

**Brief report**

**Date:** 10/31/2020  
**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

Fortis Bank

Underwriters

Morgan Stanley

Société Générale

Fortis Bank

Ahorro Corporación Financiera

Bear Stearns

EBN Banco

Banco Santander

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**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 Moody's / S&P	
		Current	Original			Final maturity (legal)	Next	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	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	11/26/2020 "Pass-Through"	Aa1 (sf) AAA (sf)	Aaa AAA
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													
Series	With optional redemption *	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	0.25	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	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)			
	Balance	Interest	
Assets			
Treasury Account	17,973,852.13	-0.630%	
Servicer ppal collect not yet credited	584,316.09		
Servicer ints collect not yet credited	14,064.73		
Liabilities			
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	4,518	14,973	
Principal			
Principal outstanding	133,835,570.92	1,350,011,122.77	
Average loan	29,622.75	90,163.03	
Minimum	33.52	23,621.12	
Maximum	141,017.79	295,941.28	
Interest rate			
Weighted average (wac)	0.38%	3.25%	
Minimum	0.01%	2.41%	
Maximum	3.34%	5.00%	
Final maturity			
Weighted average (WARM) (months)	109	277	
Minimum	11/05/2020	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%	7.35	6.44	0.04	6.97
10.01 - 20%	17.98	15.69	0.56	17.00
20.01 - 30%	32.28	25.15	2.28	25.68
30.01 - 40%	31.19	35.22	5.08	35.51
40.01 - 50%	11.11	43.13	8.60	45.30
50.01 - 60%	0.09	52.57	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)	27.24		67.83	
Minimum	0.03		0.08	
Maximum	52.74		98.81	

**Additional information**

# BANKINTER 6 Fondo de Titulación de Activos

## Brief report

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09/25/2003

VAT Reg. no.  
V83756114

Management Company  
Europea de Titulación, 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)	0.33%	0.30%	0.26%	0.31%	0.47%
Annual Percentage Rate (CPR)	3.90%	3.59%	3.09%	3.64%	5.49%

### Geographic distribution

	Current	At constitution date
Andalucia	10.16%	9.70%
Aragon	1.39%	1.73%
Asturias	2.17%	2.04%
Balearic Islands	1.82%	1.72%
Basque Country	7.30%	6.87%
Canary Islands	4.19%	3.86%
Cantabria	2.39%	2.61%
Castilla-La Mancha	2.42%	2.39%
Castilla-Leon	4.68%	4.86%
Catalonia	24.91%	21.63%
Extremadura	0.32%	0.52%
Galicia	3.50%	3.28%
La Rioja	0.20%	0.34%
Madrid	25.64%	28.89%
Melilla		0.00%
Murcia	1.45%	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	54	11,994.96	244.89	0.00	12,239.85	1.25	1,624,496.46	1,636,736.31	35.41	22.40
from > 1 to = 2 months	5	5,003.78	93.59	0.00	5,097.37	0.52	131,345.79	136,443.16	2.95	18.10
from > 2 to = 3 months	6	6,531.78	151.71	0.00	6,683.49	0.68	228,905.39	235,588.88	5.10	25.76
from > 3 to = 6 months	8	13,033.54	505.48	0.00	13,539.02	1.39	269,740.77	283,279.79	6.13	17.84
from > 6 to < 12 months	5	12,872.22	240.72	0.00	13,112.94	1.34	136,860.14	149,973.08	3.24	19.09
from = 12 to < 18 months	4	22,534.69	948.15	0.00	23,482.84	2.40	180,601.29	204,084.13	4.41	28.96
from ≥ 2 years	38	838,305.05	65,071.14	0.00	903,376.19	92.41	1,073,191.48	1,976,567.67	42.76	40.00
Subtotal	120	910,276.02	67,255.68	0.00	977,531.70	100.00	3,645,141.32	4,622,673.02	100.00	27.20
Total	120	910,276.02	67,255.68	0.00	977,531.70		3,645,141.32	4,622,673.02		