

Brief report

Date: 12/31/2017
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
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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	15,639.23	100,000.00	Floating	0.0000%	08/26/2038	02/26/2018	Aa2sf	Aaa
		12,953	202,574,946.19	1,295,300,000.00	3-M Euribor+0.230%	0.000000 Gross	Quarterly	"Pass-Through"	AA+sf	AAA
			15.64%		26.Feb/May/Aug/Nov	0.000000 Net	26.Feb/May/Aug/Nov			
Series B	ES0313546014	09/30/2003	32,626.80	100,000.00	Floating	0.2710%	08/26/2038	To be determined	Aa3(sf)	A2 A+
		277	9,037,623.60	27,700,000.00	3-M Euribor+0.600%	22.350264 Gross	Quarterly	"Pass-Through"	BBB+sf	
			32.63%		26.Feb/May/Aug/Nov	18.103714 Net	26.Feb/May/Aug/Nov	Pro rata		
								deferred start /		
								Secutorial		
Series C	ES0313546022	09/30/2003	32,656.27	100,000.00	Floating	1.0210%	08/26/2038	To be determined	A3(sf)	Baa3
		270	8,817,192.90	27,000,000.00	3-M Euribor+1.350%	84.281297 Gross	Quarterly	"Pass-Through"	BBB+sf	BBB+
			32.66%		26.Feb/May/Aug/Nov	68.267851 Net	26.Feb/May/Aug/Nov	Pro rata		
								deferred start /		
								Secutorial		
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)											
Series	Option	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	3.01	2.81	2.63	2.44	2.41	2.23	2.20	2.03
		Date		11/29/2020	09/18/2020	07/12/2020	05/05/2020	04/24/2020	02/17/2020	02/08/2020	12/06/2019
		Final Maturity	Years	3.75	3.50	3.25	3.00	3.00	2.75	2.50	2.50
	Without optional redemption *	Average life	Years	5.23	5.01	4.79	4.58	4.41	4.23	4.07	3.91
		Date		02/19/2023	11/28/2022	09/10/2022	06/27/2022	04/25/2022	02/16/2022	12/23/2021	10/22/2021
		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	3.01	2.81	2.63	2.44	2.41	2.23	2.20	2.03
		Date		11/29/2020	09/18/2020	07/12/2020	05/05/2020	04/24/2020	02/17/2020	02/08/2020	12/06/2019
		Final Maturity	Years	3.75	3.50	3.25	3.00	3.00	2.75	2.50	2.50
	Without optional redemption *	Average life	Years	9.03	8.90	8.79	8.69	8.37	8.29	7.97	7.90
		Date		12/05/2026	10/17/2026	09/08/2026	08/04/2026	04/08/2026	03/09/2026	11/14/2025	10/17/2025
		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	3.01	2.81	2.63	2.44	2.41	2.23	2.20	2.03
		Date		11/29/2020	09/18/2020	07/12/2020	05/05/2020	04/24/2020	02/17/2020	02/08/2020	12/06/2019
		Final Maturity	Years	3.75	3.50	3.25	3.00	3.00	2.75	2.50	2.50
	Without optional redemption *	Average life	Years	9.84	9.76	9.73	9.72	9.41	9.44	9.15	9.19
		Date		09/26/2027	08/30/2027	08/17/2027	08/13/2027	04/24/2027	05/02/2027	01/16/2027	02/03/2027
		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		At issue date	
			% CE		% CE
Series A	91.90%	202,574,946.19	14.22%	95.95%	1,295,300,000.00
Series B	4.10%	9,037,623.60	10.12%	2.05%	27,700,000.00
Series C	4.00%	8,817,192.90	6.12%	2.00%	27,000,000.00
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 financial operations (current)			
Assets	Balance	Interest	
Treasury Account	16,912,541.61	-0.291%	
Servicer ppal collect not yet credited	1,662,803.39		
Servicer ints collect not yet credited	34,938.35		
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		5,613	14,973
Principal			
Principal outstanding		216,715,691.83	1,350,011,122.77
Average loan		38,609.60	90,163.03
Minimum		1.00	23,621.12
Maximum		173,864.11	295,941.28
Interest rate			
Weighted average (wac)		0.48%	3.25%
Minimum		0.21%	2.41%
Maximum		3.54%	5.00%
Final maturity			
Weighted average (WARM) (months)		134	277
Minimum		01/02/2018	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%	3.44	6.96	0.04
10.01 - 20%	13.13	15.63	0.56
20.01 - 30%	19.05	25.21	2.28
30.01 - 40%	28.98	34.94	5.08
40.01 - 50%	26.88	44.95	8.60
50.01 - 60%	8.45	53.53	13.22
60.01 - 70%	0.07	62.03	17.50
70.01 - 80%			25.24
80.01 - 90%			21.50
90.01 - 100%			5.99
Weighted average (WALTV)	33.86		67.83
Minimum	0.00		0.08
Maximum	62.29		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)	0.65%	0.44%	0.36%	0.34%	0.50%
Annual Percentage Rate (CPR)	7.58%	5.15%	4.21%	4.03%	5.83%

Geographic distribution		
	Current	At constitution date
Andalucia	10.10%	9.70%
Aragon	1.46%	1.73%
Asturias	2.28%	2.04%
Balearic Islands	1.81%	1.72%
Basque Country	7.14%	6.87%
Canary Islands	4.16%	3.86%
Cantabria	2.50%	2.61%
Castilla-La Mancha	2.62%	2.39%
Castilla-Leon	4.72%	4.86%
Catalonia	23.75%	21.63%
Extremadura	0.34%	0.52%
Galicia	3.44%	3.28%
La Rioja	0.25%	0.34%
Madrid	26.23%	28.89%
Melilla	0.00%	0.00%
Murcia	1.56%	1.67%
Navarra	0.53%	0.50%
Valencia	7.12%	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	92	25,692.59	747.67	0.00	26,440.26	3.21	4,166,862.25	4,193,302.51	47.42	29.80
from > 1 to ≤ 2 months	22	17,367.35	701.21	0.00	18,068.56	2.19	1,042,971.49	1,061,040.05	12.00	31.53
from > 2 to ≤ 3 months	10	10,402.29	681.72	0.00	11,084.01	1.34	531,433.40	542,517.41	6.13	39.30
from > 3 to ≤ 6 months	6	7,352.56	461.11	0.00	7,813.67	0.95	350,747.71	358,561.38	4.05	28.90
from > 6 to < 12 months	10	24,087.47	1,615.03	0.00	25,702.50	3.12	293,157.33	318,859.83	3.61	35.38
from ≥ 12 to < 18 months	10	58,738.48	2,759.05	0.00	61,497.53	7.46	313,295.39	374,792.92	4.24	30.94
from ≥ 18 to < 24 months	2	15,909.52	1,335.94	0.00	17,245.46	2.09	86,790.79	104,036.25	1.18	39.96
from ≥ 2 years	31	573,613.40	73,264.12	9,423.70	656,301.22	79.63	1,234,137.64	1,890,438.86	21.38	45.36
Subtotal	183	733,163.66	81,565.85	9,423.70	824,153.21	100.00	8,019,396.00	8,843,549.21	100.00	33.25
<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	183	733,163.66	81,565.85	9,423.70	824,153.21		8,019,396.00	8,843,549.21		33.25

Additional information