

BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 08/31/2020
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			9,778.14 126,656,247.42 9.78%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	0.0000% 11/26/2020 0.000000 Gross 0.000000 Net
Series B ES0313546014	09/30/2003 277	20,399.30 5,650,606.10 20.40%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	0.1120% 11/26/2020 5.838733 Gross 4.729374 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 (sf)
Series C ES0313546022	09/30/2003 270	20,417.73 5,512,787.10 20.42%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	0.8620% 11/26/2020 44.977991 Gross 36.432173 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		137,819,640.62	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	0.69	
		% Annual equivalent CPR									
		1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	8.00	
Series A	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	11/26/2020	11/26/2020	11/26/2020	11/26/2020	11/26/2020	11/26/2020	11/26/2020	11/26/2020
	Without optional redemption *	Average life	Years	4.03	3.87	3.72	3.58	3.45	3.32	3.21	3.09
		Final Maturity	Years	09/03/2024	07/08/2024	05/19/2024	03/25/2024	02/06/2024	12/22/2023	11/09/2023	09/29/2023
Series B	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	11/26/2020	11/26/2020	11/26/2020	11/26/2020	11/26/2020	11/26/2020	11/26/2020	11/26/2020
	Without optional redemption *	Average life	Years	10.55	10.38	10.20	10.01	9.81	9.61	9.39	9.18
		Final Maturity	Years	03/13/2031	01/11/2031	11/05/2030	08/28/2030	06/17/2030	04/02/2030	01/14/2030	10/28/2029
Series C	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	11/26/2020	11/26/2020	11/26/2020	11/26/2020	11/26/2020	11/26/2020	11/26/2020	11/26/2020
	Without optional redemption *	Average life	Years	11.93	11.83	11.72	11.61	11.49	11.37	11.24	11.11
		Final Maturity	Years	07/29/2032	06/20/2032	05/12/2032	04/02/2032	02/18/2032	01/05/2032	11/20/2031	10/02/2031

* 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	
Series A	91.90%	126,656,247.42	17.90%	95.95%	1,295,300,000.00
Series B	4.10%	5,650,606.10	13.80%	2.05%	27,700,000.00
Series C	4.00%	5,512,787.10	9.80%	2.00%	27,000,000.00
Issue of Bonds		137,819,640.62			1,350,000,000.00
Reserve Fund	9.80%	13,500,000.00	1.15%		15,525,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	13,767,299.89	-0.630%	
Servicer ppal collect not yet credited	687,803.70		
Servicer ints collect not yet credited	15,673.10		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		13,500,000.00	0.510%
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	4,580	14,973	
Principal			
Principal outstanding	137,904,590.18	1,350,011,122.77	
Average loan	30,110.17	90,163.03	
Minimum	34.32	23,621.12	
Maximum	142,959.06	295,941.28	
Interest rate			
Weighted average (wac)	0.39%	3.25%	
Minimum	0.04%	2.41%	
Maximum	3.34%	5.00%	
Final maturity			
Weighted average (WARM) (months)	110	277	
Minimum	09/04/2020	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%	7.33	6.57	0.04	6.97
10.01 - 20%	17.45	15.67	0.56	17.00
20.01 - 30%	31.67	25.22	2.28	25.68
30.01 - 40%	30.86	35.20	5.08	35.51
40.01 - 50%	12.60	43.25	8.60	45.30
50.01 - 60%	0.09	53.13	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)	27.57		67.83	
Minimum	0.03		0.08	
Maximum	53.30		98.81	

Additional information

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.31%	0.27%	0.24%	0.29%	0.47%
Annual Percentage Rate (CPR)	3.70%	3.22%	2.80%	3.44%	5.51%

Geographic distribution

	Current	At constitution date
Andalucia	10.21%	9.70%
Aragon	1.38%	1.73%
Asturias	2.22%	2.04%
Balearic Islands	1.82%	1.72%
Basque Country	7.36%	6.87%
Canary Islands	4.21%	3.86%
Cantabria	2.39%	2.61%
Castilla-La Mancha	2.44%	2.39%
Castilla-Leon	4.67%	4.86%
Catalonia	24.75%	21.63%
Extremadura	0.35%	0.52%
Galicia	3.49%	3.28%
La Rioja	0.20%	0.34%
Madrid	25.57%	28.89%
Melilla		0.00%
Murcia	1.48%	1.67%
Navarra	0.44%	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	59	13,046.42	199.38	0.00	13,245.80	1.39	1,906,429.10	1,919,674.90	38.81	24.07	
from > 1 to = 2 months	9	5,644.90	102.72	0.00	5,747.62	0.60	197,578.14	203,326.76	4.11	19.52	
from > 2 to = 3 months	8	8,343.07	266.64	0.00	8,609.71	0.91	309,556.91	318,166.62	6.43	19.46	
from > 3 to = 6 months	8	13,309.24	438.40	0.00	13,747.64	1.45	289,378.69	303,126.33	6.13	26.24	
from > 6 to < 12 months	2	3,324.03	99.29	0.00	3,423.32	0.36	9,490.34	12,913.66	0.26	12.62	
from = 12 to < 18 months	4	20,584.61	925.14	0.00	21,509.75	2.26	183,600.97	205,110.72	4.15	29.11	
from = 18 to < 24 months	1	5,979.03	37.73	0.00	6,016.76	0.63	0.00	6,016.76	0.12	5.46	
from ≥ 2 years	38	814,268.67	64,650.29	0.00	878,918.96	92.40	1,098,588.55	1,977,507.51	39.98	40.02	
	Subtotal	129	884,499.97	66,719.59	0.00	951,219.56	100.00	3,994,623.70	4,945,843.26	100.00	28.00
Total	129	884,499.97	66,719.59	0.00	951,219.56		3,994,623.70	4,945,843.26			

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