

**Brief report**

**Date:** 05/31/2017  
**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	Principal outstanding		Interest type	Interest Rate	Redemption		Rating	
			(Bond Unit / Series Total / %Factor)				Final maturity (legal)	Next		MOOD / SPOO
			Current	Original	Reference rate and margin	Next coupon			Current	Original
Series A	ES0313546006	09/30/2003	16,828.22	100,000.00	Floating	0.0000%	08/26/2038	08/28/2017	Aa2sf	Aaa
			217,975,933.66	1,295,300,000.00	3-M Euribor+0.230%	0.00 Gross	26.Feb/May/Aug/Nov	"Pass-Through"	AA+sf	AAA
			16.83%		Payment Date	0.00 Net				
Series B	ES0313546014	09/30/2003	35,107.28	100,000.00	Floating	0.2710%	08/26/2038	To be determined	A1sf	A2 A+
			9,724,716.56	27,700,000.00	3-M Euribor+0.600%	08/28/2017	26.Feb/May/Aug/Nov	"Pass-Through"	BBB+sf	
			35.11%		26.Feb/May/Aug/Nov	24.84 Gross		Pro rata		
						20.12 Net		deferred start /		
								Secuential		
Series C	ES0313546022	09/30/2003	35,138.99	100,000.00	Floating	1.0210%	08/26/2038	To be determined	Baa2sf	Baa3
			9,487,527.30	27,000,000.00	3-M Euribor+1.350%	08/28/2017	26.Feb/May/Aug/Nov	"Pass-Through"	BBB+sf	BBB+
			35.14%		26.Feb/May/Aug/Nov	93.68 Gross		Pro rata		
						75.88 Net		deferred start /		
								Secuential		
Total			237,188,177.52	1,350,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)														
Series	Option	Average life	Years	% Monthly CPR (SMM)						Final Maturity	Date			
				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	3.33	3.13	2.94	2.75	2.71	2.53	2.35	2.32			
		Date		09/23/2020	07/11/2020	05/03/2020	02/24/2020	02/09/2020	12/05/2019	10/01/2019	09/20/2019	09/20/2019		
		Final Maturity	Years	4.25	4.00	3.76	3.51	3.51	3.25	3.00	3.00	3.00		
	Without optional redemption *	Average life	Years	5.75	5.51	5.29	5.08	4.89	4.70	4.52	4.36			
		Date		02/21/2023	11/28/2022	09/08/2022	06/24/2022	04/13/2022	02/04/2022	12/01/2021	10/02/2021	10/02/2021		
		Final Maturity	Years	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52		
Series B	With optional redemption *	Average life	Years	3.33	3.13	2.94	2.75	2.71	2.53	2.35	2.32			
		Date		09/23/2020	07/11/2020	05/03/2020	02/24/2020	02/09/2020	12/05/2019	10/01/2019	09/20/2019	09/20/2019		
		Final Maturity	Years	4.25	4.00	3.76	3.51	3.51	3.25	3.00	3.00	3.00		
	Without optional redemption *	Average life	Years	5.75	5.51	5.29	5.08	4.89	4.70	4.52	4.36			
		Date		02/21/2023	11/28/2022	09/08/2022	06/24/2022	04/13/2022	02/04/2022	12/01/2021	10/02/2021	10/02/2021		
		Final Maturity	Years	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52		
Series C	With optional redemption *	Average life	Years	3.33	3.13	2.94	2.75	2.71	2.53	2.35	2.32			
		Date		09/23/2020	07/11/2020	05/03/2020	02/24/2020	02/09/2020	12/05/2019	10/01/2019	09/20/2019	09/20/2019		
		Final Maturity	Years	4.25	4.00	3.76	3.51	3.51	3.25	3.00	3.00	3.00		
	Without optional redemption *	Average life	Years	5.75	5.51	5.29	5.08	4.89	4.70	4.52	4.36			
		Date		02/21/2023	11/28/2022	09/08/2022	06/24/2022	04/13/2022	02/04/2022	12/01/2021	10/02/2021	10/02/2021		
		Final Maturity	Years	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52		

\* 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	
Series A	91.90%	217,975,933.66	13.79%	95.95%	1,295,300,000.00
Series B	4.10%	9,724,716.56	9.69%	2.05%	27,700,000.00
Series C	4.00%	9,487,527.30	5.69%	2.00%	27,000,000.00
Issue of Bonds		237,188,177.52			1,350,000,000.00
Reserve Fund	5.69%	13,500,000.00	1.15%		15,525,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	14,045,610.35	-0.351%	
Servicer ppal collect not yet credited	889,447.32		
Servicer ints collect not yet credited	36,078.10		
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	6,011	14,973	
Principal			
Principal outstanding	237,083,373.09	1,350,011,122.77	
Average loan	39,441.59	90,163.03	
Minimum	4.10	23,621.12	
Maximum	180,536.77	295,941.28	
Interest rate			
Weighted average (wac)	0.56%	3.25%	
Minimum	0.24%	2.41%	
Maximum	3.65%	5.00%	
Final maturity			
Weighted average (WARM) (months)	139	277	
Minimum	06/03/2017	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	% LTV
0.01 - 10%	2.99	6.61	0.04	6.97
10.01 - 20%	11.86	15.67	0.56	17.00
20.01 - 30%	18.30	25.11	2.28	25.68
30.01 - 40%	27.51	35.25	5.08	35.51
40.01 - 50%	26.93	45.19	8.60	45.30
50.01 - 60%	11.66	53.61	13.22	55.28
60.01 - 70%	0.76	60.86	17.50	65.27
70.01 - 80%			25.24	75.87
80.01 - 90%			21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)	35.23		67.83	
Minimum	0.00		0.08	
Maximum	64.23		98.81	

**Additional information**

# BANKINTER 6 Fondo de Titulización de Activos

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.35%	0.33%	0.42%	0.36%	0.50%
Annual Percentage Rate (CPR)	4.08%	3.86%	4.88%	4.25%	5.89%

Geographic distribution		
	Current	At constitution date
Andalucía	10.05%	9.70%
Aragón	1.46%	1.73%
Asturias	2.28%	2.04%
Balearic Islands	1.79%	1.72%
Basque Country	7.13%	6.87%
Canary Islands	4.11%	3.86%
Cantabria	2.52%	2.61%
Castilla-La Mancha	2.63%	2.39%
Castilla-León	4.71%	4.86%
Catalonia	23.66%	21.63%
Extremadura	0.34%	0.52%
Galicia	3.43%	3.28%
La Rioja	0.25%	0.34%
Madrid	26.35%	28.89%
Melilla	0.00%	0.00%
Murcia	1.57%	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	103	22,694.62	752.49	0.00	23,447.11	2.96	4,273,463.30	4,296,910.41	48.06	30.61
from > 1 to ≤ 2 months	17	12,789.41	598.69	0.00	13,388.10	1.69	865,797.72	879,185.82	9.83	27.53
from > 2 to ≤ 3 months	11	12,843.12	932.87	0.00	13,775.99	1.74	651,056.19	664,832.18	7.44	36.64
from > 3 to ≤ 6 months	7	7,734.05	566.57	0.00	8,300.62	1.05	211,987.88	220,288.50	2.46	36.12
from > 6 to < 12 months	16	55,089.28	3,164.52	0.00	58,253.80	7.36	610,181.60	668,435.40	7.48	35.28
from ≥ 12 to < 18 months	3	13,593.15	1,331.18	0.00	14,924.33	1.88	106,941.10	121,865.43	1.36	40.28
from ≥ 18 to < 24 months	6	27,722.44	2,581.53	0.00	30,303.97	3.83	171,741.42	202,045.39	2.26	27.89
from ≥ 2 years	29	550,239.43	79,315.51	0.00	629,554.94	79.49	1,258,493.59	1,888,048.53	21.12	46.72
Subtotal	192	702,705.50	89,243.36	0.00	791,948.86	100.00	8,149,662.80	8,941,611.66	100.00	33.59
<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	192	702,705.50	89,243.36	0.00	791,948.86		8,149,662.80	8,941,611.66		33.59

### Additional information