

BANKINTER 6 Fondo de Titulización de Activos



Brief report

Date: 11/30/2020
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			9,304.16 120,516,784.48 9.30%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	0.0000% 02/26/2021 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	0.0770% 02/26/2021 4,014,129 Gross 3,251,444 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	0.8270% 02/26/2021 43,151,738 Gross 34,952,908 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		131,680,177.68	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	
		Date	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
	Without optional redemption *	Average life	Years	3.94	3.78	3.64	3.51	3.38	3.26	3.14	3.03	2.93	
		Date	11/01/2024	09/07/2024	07/11/2024	05/29/2024	04/12/2024	02/23/2024	01/11/2024	12/08/2023	11/08/2023	10/08/2023	
		Final Maturity	Years	9.75	9.50	9.26	9.01	8.75	8.50	8.26	8.01	7.75	
Series B	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Date	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
	Without optional redemption *	Average life	Years	10.29	10.13	9.95	9.77	9.58	9.37	9.17	8.96	8.75	
		Date	03/11/2031	01/10/2031	11/07/2030	08/31/2030	06/21/2030	04/08/2030	01/24/2030	11/09/2029	10/09/2029	09/09/2029	
		Final Maturity	Years	10.75	10.75	10.50	10.50	10.26	10.01	9.75	9.50	9.25	
Series C	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Date	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
	Without optional redemption *	Average life	Years	11.68	11.58	11.47	11.36	11.25	11.13	11.01	10.87	10.75	
		Date	07/29/2032	06/21/2032	05/14/2032	04/04/2032	02/21/2032	01/10/2032	11/25/2031	10/08/2031	09/08/2031	08/08/2031	
		Final Maturity	Years	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	
				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	% CE		At issue date	
		% CE	% CE	% CE	% CE
Series A	91.52%	120,516,784.48	18.73%	95.95%	1,295,300,000.00
Series B	4.29%	5,650,606.10	14.44%	2.05%	27,700,000.00
Series C	4.19%	5,512,787.10	10.25%	2.00%	27,000,000.00
Issue of Bonds		131,680,177.68			1,350,000,000.00
Reserve Fund	10.25%	13,490,811.37		1.15%	15,525,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	
Servicer ppal collect not yet credited		844,003.49	
Servicer ints collect not yet credited		15,957.29	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		13,535,190.00	0.480%
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	
Principal	Principal outstanding	131,694,703.38	1,350,011,122.77
	Average loan	29,337.20	90,163.03
	Minimum	33.12	23,621.12
	Maximum	140,046.55	295,941.28
	Interest rate		
Weighted average (wac)		0.37%	3.25%
Minimum		0.00%	2.41%
Maximum		3.34%	5.00%
Final maturity	Weighted average (WARM) (months)	108	277
	Minimum	12/04/2020	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%	7.42	6.39	0.04	6.97
10.01 - 20%	18.31	15.73	0.56	17.00
20.01 - 30%	32.19	25.07	2.28	25.68
30.01 - 40%	31.39	35.12	5.08	35.51
40.01 - 50%	10.60	43.02	8.60	45.30
50.01 - 60%	0.09	52.29	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)	27.05		67.83	
Minimum	0.02		0.08	
Maximum	52.46		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 Titulación de Activos

Brief report

Date: 11/30/2020

Currency: EUR

Constitution date

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)	0.38%	0.33%	0.30%	0.31%	0.47%
Annual Percentage Rate (CPR)	4.42%	3.83%	3.53%	3.69%	5.48%

Geographic distribution

	Current	At constitution date
Andalucia	10.15%	9.70%
Aragon	1.40%	1.73%
Asturias	2.18%	2.04%
Balearic Islands	1.80%	1.72%
Basque Country	7.31%	6.87%
Canary Islands	4.21%	3.86%
Cantabria	2.39%	2.61%
Castilla-La Mancha	2.42%	2.39%
Castilla-Leon	4.68%	4.86%
Catalonia	24.93%	21.63%
Extremadura	0.32%	0.52%
Galicia	3.51%	3.28%
La Rioja	0.20%	0.34%
Madrid	25.62%	28.89%
Melilla		0.00%
Murcia	1.45%	1.67%
Navarra	0.41%	0.50%
Valencia	7.01%	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	68	14,693.06	230.59	0.00	14,923.65	1.50	1,871,304.41	1,886,228.06	37.84	21.11
from > 1 to = 2 months	10	7,753.36	216.08	0.00	7,969.44	0.80	373,215.52	381,184.96	7.65	25.98
from > 2 to = 3 months	2	1,239.65	29.15	0.00	1,268.80	0.13	21,336.06	22,604.86	0.45	19.71
from > 3 to = 6 months	9	16,839.31	579.69	0.00	17,419.00	1.75	349,108.63	366,528.03	7.35	21.16
from > 6 to < 12 months	5	12,593.31	242.22	0.00	12,835.53	1.29	135,423.59	148,259.12	2.97	18.87
from = 12 to < 18 months	4	24,035.18	998.15	0.00	25,033.33	2.52	179,100.80	204,134.13	4.09	28.97
from ≥ 2 years	38	850,326.15	65,428.34	0.00	915,754.49	92.02	1,060,485.10	1,976,239.59	39.64	40.00
Subtotal	136	927,480.42	67,724.22	0.00	995,204.64	100.00	3,989,974.11	4,985,178.75	100.00	26.68
Total	136	927,480.42	67,724.22	0.00	995,204.64		3,989,974.11	4,985,178.75		

Additional information