

Brief report

Date: 02/28/2018
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 | 15,002.86 | 100,000.00 | Floating | 0.0000% | 08/26/2038 | 05/28/2018 | Aa2sf | Aaa |
| | | 12,953 | 194,332,045.58 | 1,295,300,000.00 | 3-M Euribor+0.230% | 05/28/2018 | Quarterly | "Pass-Through" | AA+sf | AAA |
| | | | 15.00% | | 26.Feb/May/Aug/Nov | 0.000000 Gross | 26.Feb/May/Aug/Nov | | | |
| | | | | | | 0.000000 Net | | | | |
| Series B | ES0313546014 | 09/30/2003 | 31,299.19 | 100,000.00 | Floating | 0.2720% | 08/26/2038 | To be determined | Aa3(sf) | A2 A+ |
| | | 277 | 8,669,875.63 | 27,700,000.00 | 3-M Euribor+0.600% | 05/28/2018 | Quarterly | "Pass-Through" | A+(sf) | |
| | | | 31.30% | | 26.Feb/May/Aug/Nov | 21.519932 Gross | 26.Feb/May/Aug/Nov | deferred start / | | |
| | | | | | | 17.431145 Net | | Secutorial | | |
| Series C | ES0313546022 | 09/30/2003 | 31,327.46 | 100,000.00 | Floating | 1.0220% | 08/26/2038 | To be determined | A3(sf) | Baa3 |
| | | 270 | 8,458,414.20 | 27,000,000.00 | 3-M Euribor+1.350% | 05/28/2018 | Quarterly | "Pass-Through" | A+(sf) | BBB+ |
| | | | 31.33% | | 26.Feb/May/Aug/Nov | 80.931012 Gross | 26.Feb/May/Aug/Nov | deferred start / | | |
| | | | | | | 65.554120 Net | | Secutorial | | |
| Total | | | 211,460,335.41 | 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 * | Final Maturity | Years | 11/01/2020 | 10/19/2020 | 08/11/2020 | 06/02/2020 | 05/23/2020 | 03/17/2020 | 03/09/2020 | 01/03/2020 |
| | | Date | Years | 3.25 | 3.25 | 3.00 | 2.75 | 2.50 | 2.50 | 2.03 | 1.85 |
| | | Date | Years | 05/26/2021 | 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 | 5.12 | 4.91 | 4.70 | 4.49 | 4.32 | 4.13 | 3.98 | 3.81 |
| | | Date | Years | 04/08/2023 | 01/23/2023 | 11/05/2022 | 08/22/2022 | 06/21/2022 | 04/14/2022 | 02/18/2022 | 12/18/2021 |
| | | Date | Years | 12.76 | 12.50 | 12.25 | 12.01 | 11.76 | 11.25 | 11.01 | 10.76 |
| | | Date | Years | 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 * | Final Maturity | Years | 11/01/2020 | 10/19/2020 | 08/11/2020 | 06/02/2020 | 05/23/2020 | 03/17/2020 | 03/09/2020 | 01/03/2020 |
| | | Date | Years | 3.25 | 3.25 | 3.00 | 2.75 | 2.50 | 2.50 | 2.03 | 1.85 |
| | | Date | Years | 05/26/2021 | 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 | 9.26 | 8.92 | 8.83 | 8.74 | 8.42 | 8.35 | 8.04 | 7.97 |
| | | Date | Years | 05/30/2027 | 01/27/2027 | 12/23/2026 | 11/22/2026 | 07/28/2026 | 07/02/2026 | 03/09/2026 | 02/14/2026 |
| | | Date | Years | 13.76 | 13.50 | 13.50 | 13.25 | 13.01 | 12.76 | 12.50 | 12.25 |
| | | Date | Years | 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 * | Final Maturity | Years | 11/01/2020 | 10/19/2020 | 08/11/2020 | 06/02/2020 | 05/23/2020 | 03/17/2020 | 03/09/2020 | 01/03/2020 |
| | | Date | Years | 3.25 | 3.25 | 3.00 | 2.75 | 2.50 | 2.50 | 2.03 | 1.85 |
| | | Date | Years | 05/26/2021 | 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 | 10.15 | 9.82 | 9.80 | 9.80 | 9.51 | 9.55 | 9.26 | 9.33 |
| | | Date | Years | 04/17/2028 | 12/20/2027 | 12/13/2027 | 12/14/2027 | 08/27/2027 | 09/11/2027 | 05/30/2027 | 06/23/2027 |
| | | Date | Years | 17.76 | 17.76 | 17.76 | 17.76 | 17.76 | 17.76 | 17.76 | 17.76 |
| | | Date | Years | 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% | 194,332,045.58 | 14.48% | 95.95% | 1,295,300,000.00 |
| Series B | 4.10% | 8,669,875.63 | 10.38% | 2.05% | 27,700,000.00 |
| Series C | 4.00% | 8,458,414.20 | 6.38% | 2.00% | 27,000,000.00 |
| Issue of Bonds | | 211,460,335.41 | | | 1,350,000,000.00 |
| Reserve Fund | 6.38% | 13,500,000.00 | | 1.15% | 15,525,000.00 |

| Other financial operations (current) | | | |
|--|---------------|---------------|----------|
| Assets | Balance | Interest | |
| Treasury Account | 13,861,677.00 | -0.363% | |
| Servicer ppal collect not yet credited | 1,100,088.97 | | |
| Servicer ints collect not yet credited | 32,149.82 | | |
| 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 | 5,536 | 14,973 | |
| Principal | | | |
| Principal outstanding | 211,205,405.67 | 1,350,011,122.77 | |
| Average loan | 38,151.27 | 90,163.03 | |
| Minimum | 46.41 | 23,621.12 | |
| Maximum | 171,947.84 | 295,941.28 | |
| Interest rate | | | |
| Weighted average (wac) | 0.47% | 3.25% | |
| Minimum | 0.21% | 2.41% | |
| Maximum | 3.54% | 5.00% | |
| Final maturity | | | |
| Weighted average (WARM) (months) | 132 | 277 | |
| Minimum | 03/03/2018 | 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 | % LTV |
| 0.01 - 10% | 3.67 | 7.05 | 0.04 | 6.97 |
| 10.01 - 20% | 13.55 | 15.69 | 0.56 | 17.00 |
| 20.01 - 30% | 19.69 | 25.38 | 2.28 | 25.68 |
| 30.01 - 40% | 28.91 | 34.94 | 5.08 | 35.51 |
| 40.01 - 50% | 26.58 | 44.85 | 8.60 | 45.30 |
| 50.01 - 60% | 7.53 | 53.35 | 13.22 | 55.28 |
| 60.01 - 70% | 0.07 | 61.48 | 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) | 33.47 | | 67.83 | |
| Minimum | 0.04 | | 0.08 | |
| Maximum | 61.73 | | 98.81 | |

BANKINTER 6 Fondo de Titulización de Activos

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Lead Managers
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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

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AIAF Mercado de Renta Fija

Register of Book Securities
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Treasury Account
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| Prepayments | | | | | |
|------------------------------|---------------|---------------|---------------|----------------|------------|
| | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM) | 0.31% | 0.44% | 0.39% | 0.35% | 0.50% |
| Annual Percentage Rate (CPR) | 3.71% | 5.18% | 4.56% | 4.12% | 5.81% |

| Geographic distribution | | |
|-------------------------|---------|----------------------|
| | Current | At constitution date |
| Andalucia | 10.13% | 9.70% |
| Aragon | 1.39% | 1.73% |
| Asturias | 2.25% | 2.04% |
| Balearic Islands | 1.80% | 1.72% |
| Basque Country | 7.13% | 6.87% |
| Canary Islands | 4.14% | 3.86% |
| Cantabria | 2.50% | 2.61% |
| Castilla-La Mancha | 2.64% | 2.39% |
| Castilla-Leon | 4.66% | 4.86% |
| Catalonia | 23.84% | 21.63% |
| Extremadura | 0.34% | 0.52% |
| Galicia | 3.46% | 3.28% |
| La Rioja | 0.25% | 0.34% |
| Madrid | 26.27% | 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 | % | | % | | |
| <i>Delinquencies</i> | | | | | | | | | | |
| Up to 1 month | 107 | 25,287.10 | 829.45 | 0.00 | 26,116.55 | 3.07 | 4,655,650.19 | 4,681,766.74 | 51.26 | 30.55 |
| from > 1 to ≤ 2 months | 19 | 14,219.93 | 552.15 | 0.00 | 14,772.08 | 1.74 | 924,474.88 | 939,246.96 | 10.28 | 28.37 |
| from > 2 to ≤ 3 months | 7 | 8,662.31 | 425.87 | 0.00 | 9,088.18 | 1.07 | 389,176.03 | 398,264.21 | 4.36 | 35.73 |
| from > 3 to ≤ 6 months | 12 | 14,267.16 | 1,031.65 | 0.00 | 15,298.81 | 1.80 | 397,178.11 | 412,476.92 | 4.52 | 32.95 |
| from > 6 to < 12 months | 6 | 16,809.89 | 1,003.69 | 0.00 | 17,813.58 | 2.09 | 201,806.68 | 219,620.26 | 2.40 | 23.29 |
| from ≥ 12 to < 18 months | 9 | 53,925.81 | 2,899.08 | 0.00 | 56,824.89 | 6.68 | 363,456.53 | 420,281.42 | 4.60 | 35.91 |
| from ≥ 18 to < 24 months | 4 | 23,245.95 | 1,096.16 | 0.00 | 24,342.11 | 2.86 | 84,327.09 | 108,669.20 | 1.19 | 27.87 |
| from ≥ 2 years | 32 | 602,103.92 | 75,074.62 | 9,423.70 | 686,602.24 | 80.70 | 1,266,850.51 | 1,953,452.75 | 21.39 | 45.21 |
| Subtotal | 196 | 758,522.07 | 82,912.67 | 9,423.70 | 850,858.44 | 100.00 | 8,282,920.02 | 9,133,778.46 | 100.00 | 32.83 |
| <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 | 196 | 758,522.07 | 82,912.67 | 9,423.70 | 850,858.44 | | 8,282,920.02 | 9,133,778.46 | | 32.83 |

Additional information