

BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 01/31/2021
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
		Final Maturity	Years	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021
	Without optional redemption *	Average life	Years	3.94	3.78	3.64	3.51	3.38	3.26	3.14	3.03
		Final Maturity	Years	11/01/2024	09/07/2024	07/11/2024	05/29/2024	04/12/2024	02/23/2024	01/11/2024	12/08/2023
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	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021
	Without optional redemption *	Average life	Years	10.29	10.13	9.95	9.77	9.58	9.37	9.17	8.96
		Final Maturity	Years	03/11/2031	01/10/2031	11/07/2030	08/31/2030	06/21/2030	04/08/2030	01/24/2030	11/09/2029
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	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021	02/26/2021
	Without optional redemption *	Average life	Years	11.68	11.58	11.47	11.36	11.25	11.13	11.01	10.87
		Final Maturity	Years	07/29/2032	06/21/2032	05/14/2032	04/04/2032	02/21/2032	01/10/2032	11/25/2031	10/08/2031

* 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	% 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
Servicer ppal collect not yet credited		664,209.75	
Servicer ints collect not yet credited		12,964.54	
Liabilities		Available	Balance
Subordinated Loan L/T		13,500,000.00	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	Count
Count	4,412	14,973	
Principal			
Principal outstanding	126,884,897.09	1,350,011,122.77	
Average loan	28,759.04	90,163.03	
Minimum	13.86	23,621.12	
Maximum	138,102.85	295,941.28	
Interest rate			
Weighted average (wac)	0.33%	3.25%	
Minimum	0.00%	2.41%	
Maximum	3.34%	5.00%	
Final maturity			
Weighted average (WARM) (months)	107	277	
Minimum	02/02/2021	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%	7.36	6.23	0.04	6.97
10.01 - 20%	19.07	15.69	0.56	17.00
20.01 - 30%	32.39	24.90	2.28	25.68
30.01 - 40%	31.54	34.97	5.08	35.51
40.01 - 50%	9.54	42.76	8.60	45.30
50.01 - 60%	0.09	51.73	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)	26.67		67.83	
Minimum	0.01		0.08	
Maximum	51.90		98.81	

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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)	0.39%	0.55%	0.43%	0.33%	0.47%
Annual Percentage Rate (CPR)	4.60%	6.43%	5.02%	3.84%	5.50%

Geographic distribution

	Current	At constitution date
Andalucia	10.20%	9.70%
Aragon	1.40%	1.73%
Asturias	2.16%	2.04%
Balearic Islands	1.82%	1.72%
Basque Country	7.33%	6.87%
Canary Islands	4.23%	3.86%
Cantabria	2.37%	2.61%
Castilla-La Mancha	2.43%	2.39%
Castilla-Leon	4.70%	4.86%
Catalonia	24.82%	21.63%
Extremadura	0.32%	0.52%
Galicia	3.53%	3.28%
La Rioja	0.20%	0.34%
Madrid	25.63%	28.89%
Melilla		0.00%
Murcia	1.46%	1.67%
Navarra	0.39%	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	56	10,910.16	120.82	0.00	11,030.98	1.17	1,441,066.40	1,452,097.38	33.86	22.55
from > 1 to = 2 months	10	7,295.98	98.94	0.00	7,394.92	0.78	251,641.05	259,035.97	6.04	15.30
from > 2 to = 3 months	4	2,367.15	36.78	0.00	2,403.93	0.25	37,158.89	39,562.82	0.92	16.91
from > 3 to = 6 months	6	10,355.45	421.12	0.00	10,776.57	1.14	208,439.38	219,215.95	5.11	22.61
from > 6 to < 12 months	6	22,103.38	401.43	0.00	22,504.81	2.38	194,323.80	216,828.61	5.06	18.76
from = 12 to < 18 months	4	24,037.53	901.99	0.00	24,939.52	2.64	176,085.73	201,025.25	4.69	28.53
from ≥ 2 years	37	802,460.57	62,639.02	0.00	865,099.59	91.63	1,035,051.56	1,900,151.15	44.31	39.81
Subtotal	123	879,530.22	64,620.10	0.00	944,150.32	100.00	3,343,766.81	4,287,917.13	100.00	26.85
Total	123	879,530.22	64,620.10	0.00	944,150.32		3,343,766.81	4,287,917.13		

Additional information