

Brief report

Date: 06/30/2018
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

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

Banco Santander

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account

Banco Santander

Subordinated Loan

Bankinter

Start-up Loan

Bankinter

Swap

Bankinter

Assets Custodian

Bankinter

Fund Auditors

KPMG Auditores

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	14,389.80	100,000.00	Floating	0.0000%	08/26/2038	08/27/2018	Aa1	Aaa
			186,391,079.40	1,295,300,000.00	3-M Euribor+0.230%	0.000000 Gross	Quarterly	"Pass-Through"	AAA	AAA
			14.39%		26.Feb/May/Aug/Nov	0.000000 Net	26.Feb/May/Aug/Nov			
Series B	ES0313546014	09/30/2003	31,299.19	100,000.00	Floating	0.2760%	08/26/2038	To be determined	Aa1	A2 A+
			8,669,875.63	27,700,000.00	3-M Euribor+0.600%	0.2760%	Quarterly	"Pass-Through"	A+(sf)	2.25
			31.30%		26.Feb/May/Aug/Nov	21.836402 Gross	26.Feb/May/Aug/Nov	Pro rata		
						17.687486 Net		deferred start /		
								Secuential		
Series C	ES0313546022	09/30/2003	31,327.46	100,000.00	Floating	1.0260%	08/26/2038	To be determined	A1	Baa3
			8,458,414.20	27,000,000.00	3-M Euribor+1.350%	0.8277/2018	Quarterly	"Pass-Through"	A+(sf)	BBB+
			31.33%		26.Feb/May/Aug/Nov	81.247768 Gross	26.Feb/May/Aug/Nov	Pro rata		
						65.810692 Net		deferred start /		
								Secuential		
Total			203,519,369.23	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	2.46	2.42	2.24	2.06	2.03	1.85	1.84	1.82
		Date		11/09/2020	10/28/2020	08/23/2020	06/16/2020	06/08/2020	04/03/2020	03/28/2020	03/21/2020
		Final Maturity	Years	3.00	3.00	2.75	2.50	2.50	2.25	2.25	2.25
	Without optional redemption *	Average life	Years	4.67	4.47	4.28	4.10	3.93	3.77	3.63	3.49
		Date		01/26/2023	11/13/2022	09/05/2022	07/01/2022	05/02/2022	03/05/2022	01/11/2022	11/21/2021
		Final Maturity	Years	11.51	11.25	11.00	10.51	10.25	10.00	9.76	9.25
Series B	With optional redemption *	Average life	Years	3.00	3.00	2.75	2.50	2.50	2.25	2.25	2.25
		Date		05/26/2021	05/26/2021	02/26/2021	11/26/2020	11/26/2020	08/26/2020	08/26/2020	08/26/2020
		Final Maturity	Years	3.00	3.00	2.75	2.50	2.50	2.25	2.25	2.25
	Without optional redemption *	Average life	Years	12.21	11.95	11.69	11.41	11.12	10.82	10.53	10.23
		Date		08/08/2030	05/07/2030	01/30/2030	10/20/2029	07/06/2029	03/21/2029	12/02/2028	08/15/2028
		Final Maturity	Years	13.00	12.76	12.51	12.25	12.00	11.76	11.51	11.25
Series C	With optional redemption *	Average life	Years	3.00	3.00	2.75	2.50	2.50	2.25	2.25	2.25
		Date		05/26/2021	05/26/2021	02/26/2021	11/26/2020	11/26/2020	08/26/2020	08/26/2020	08/26/2020
		Final Maturity	Years	3.00	3.00	2.75	2.50	2.50	2.25	2.25	2.25
	Without optional redemption *	Average life	Years	13.90	13.76	13.61	13.45	13.28	13.11	12.92	12.72
		Date		04/19/2032	02/26/2032	01/02/2032	11/06/2031	09/05/2031	07/02/2031	04/25/2031	02/12/2031
		Final Maturity	Years	17.51	17.51	17.51	17.51	17.51	17.51	17.51	17.51

* 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	91.58%	186,391,079.40	15.04%	95.95%	1,295,300,000.00	5.20%
Series B	4.26%	8,669,875.63	10.78%	2.05%	27,700,000.00	3.15%
Series C	4.16%	8,458,414.20	6.62%	2.00%	27,000,000.00	1.15%
Issue of Bonds		203,519,369.23			1,350,000,000.00	
Reserve Fund	6.62%	13,478,971.37		1.15%	15,525,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	16,152,011.10	-0.358%	
Servicer ppal collect not yet credited	1,153,963.44		
Servicer ints collect not yet credited	32,648.54		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		13,500,000.00	0.680%
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	5,405	14,973	
Principal			
Principal outstanding	201,061,838.84	1,350,011,122.77	
Average loan	37,199.23	90,163.03	
Minimum	33.33	23,621.12	
Maximum	168,112.05	295,941.28	
Interest rate			
Weighted average (wac)	0.45%	3.25%	
Minimum	0.16%	2.41%	
Maximum	3.54%	5.00%	
Final maturity			
Weighted average (WARM) (months)	129	277	
Minimum	07/01/2018	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%	4.16	7.02	0.04	6.97
10.01 - 20%	14.34	15.47	0.56	17.00
20.01 - 30%	20.36	25.37	2.28	25.68
30.01 - 40%	27.56	34.80	5.08	35.51
40.01 - 50%	25.90	44.58	8.60	45.30
50.01 - 60%	7.01	53.20	13.22	55.28
60.01 - 70%	0.24	62.19	17.50	65.25
70.01 - 80%	0.20	74.58	25.24	75.87
80.01 - 90%	0.17	85.77	21.50	83.30
90.01 - 100%	0.03	96.89	5.99	94.63
110.01 - 120%	0.04	110.57		
Weighted average (WALTV)	33.06		67.83	
Minimum	0.02		0.08	
Maximum	110.57		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)	0.33%	0.26%	0.29%	0.32%	0.49%
Annual Percentage Rate (CPR)	3.85%	3.13%	3.40%	3.81%	5.75%

Geographic distribution		
	Current	At constitution date
Andalucia	10.12%	9.70%
Aragon	1.39%	1.73%
Asturias	2.27%	2.04%
Balearic Islands	1.80%	1.72%
Basque Country	7.13%	6.87%
Canary Islands	4.16%	3.86%
Cantabria	2.47%	2.61%
Castilla-La Mancha	2.65%	2.39%
Castilla-Leon	4.64%	4.86%
Catalonia	23.96%	21.63%
Extremadura	0.34%	0.52%
Galicia	3.48%	3.28%
La Rioja	0.25%	0.34%
Madrid	26.09%	28.89%
Melilla	0.00%	0.00%
Murcia	1.55%	1.67%
Navarra	0.52%	0.50%
Valencia	7.17%	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	72	16,354.91	410.98	0.00	16,765.89	2.08	2,987,995.83	3,004,761.72	43.05	29.71
from > 1 to = 2 months	14	9,102.34	320.96	0.00	9,423.30	1.17	744,411.75	753,835.05	10.80	25.51
from > 2 to = 3 months	9	11,294.31	429.82	0.00	11,724.13	1.45	575,912.13	587,636.26	8.42	33.14
from > 3 to = 6 months	2	1,854.88	103.99	0.00	1,958.27	0.24	29,477.47	31,435.74	0.45	15.59
from > 6 to < 12 months	9	19,099.57	1,283.13	0.00	20,382.70	2.53	292,942.56	313,325.26	4.49	32.57
from = 12 to < 18 months	8	51,121.46	2,041.56	0.00	53,163.02	6.59	249,744.32	302,907.34	4.34	30.33
from = 18 to < 24 months	5	30,818.04	1,696.57	0.00	32,514.61	4.03	132,910.51	165,425.12	2.37	32.07
from = 2 years	31	592,048.47	68,574.47	0.00	660,622.94	81.91	1,160,038.64	1,820,661.58	26.08	42.68
Subtotal	150	731,693.98	74,860.88	0.00	806,554.86	100.00	6,173,433.21	6,979,988.07	100.00	32.04
<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	150	731,693.98	74,860.88	0.00	806,554.86		6,173,433.21	6,979,988.07		32.04

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