	70,655.22	0.00	936,197.82		5,342,098.10	6,278,295.92		