

**Brief report**

**Date:** 04/30/2018  
**Currency:** EUR

**Constitution date**  
 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

**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		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	12,953	15,002.86	100,000.00	Floating	0.0000%	08/26/2038	05/28/2018	Aa1	Aaa
				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	277	31,299.19	100,000.00	Floating	0.2720%	08/26/2038	To be determined	Aa3(sf)	A2 A+
				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	270	31,327.46	100,000.00	Floating	1.0220%	08/26/2038	To be determined	A3(sf)	Baa3
				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 *	Average life	2.67	2.64	2.45	2.27	2.24	2.06	2.04	1.86	
		Date	10/28/2020	10/16/2020	08/10/2020	06/02/2020	05/25/2020	03/19/2020	03/12/2020	01/07/2020	
		Final Maturity	3.25	3.25	3.00	2.75	2.50	2.50	2.25	2.25	
	Without optional redemption *	Average life	5.09	4.89	4.69	4.49	4.33	4.15	4.00	3.84	
		Date	03/29/2023	01/17/2023	11/02/2022	08/22/2022	06/24/2022	04/19/2022	02/25/2022	12/28/2021	
		Final Maturity	12.76	12.50	12.25	12.01	11.76	11.25	11.01	10.76	
Series B	With optional redemption *	Average life	2.67	2.64	2.45	2.27	2.24	2.06	2.04	1.86	
		Date	10/28/2020	10/16/2020	08/10/2020	06/02/2020	05/25/2020	03/19/2020	03/12/2020	01/07/2020	
		Final Maturity	3.25	3.25	3.00	2.75	2.50	2.50	2.25	2.25	
	Without optional redemption *	Average life	9.22	8.89	8.81	8.74	8.44	8.38	8.08	8.03	
		Date	05/13/2027	01/16/2027	12/17/2026	11/22/2026	08/02/2026	07/13/2026	03/24/2026	03/06/2026	
		Final Maturity	13.76	13.50	13.50	13.25	13.01	12.76	12.50	12.25	
Series C	With optional redemption *	Average life	2.67	2.64	2.45	2.27	2.24	2.06	2.04	1.86	
		Date	10/28/2020	10/16/2020	08/10/2020	06/02/2020	05/25/2020	03/19/2020	03/12/2020	01/07/2020	
		Final Maturity	3.25	3.25	3.00	2.75	2.50	2.50	2.25	2.25	
	Without optional redemption *	Average life	10.09	9.79	9.78	9.80	9.52	9.58	9.31	9.39	
		Date	03/29/2028	12/08/2027	12/07/2027	12/14/2027	09/02/2027	09/23/2027	06/16/2027	07/17/2027	
		Final Maturity	17.76	17.76	17.76	17.76	17.76	17.76	17.76	17.76	

\* 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		% CE	% CE
Series A	91.90%	194,332,045.58	14.48%	95.95%	1,295,300,000.00	5.20%
Series B	4.10%	8,669,875.63	10.38%	2.05%	27,700,000.00	3.15%
Series C	4.00%	8,458,414.20	6.38%	2.00%	27,000,000.00	1.15%
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	19,136,898.58	-0.348%	
Servicer ppal collect not yet credited	1,049,866.80		
Servicer ints collect not yet credited	30,872.18		
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 (PTCs/MCs)**

General			
	Current	At constitution date	
Count	5,467	14,973	
Principal			
Principal outstanding	206,088,905.33	1,350,011,122.77	
Average loan	37,696.89	90,163.03	
Minimum	44.45	23,621.12	
Maximum	170,030.49	295,941.28	
Interest rate			
Weighted average (wac)	0.46%	3.25%	
Minimum	0.16%	2.41%	
Maximum	3.54%	5.00%	
Final maturity			
Weighted average (WARM) (months)	131	277	
Minimum	05/02/2018	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	% LTV
0.01 - 10%	4.03	7.06	0.04	6.97
10.01 - 20%	14.10	15.57	0.56	17.00
20.01 - 30%	19.58	25.41	2.28	25.68
30.01 - 40%	27.68	34.92	5.08	35.51
40.01 - 50%	25.93	44.77	8.60	45.30
50.01 - 60%	7.70	53.25	13.22	55.28
60.01 - 70%	0.39	61.99	17.50	65.25
70.01 - 80%	0.20	75.42	25.24	75.67
80.01 - 90%	0.10	86.34	21.50	83.30
90.01 - 100%	0.10	93.06	5.99	94.63
110.01 - 120%	0.04	112.47		
Weighted average (WALTV)	34.06		67.83	
Minimum	0.03		0.08	
Maximum	631.47		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)	0.31%	0.30%	0.38%	0.34%	0.49%
Annual Percentage Rate (CPR)	3.64%	3.49%	4.45%	4.05%	5.78%

Geographic distribution		
	Current	At constitution date
Andalucia	10.14%	9.70%
Aragon	1.39%	1.73%
Asturias	2.23%	2.04%
Balearic Islands	1.81%	1.72%
Basque Country	7.11%	6.87%
Canary Islands	4.17%	3.86%
Cantabria	2.49%	2.61%
Castilla-La Mancha	2.66%	2.39%
Castilla-Leon	4.65%	4.86%
Catalonia	23.92%	21.63%
Extremadura	0.34%	0.52%
Galicia	3.47%	3.28%
La Rioja	0.25%	0.34%
Madrid	26.18%	28.89%
Melilla	0.00%	0.00%
Murcia	1.56%	1.67%
Navarra	0.52%	0.50%
Valencia	7.14%	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	98	23,352.67	834.54	0.00	24,187.21	2.91	4,140,975.31	4,165,162.52	49.44	27.29
from > 1 to = 2 months	17	11,999.02	432.78	0.00	12,431.80	1.50	758,315.88	770,747.68	9.15	29.26
from > 2 to = 3 months	8	12,219.23	495.23	0.00	12,714.46	1.53	553,631.30	566,345.76	6.72	29.76
from > 3 to = 6 months	7	9,484.09	537.89	0.00	10,021.98	1.21	205,009.01	215,030.99	2.55	34.27
from > 6 to < 12 months	9	17,810.69	1,422.66	0.00	19,233.35	2.32	283,714.50	302,947.85	3.60	35.03
from = 12 to < 18 months	7	49,354.83	1,966.43	0.00	51,321.26	6.18	282,543.93	333,865.19	3.96	32.11
from = 18 to < 24 months	5	27,357.52	1,550.32	0.00	28,907.84	3.48	108,276.05	137,183.89	1.63	29.46
from = 2 years	32	599,788.96	71,648.89	0.00	671,437.85	80.87	1,262,285.90	1,933,723.75	22.95	43.38
Subtotal	183	751,367.01	78,888.74	0.00	830,255.75	100.00	7,594,751.88	8,425,007.63	100.00	30.91
<i>Doubt debts (subjectives)</i>										
	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	183	751,367.01	78,888.74	0.00	830,255.75		7,594,751.88	8,425,007.63		30.91

### Additional information