

Brief report

Date: 06/30/2020
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 Moody's / S&P Current Original	
		Series A ES0313546006	09/30/2003 12,953			10,208.83 132,234,974.99 10.21%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	0.0000% 08/26/2020 0.000000 Gross 0.000000 Net
Series B ES0313546014	09/30/2003 277	21,297.81 5,899,493.37 21.30%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	0.3210% 08/26/2020 17.471303 Gross 14.151755 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+
Series C ES0313546022	09/30/2003 270	21,317.05 5,755,603.50 21.32%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	1.0710% 08/26/2020 58.344766 Gross 47.259260 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Aa2 (sf) AA (sf)	Baa3 BBB+
Total		143,890,071.86	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													
Series	Optionality	Average life	Years	% 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	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49		
		Final Maturity	Years	11/22/2020	11/21/2020	11/21/2020	11/21/2020	11/21/2020	11/21/2020	11/21/2020	11/21/2020		
	Without optional redemption *	Average life	Years	4.13	3.97	3.81	3.67	3.54	3.41	3.29	3.17		
		Final Maturity	Years	07/09/2024	05/19/2024	03/18/2024	01/26/2024	12/07/2023	10/22/2023	09/08/2023	07/28/2023		
Series B	With optional redemption *	Average life	Years	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49		
		Final Maturity	Years	11/22/2020	11/21/2020	11/21/2020	11/21/2020	11/21/2020	11/21/2020	11/21/2020	11/21/2020		
	Without optional redemption *	Average life	Years	10.37	10.19	9.98	9.77	9.56	9.34	9.11	8.88		
		Final Maturity	Years	10/07/2030	07/30/2030	05/18/2030	03/02/2030	12/14/2029	09/23/2029	07/02/2029	04/10/2029		
Series C	With optional redemption *	Average life	Years	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49		
		Final Maturity	Years	11/22/2020	11/21/2020	11/21/2020	11/21/2020	11/21/2020	11/21/2020	11/21/2020	11/21/2020		
	Without optional redemption *	Average life	Years	11.70	11.56	11.43	11.29	11.14	11.00	10.85	10.69		
		Final Maturity	Years	02/02/2032	12/15/2031	10/27/2031	09/07/2031	07/15/2031	05/23/2031	03/29/2031	01/30/2031		

* 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	% CE	% CE	% CE
Series A	91.90%	132,234,974.99	17.48%	95.95%	1,295,300,000.00
Series B	4.10%	5,899,493.37	13.38%	2.05%	27,700,000.00
Series C	4.00%	5,755,603.50	9.38%	2.00%	27,000,000.00
Issue of Bonds		143,890,071.86			1,350,000,000.00
Reserve Fund	9.38%	13,500,000.00	1.15%		15,525,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	15,776,086.97	-0.619%	
Servicer ppal collect not yet credited	802,824.05		
Servicer ints collect not yet credited	19,539.87		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		13,500,000.00	0.720%
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	4,634	14,973	
Principal			
Principal outstanding	141,992,826.33	1,350,011,122.77	
Average loan	30,641.52	90,163.03	
Minimum	35.12	23,621.12	
Maximum	144,901.08	295,941.28	
Interest rate			
Weighted average (wac)	0.38%	3.25%	
Minimum	0.04%	2.41%	
Maximum	3.34%	5.00%	
Final maturity			
Weighted average (WARM) (months)	112	277	
Minimum	07/06/2020	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%	7.13	6.68	0.04	6.97
10.01 - 20%	16.99	15.57	0.56	17.00
20.01 - 30%	31.56	25.35	2.28	25.68
30.01 - 40%	30.49	35.31	5.08	35.51
40.01 - 50%	13.74	43.49	8.60	45.30
50.01 - 60%	0.09	53.68	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)	27.91		67.83	
Minimum	0.03		0.08	
Maximum	53.86		98.81	

BANKINTER 6 Fondo de Titulación de Activos

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.19%	0.18%	0.21%	0.29%	0.47%
Annual Percentage Rate (CPR)	2.27%	2.16%	2.54%	3.42%	5.52%

Geographic distribution

	Current	At constitution date
Andalucia	10.20%	9.70%
Aragon	1.38%	1.73%
Asturias	2.24%	2.04%
Balearic Islands	1.80%	1.72%
Basque Country	7.33%	6.87%
Canary Islands	4.19%	3.86%
Cantabria	2.38%	2.61%
Castilla-La Mancha	2.44%	2.39%
Castilla-Leon	4.66%	4.86%
Catalonia	24.73%	21.63%
Extremadura	0.36%	0.52%
Galicia	3.57%	3.28%
La Rioja	0.20%	0.34%
Madrid	25.57%	28.89%
Melilla		0.00%
Murcia	1.49%	1.67%
Navarra	0.45%	0.50%
Valencia	7.00%	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	52	15,394.18	279.61	0.00	15,673.79	1.69	1,725,864.17	1,741,537.96	36.21	22.77	
from > 1 to = 2 months	9	6,061.76	172.86	0.00	6,234.62	0.67	345,174.47	351,409.09	7.31	32.02	
from > 2 to = 3 months	6	7,422.49	231.53	0.00	7,654.02	0.83	249,610.01	257,264.03	5.35	18.97	
from > 3 to = 6 months	5	8,603.62	263.79	0.00	8,867.41	0.96	222,762.57	231,629.98	4.82	19.83	
from > 6 to < 12 months	5	16,460.10	657.42	0.00	17,117.52	1.85	158,753.47	175,870.99	3.66	25.57	
from = 12 to < 18 months	1	4,552.32	180.66	0.00	4,732.98	0.51	35,349.75	40,082.73	0.83	34.09	
from = 18 to < 24 months	3	20,503.63	472.51	0.00	20,976.14	2.27	38,218.32	59,194.46	1.23	18.15	
from ≥ 2 years	37	780,312.49	63,902.41	0.00	844,214.90	91.22	1,108,451.32	1,952,666.22	40.60	40.80	
	Subtotal	118	859,310.59	66,160.79	0.00	925,471.38	100.00	3,884,184.08	4,809,655.46	100.00	27.98
Total	118	859,310.59	66,160.79	0.00	925,471.38		3,884,184.08	4,809,655.46			