

Brief report

Date: 10/31/2017
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	
					Payment Date				Original	
Series A	ES0313546006	09/30/2003	16,221.37	100,000.00	Floating	0.0000%	08/26/2038	11/27/2017	Aa2sf	Aaa
		12,953	210,115,405.61	1,295,300,000.00	3-M Euribor+0.230%	11/27/2017	Quarterly	"Pass-Through"	AA+sf	AAA
			16.22%		26.Feb/May/Aug/Nov	0.00 Gross	26.Feb/May/Aug/Nov			
						0.00 Net				
Series B	ES0313546014	09/30/2003	33,841.26	100,000.00	Floating	0.2710%	08/26/2038	To be determined	A1sf	A2 A+
		277	9,374,029.02	27,700,000.00	3-M Euribor+0.600%	11/27/2017	Quarterly	"Pass-Through"	BBB+sf	
			33.84%		26.Feb/May/Aug/Nov	23.18 Gross	26.Feb/May/Aug/Nov	Pro rata		
						18.78 Net		deferred start /		
								Secuential		
Series C	ES0313546022	09/30/2003	33,871.83	100,000.00	Floating	1.0210%	08/26/2038	To be determined	Baa2sf	Baa3
		270	9,145,394.10	27,000,000.00	3-M Euribor+1.350%	11/27/2017	Quarterly	"Pass-Through"	BBB+sf	BBB+
			33.87%		26.Feb/May/Aug/Nov	87.42 Gross	26.Feb/May/Aug/Nov	Pro rata		
						70.81 Net		deferred start /		
								Secuential		
Total			228,634,828.73	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	3.15	2.96	2.78	2.59	2.56	2.38	2.35	2.18
		Date		10/22/2020	08/12/2020	06/06/2020	03/30/2020	03/19/2020	01/14/2020	01/04/2020	11/02/2019
		Final Maturity	Years	4.00	3.75	3.50	3.25	3.25	3.00	3.00	2.75
	Without optional redemption *	Average life	Years	5.63	5.41	5.21	5.01	4.83	4.65	4.49	4.33
		Date		04/14/2023	01/24/2023	11/10/2022	08/31/2022	06/25/2022	04/22/2022	02/21/2022	12/26/2021
		Final Maturity	Years	18.26	18.26	18.26	18.26	18.26	18.26	18.26	18.26
Series B	With optional redemption *	Average life	Years	3.15	2.96	2.78	2.59	2.56	2.38	2.35	2.18
		Date		10/22/2020	08/12/2020	06/06/2020	03/30/2020	03/19/2020	01/14/2020	01/04/2020	11/02/2019
		Final Maturity	Years	4.00	3.75	3.50	3.25	3.25	3.00	3.00	2.75
	Without optional redemption *	Average life	Years	5.63	5.41	5.21	5.01	4.83	4.65	4.49	4.33
		Date		04/14/2023	01/24/2023	11/10/2022	08/31/2022	06/25/2022	04/22/2022	02/21/2022	12/26/2021
		Final Maturity	Years	18.26	18.26	18.26	18.26	18.26	18.26	18.26	18.26
Series C	With optional redemption *	Average life	Years	3.15	2.96	2.78	2.59	2.56	2.38	2.35	2.18
		Date		10/22/2020	08/12/2020	06/06/2020	03/30/2020	03/19/2020	01/14/2020	01/04/2020	11/02/2019
		Final Maturity	Years	4.00	3.75	3.50	3.25	3.25	3.00	3.00	2.75
	Without optional redemption *	Average life	Years	5.63	5.41	5.21	5.01	4.83	4.65	4.49	4.33
		Date		04/14/2023	01/24/2023	11/10/2022	08/31/2022	06/25/2022	04/22/2022	02/21/2022	12/26/2021
		Final Maturity	Years	18.26	18.26	18.26	18.26	18.26	18.26	18.26	18.26

* 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%	210,115,405.61	14.00%	95.95%	1,295,300,000.00
Series B	4.10%	9,374,029.02	9.90%	2.05%	27,700,000.00
Series C	4.00%	9,145,394.10	5.90%	2.00%	27,000,000.00
Issue of Bonds		228,634,828.73			1,350,000,000.00
Reserve Fund	5.90%	13,500,000.00		1.15%	15,525,000.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		19,536,823.48	-0.349%
Servicer ppal collect not yet credited		841,387.20	
Servicer ints collect not yet credited		34,065.58	
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		5,733	14,973
Principal			
Principal outstanding		223,108,833.35	1,350,011,122.77
Average loan		38,916.59	90,163.03
Minimum		48.01	23,621.12
Maximum		175,779.30	295,941.28
Interest rate			
Weighted average (wac)		0.50%	3.25%
Minimum		0.23%	2.41%
Maximum		3.54%	5.00%
Final maturity			
Weighted average (WARM) (months)		135	277
Minimum		11/02/2017	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%	3.19	6.85	0.04
10.01 - 20%	12.93	15.67	0.56
20.01 - 30%	18.81	25.22	2.28
30.01 - 40%	28.36	35.04	5.08
40.01 - 50%	27.29	45.08	8.60
50.01 - 60%	9.30	53.70	13.22
60.01 - 70%	0.12	61.41	17.50
70.01 - 80%			25.24
80.01 - 90%			21.50
90.01 - 100%			5.99
Weighted average (WALTV)	34.30		67.83
Minimum	0.04		0.08
Maximum	62.84		98.81

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)	0.25%	0.25%	0.30%	0.36%	0.50%
Annual Percentage Rate (CPR)	2.95%	3.01%	3.58%	4.26%	5.82%

Geographic distribution		
	Current	At constitution date
Andalucia	10.09%	9.70%
Aragon	1.47%	1.73%
Asturias	2.27%	2.04%
Balearic Islands	1.80%	1.72%
Basque Country	7.13%	6.87%
Canary Islands	4.14%	3.86%
Cantabria	2.48%	2.61%
Castilla-La Mancha	2.63%	2.39%
Castilla-Leon	4.73%	4.86%
Catalonia	23.83%	21.63%
Extremadura	0.34%	0.52%
Galicia	3.46%	3.28%
La Rioja	0.25%	0.34%
Madrid	26.20%	28.89%
Melilla	0.00%	0.00%
Murcia	1.56%	1.67%
Navarra	0.53%	0.50%
Valencia	7.08%	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	90	22,078.14	716.42	0.00	22,794.56	2.86	3,817,826.75	3,840,621.31	44.41	31.46
from > 1 to ≤ 2 months	19	12,296.19	660.09	0.00	12,956.28	1.62	959,522.47	972,478.75	11.24	32.29
from > 2 to ≤ 3 months	11	14,498.75	900.83	0.00	15,399.58	1.93	741,995.70	757,395.28	8.76	37.26
from > 3 to ≤ 6 months	9	13,111.17	905.30	0.00	14,016.47	1.76	440,412.32	454,428.79	5.25	25.73
from > 6 to < 12 months	8	20,463.00	1,132.92	0.00	21,595.92	2.71	204,325.04	225,920.96	2.61	34.11
from ≥ 12 to < 18 months	9	49,869.35	2,546.56	0.00	52,415.91	6.57	332,948.46	385,364.37	4.46	33.57
from ≥ 18 to < 24 months	5	29,257.80	1,994.30	0.00	31,252.10	3.92	138,293.52	169,545.62	1.96	29.19
from ≥ 2 years	29	546,154.58	71,622.96	9,423.70	627,201.24	78.63	1,215,160.73	1,842,361.97	21.30	46.56
Subtotal	180	707,728.98	80,479.38	9,423.70	797,632.06	100.00	7,850,484.99	8,648,117.05	100.00	34.09
<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	180	707,728.98	80,479.38	9,423.70	797,632.06		7,850,484.99	8,648,117.05		34.09

Additional information