BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 11/30/2017
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) Current	 Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	 Next	Rating MOOD / SPOO Current	 Original
Series A ES0313546006	09/30/2003 12,953	15,639.23 202,574,946.19 15.64%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	0.0000% 02/26/2018 0.000000 Gross 0.000000 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	02/26/2018 "Pass-Through"	Aa2sf AA+sf	Aaa AAA
Series B ES0313546014	09/30/2003 277	32,626.80 9,037,623.60 32.63%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	0.2710% 02/26/2018 22.350264 Gross 18.103714 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A1sf BBB+sf	A2 A+
Series C ES0313546022	09/30/2003 270	32,656.27 8,817,192.90 32.66%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	1.0210% 02/26/2018 84.281297 Gross 68.267851 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Baa2sf BBB+sf	Baa3 BBB+
Total		220,429,762.69	1.350.000.000,00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)

			% 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	3.02	2.82	2.63	2.44	2.41	2.22	2.20	2.02
			Date	12/01/2020	09/20/2020	07/13/2020	05/04/2020	04/23/2020	02/16/2020	02/06/2020	12/03/2019
		Final Maturity	Years	3.75	3.50	3.25	3.00	3.00	2.75	2.75	2.50
			Date	08/26/2021	05/26/2021	02/26/2021	11/26/2020	11/26/2020	08/26/2020	08/26/2020	05/26/2020
	Without optional redemption *	Average life	Years	5.25	5.01	4.79	4.58	4.41	4.22	4.06	3.89
			Date	02/23/2023	12/01/2022	09/11/2022	06/27/2022	04/24/2022	02/13/2022	12/19/2021	10/17/2021
		Final Maturity	Years	13.01	12.75	12.50	12.26	12.01	11.50	11.26	11.01
			Date	11/26/2030	08/26/2030	05/26/2030	02/26/2030	11/26/2029	05/26/2029	02/26/2029	11/26/2028
Series B	With optional redemption *	Average life	Years	3.02	2.82	2.63	2.44	2.41	2.22	2.20	2.02
			Date	12/01/2020	09/20/2020	07/13/2020	05/04/2020	04/23/2020	02/16/2020	02/06/2020	12/03/2019
		Final Maturity	Years	3.75	3.50	3.25	3.00	3.00	2.75	2.75	2.50
			Date	08/26/2021	05/26/2021	02/26/2021	11/26/2020	11/26/2020	08/26/2020	08/26/2020	05/26/2020
	Without optional redemption *	Average life	Years	9.05	8.91	8.79	8.69	8.36	8.27	7.95	7.87
			Date	12/13/2026	10/22/2026	09/10/2026	08/04/2026	04/05/2026	03/04/2026	11/06/2025	10/07/2025
		Final Maturity	Years	14.01	13.75	13.75	13.50	13.26	13.01	12.75	12.50
			Date	11/26/2031	08/26/2031	08/26/2031	05/26/2031	02/26/2031	11/26/2030	08/26/2030	05/26/2030
Series C	With optional redemption *	Average life	Years	3.02	2.82	2.63	2.44	2.41	2.22	2.20	2.02
			Date	12/01/2020	09/20/2020	07/13/2020	05/04/2020	04/23/2020	02/16/2020	02/06/2020	12/03/2019
		Final Maturity	Years	3.75	3.50	3.25	3.00	3.00	2.75	2.75	2.50
			Date	08/26/2021	05/26/2021	02/26/2021	11/26/2020	11/26/2020	08/26/2020	08/26/2020	05/26/2020
	Without optional redemption *	Average life	Years	9.86	9.78	9.73	9.71	9.40	9.42	9.12	9.16
			Date	10/04/2027	09/04/2027	08/19/2027	08/12/2027	04/20/2027	04/25/2027	01/07/2027	01/21/2027
		Final Maturity	Years	18.01	18.01	18.01	18.01	18.01	18.01	18.01	18.01
			Date	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
Series A	91.90%	202,574,946.19	14.22%	95.95%	1,295,300,000.00	5.20%
Series B	4.10%	9,037,623.60	10.12%	2.05%	27,700,000.00	3.15%
Series C	4.00%	8,817,192.90	6.12%	2.00%	27,000,000.00	1.15%
Issue of Bonds		220,429,762.69			1,350,000,000.00	
Reserve Fund	6.12%	13,500,000.00		1.15%	15,525,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		13,968,862.22	-0.350%
Servicer ppal collect not yet credited		1,009,566.58	
Servicer ints collect not yet credited		30,022.03	
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	5,671	14,973
Principal		
Principal outstanding	220,157,095.89	1,350,011,122.77
Average loan	38,821.57	90,163.03
Minimum	24.55	23,621.12
Maximum	174,821.84	295,941.28
Interest rate		
Weighted average (wac)	0.50%	3.25%
Minimum	0.22%	2.41%
Maximum	3.54%	5.00%
Final maturity		
Weighted average (WARM) (months)	134	277
Minimum	12/02/2017	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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	3.30	6.93	0.04	6.97
10.01 - 20%	12.98	15.66	0.56	17.00
20.01 - 30%	18.93	25.20	2.28	25.68
30.01 - 40%	28.65	34.98	5.08	35.51
40.01 - 50%	27.20	45.02	8.60	45.30
50.01 - 60%	8.89	53.66	13.22	55.28
60.01 - 70%	0.07	62.31	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)		34.10		67.83
Minimum		0.01		0.08
Maximum		62.56		98.81

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Additional information
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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.37%	0.33%	0.31%	0.37%	0.50%
Annual Percentage Rate (CPR)	4.40%	3.93%	3.71%	4.30%	5.82%

Geographic distribution

	Current	At constitution date
Andalucia	10.10%	9.70%
Aragon	1.47%	1.73%
Asturias	2.28%	2.04%
Balearic Islands	1.81%	1.72%
Basque Country	7.15%	6.87%
Canary Islands	4.14%	3.86%
Cantabria	2.49%	2.61%
Castilla-La Mancha	2.63%	2.39%
Castilla-Leon	4.74%	4.86%
Catalonia	23.78%	21.63%
Extremadura	0.34%	0.52%
Galicia	3.47%	3.28%
La Rioja	0.25%	0.34%
Madrid	26.17%	28.89%
Melilla	0.00%	0.00%
Murcia	1.56%	1.67%
Navarra	0.53%	0.50%
Valencia	7.10%	7.40%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	94	23,794.15	737.43	0.00	24,531.58	3.02	4,083,583.24	4,108,114.82	45.21	31.57
from > 1 to ≤ 2 months	25	17,594.97	930.37	0.00	18,525.34	2.28	1,278,233.28	1,296,758.62	14.27	35.27
from > 2 to ≤ 3 months	13	14,123.01	735.50	0.00	14,858.51	1.83	668,884.66	683,743.17	7.52	33.16
from > 3 to ≤ 6 months	3	6,641.81	446.34	0.00	7,088.15	0.87	301,103.14	308,191.29	3.39	25.42
from > 6 to < 12 months	10	23,060.32	1,586.74	0.00	24,647.06	3.04	295,558.91	320,205.97	3.52	35.53
from ≥ 12 to < 18 months	10	56,415.37	2,697.21	0.00	59,112.58	7.28	316,759.39	375,871.97	4.14	31.03
from ≥ 18 to < 24 months	2	15,206.46	1,289.72	0.00	16,496.18	2.03	87,493.85	103,990.03	1.14	39.94
from ≥ 2 years	31	564,240.41	72,717.59	9,423.70	646,381.70	79.64	1,243,748.43	1,890,130.13	20.80	45.35
Subtotal	188	721,076.50	81,140.90	9,423.70	811,641.10	100.00	8,275,364.90	9,087,006.00	100.00	34.28
Doubt debts (subjectives)										
	0	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	188	721,076.50	81,140.90	9,423.70	811,641.10		8,275,364.90	9,087,006.00		34.28

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