

**Brief report**

**Date:** 04/30/2017  
**Currency:** EUR

**Date of constitution**  
 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

**Bond Underwriters and Placement Agents**

Morgan Stanley  
 Société Générale  
 Fortis Bank

Ahorro Corporación S.V.

Bear Stearns  
 EBN Banco  
 Santander Central Hispano  
 Bankinter

**Bond Paying Agent**

Société Générale

**Market**  
 AIAF Mercado de Renta Fija

**Register of Book Securities**  
 Iberclear

**Treasury Account**

Société Générale

**Subordinated Loan**

Bankinter

**Start-up Loan**

Bankinter

**Swap**

Calyon

**Assets Custodian**

Bankinter

**Fund Auditors**

Deloitte (ejercicios 2009 a actual)  
 Ernst & Young (hasta ejercicio 2008)

**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	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0313546006	09/30/2003 12,953	17,462.01 226,185,415.53 17.46%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	0.0000% 05/26/2017 0.00 Gross 0.00 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	05/26/2017 "Pass-Through"	Aa2sf AA+sf	Aaa AAA
Series B ES0313546014	09/30/2003 277	36,429.50 10,090,971.50 36.43%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	0.2710% 05/26/2017 24.13 Gross 19.55 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secquential	A1sf BBB+sf	A2 A+
Series C ES0313546022	09/30/2003 270	36,462.41 9,844,850.70 36.46%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	1.0210% 05/26/2017 91.00 Gross 73.71 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secquential	Baa2sf BBB+sf	Baa3 BBB+
Total		246,121,237.73	1,350,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)											
Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)							
				0.08	0.17	0.25	0.34	0.42	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	3.46	3.27	3.08	2.89	2.85	2.68	2.50	2.47
		Date	08/13/2020	06/03/2020	03/27/2020	01/19/2020	01/04/2020	11/01/2019	08/29/2019	08/18/2019	
		Final Maturity	Years	4.50	4.24	4.00	3.75	3.50	3.24	3.24	
	Without optional redemption *	Average life	Years	5.80	5.57	5.35	5.14	4.95	4.76	4.59	4.43
		Date	12/13/2022	09/20/2022	07/02/2022	04/19/2022	02/06/2022	12/01/2021	09/29/2021	07/31/2021	
		Final Maturity	Years	18.76	18.76	18.76	18.76	18.76	18.76	18.76	
Series B	With optional redemption *	Average life	Years	3.46	3.27	3.08	2.89	2.85	2.68	2.50	2.47
		Date	08/13/2020	06/03/2020	03/27/2020	01/19/2020	01/04/2020	11/01/2019	08/29/2019	08/18/2019	
		Final Maturity	Years	4.50	4.24	4.00	3.75	3.50	3.24	3.24	
	Without optional redemption *	Average life	Years	5.80	5.57	5.35	5.14	4.95	4.76	4.59	4.43
		Date	12/13/2022	09/20/2022	07/02/2022	04/18/2022	02/06/2022	12/01/2021	09/29/2021	07/31/2021	
		Final Maturity	Years	18.76	18.76	18.76	18.76	18.76	18.76	18.76	
Series C	With optional redemption *	Average life	Years	3.46	3.27	3.08	2.89	2.85	2.68	2.50	2.47
		Date	08/13/2020	06/03/2020	03/27/2020	01/19/2020	01/04/2020	11/01/2019	08/29/2019	08/18/2019	
		Final Maturity	Years	4.50	4.24	4.00	3.75	3.50	3.24	3.24	
	Without optional redemption *	Average life	Years	5.80	5.57	5.35	5.14	4.95	4.76	4.59	4.43
		Date	12/13/2022	09/20/2022	07/02/2022	04/18/2022	02/06/2022	12/01/2021	09/29/2021	07/31/2021	
		Final Maturity	Years	18.76	18.76	18.76	18.76	18.76	18.76	18.76	

\* 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%	226,185,415.53	13.59%	95.95%	1,295,300,000.00
Series B	4.10%	10,090,971.50	9.49%	2.05%	27,700,000.00
Series C	4.00%	9,844,850.70	5.49%	2.00%	27,000,000.00
Issue of Bonds		246,121,237.73			1,350,000,000.00
Reserve Fund	8.25%	13,500,000.00		1.15%	15,525,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	19,912,369.00	-0.355%	
Servicer ppal collect not yet credited	1,149,024.52		
Servicer ints collect not yet credited	44,235.34		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		13,500,000.00	0.670%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

**Collateral: Residential mortgage loans**

General			
	Current	At constitution date	
Count	6,094	14,973	
Principal			
Principal outstanding	240,249,438.44	1,350,011,122.77	
Average loan	39,423.93	90,163.03	
Minimum	5.94	23,621.12	
Maximum	181,482.59	295,941.28	
Interest rate			
Weighted average (wac)	0.57%	3.25%	
Minimum	0.29%	2.41%	
Maximum	3.65%	5.00%	
Final maturity			
Weighted average (WARM) (months)	139	277	
Minimum	05/02/2017	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
0.01 - 10%	3.00	6.58	0.04
10.01 - 20%	11.49	15.64	0.56
20.01 - 30%	18.39	25.08	2.28
30.01 - 40%	27.20	35.29	5.08
40.01 - 50%	26.96	45.20	8.60
50.01 - 60%	12.13	53.65	13.22
60.01 - 70%	0.83	61.06	17.50
70.01 - 80%			25.24
80.01 - 90%			21.50
90.01 - 100%			5.99
Weighted average (WALTV)	35.41		67.83
Minimum	0.01		0.08
Maximum	64.51		98.81

**Additional information**

# BANKINTER 6 Fondo de Titulización de Activos

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Ernst & Young (hasta ejercicio 2008)

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.31%	0.31%	0.41%	0.35%	0.51%
Annual Percentage Rate (CPR)	3.70%	3.65%	4.83%	4.14%	5.90%

Geographic distribution		
	Current	At constitution date
Andalucia	10.05%	9.70%
Aragon	1.45%	1.73%
Asturias	2.27%	2.04%
Balearic Islands	1.80%	1.72%
Basque Country	7.13%	6.87%
Canary Islands	4.12%	3.86%
Cantabria	2.51%	2.61%
Castilla-La Mancha	2.64%	2.39%
Castilla-Leon	4.72%	4.86%
Catalonia	23.63%	21.63%
Extremadura	0.34%	0.52%
Galicia	3.44%	3.28%
La Rioja	0.23%	0.34%
Madrid	26.38%	28.89%
Melilla	0.00%	0.00%
Murcia	1.56%	1.67%
Navarra	0.54%	0.50%
Valencia	7.18%	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	124	29,288.41	1,028.12	0.00	30,316.53	3.81	5,170,721.74	5,201,038.27	51.52	28.68
from > 1 to ≤ 2 months	19	11,116.42	800.29	0.00	11,916.71	1.50	861,505.21	873,421.92	8.65	38.31
from > 2 to ≤ 3 months	12	17,000.42	964.71	0.00	17,965.13	2.26	880,968.21	898,933.34	8.90	33.34
from > 3 to ≤ 6 months	6	5,876.97	336.87	0.00	6,213.84	0.78	121,245.43	127,459.27	1.26	32.54
from > 6 to < 12 months	16	52,436.05	3,148.76	0.00	55,584.81	6.98	666,283.30	721,868.11	7.15	36.17
from ≥ 12 to < 18 months	5	21,910.06	2,043.85	0.00	23,953.91	3.01	189,807.82	213,761.73	2.12	43.60
from ≥ 18 to < 24 months	6	39,464.41	4,101.62	0.00	43,566.03	5.47	276,256.69	319,822.72	3.17	32.50
from ≥ 2 years	29	528,271.58	78,191.16	0.00	606,462.74	76.19	1,133,019.56	1,739,482.30	17.23	45.82
Subtotal	217	705,364.32	90,615.38	0.00	795,979.70	100.00	9,299,807.96	10,095,787.66	100.00	32.81
<i>Doubt debts (subjectives)</i>										
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	217	705,364.32	90,615.38	0.00	795,979.70		9,299,807.96	10,095,787.66		32.81

### Additional information