

Brief report

Date: 08/31/2018
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 Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating MOOD / SPOO	
			Current	Original			Final maturity (legal)	Next		
Series A ES0313546006		09/30/2003 12,953	13,922.18 180,333,997.54 13.92%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	0.0000% 11/26/2018 0.000000 Gross 0.000000 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	11/26/2018 "Pass-Through"	Aa1 AAA AAA	Aaa AAA
Series B ES0313546014		09/30/2003 277	29,044.67 8,045,373.59 29.04%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	0.2810% 11/26/2018 20.630590 Gross 16.710778 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secquential	Aa1 AA	A2 A+
Series C ES0313546022		09/30/2003 270	29,070.90 7,849,143.00 29.07%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	1.0310% 11/26/2018 75.762803 Gross 61.367870 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secquential	A1 AA	Baa3 BBB+
Total			196,228,514.13	1,350,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)											
		% Monthly CPR (SMM)									
		% Annual equivalent CPR									
		0.08	0.17	0.25	0.34	0.43	0.51	0.60	0.69		
		1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00		
Series A	With optional redemption *	Average life	Years	2.33	2.30	2.11	1.92	1.90	1.88	1.69	
		Date	12/22/2020	12/13/2020	10/05/2020	07/26/2020	07/19/2020	07/12/2020	05/05/2020	04/30/2020	
	Final Maturity	Years	2.75	2.75	2.50	2.25	2.25	2.25	2.00	2.00	
		Date	05/26/2021	05/26/2021	02/26/2021	11/26/2020	11/26/2020	11/26/2020	08/26/2020	08/26/2020	
	Without optional redemption *	Average life	Years	4.90	4.68	4.50	4.30	4.14	3.96	3.82	3.69
		Date	07/19/2023	05/01/2023	02/24/2023	12/15/2022	10/17/2022	08/13/2022	06/21/2022	05/03/2022	
Final Maturity	Years	12.26	12.01	11.75	11.51	11.26	10.75	10.51	10.26		
	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	2.33	2.30	2.11	1.92	1.90	1.88	1.69	
		Date	12/22/2020	12/13/2020	10/05/2020	07/26/2020	07/19/2020	07/12/2020	05/05/2020	04/30/2020	
	Final Maturity	Years	2.75	2.75	2.50	2.25	2.25	2.25	2.00	2.00	
		Date	05/26/2021	05/26/2021	02/26/2021	11/26/2020	11/26/2020	11/26/2020	08/26/2020	08/26/2020	
	Without optional redemption *	Average life	Years	9.29	9.23	8.92	8.88	8.58	8.55	8.25	7.96
		Date	12/08/2027	11/17/2027	07/27/2027	07/12/2027	03/24/2027	03/13/2027	11/24/2026	08/10/2026	
Final Maturity	Years	13.26	13.01	13.01	12.75	12.51	12.26	12.01	12.01		
	Date	11/26/2031	08/26/2031	08/26/2031	05/26/2031	02/26/2031	11/26/2030	08/26/2030	08/26/2030		
Series C	With optional redemption *	Average life	Years	2.33	2.30	2.11	1.92	1.90	1.88	1.69	
		Date	12/22/2020	12/13/2020	10/05/2020	07/26/2020	07/19/2020	07/12/2020	05/05/2020	04/30/2020	
	Final Maturity	Years	2.75	2.75	2.50	2.25	2.25	2.25	2.00	2.00	
		Date	05/26/2021	05/26/2021	02/26/2021	11/26/2020	11/26/2020	11/26/2020	08/26/2020	08/26/2020	
	Without optional redemption *	Average life	Years	10.22	10.24	9.96	10.02	9.75	9.85	9.59	9.33
		Date	11/12/2028	11/19/2028	08/09/2028	08/30/2028	05/23/2028	06/28/2028	03/26/2028	12/23/2027	
Final Maturity	Years	17.26	17.26	17.26	17.26	17.26	17.26	17.26	17.26		
	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		% CE	% CE
Series A	91.90%	180,333,997.54	14.98%	95.95%	1,295,300,000.00	5.20%
Series B	4.10%	8,045,373.59	10.88%	2.05%	27,700,000.00	3.15%
Series C	4.00%	7,849,143.00	6.88%	2.00%	27,000,000.00	1.15%
Issue of Bonds		196,228,514.13			1,350,000,000.00	
Reserve Fund	6.88%	13,500,000.00		1.15%	15,525,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	13,947,213.46	-0.549%	
Servicer ppal collect not yet credited	710,821.55		
Servicer ints collect not yet credited	21,596.19		
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	5,361	14,973	
Principal			
Principal outstanding	196,376,858.80	1,350,011,122.77	
Average loan	36,630.64	90,163.03	
Minimum	22.21	23,621.12	
Maximum	166,192.52	295,941.28	
Interest rate			
Weighted average (wac)	0.44%	3.25%	
Minimum	0.16%	2.41%	
Maximum	3.54%	5.00%	
Final maturity			
Weighted average (WARM) (months)	128	277	
Minimum	05/30/2018	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%	4.43	7.04	0.04	6.97
10.01 - 20%	14.45	15.45	0.56	17.00
20.01 - 30%	20.81	25.34	2.28	25.68
30.01 - 40%	27.94	34.74	5.08	35.51
40.01 - 50%	25.61	44.49	8.60	45.30
50.01 - 60%	6.14	53.15	13.22	55.28
60.01 - 70%	0.22	63.71	17.50	65.25
70.01 - 80%	0.18	75.71	25.24	75.87
80.01 - 90%	0.14	85.65	21.50	83.30
90.01 - 100%	0.03	95.76	5.99	94.63
100.01 - 110%	0.04	108.66		
Weighted average (WALTV)	32.66		67.83	
Minimum	0.02		0.08	
Maximum	108.66		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)	0.21%	0.25%	0.25%	0.32%	0.49%
Annual Percentage Rate (CPR)	2.48%	3.00%	2.94%	3.75%	5.71%

Geographic distribution		
	Current	At constitution date
Andalucia	10.15%	9.70%
Aragon	1.38%	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	2.47%	2.61%
Castilla-La Mancha	2.61%	2.39%
Castilla-Leon	4.65%	4.86%
Catalonia	23.96%	21.63%
Extremadura	0.34%	0.52%
Galicia	3.49%	3.28%
La Rioja	0.23%	0.34%
Madrid	26.08%	28.89%
Melilla		0.00%
Murcia	1.55%	1.67%
Navarra	0.52%	0.50%
Valencia	7.18%	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	76	18,305.07	426.25	0.00	18,731.32	2.24	3,036,236.76	3,054,968.08	44.89	28.84
from > 1 to = 2 months	11	7,838.12	223.49	0.00	8,061.61	0.97	456,157.32	464,218.93	6.82	26.96
from > 2 to = 3 months	8	9,468.39	473.83	0.00	9,942.22	1.19	500,270.50	510,212.72	7.50	34.33
from > 3 to = 6 months	3	5,193.73	179.37	0.00	5,373.10	0.64	176,583.51	181,956.61	2.67	32.78
from > 6 to < 12 months	10	23,507.11	1,593.18	0.00	25,100.29	3.01	307,270.22	332,370.51	4.88	32.86
from = 12 to < 18 months	6	29,461.74	972.02	0.00	30,433.76	3.65	110,726.25	141,160.01	2.07	24.28
from = 18 to < 24 months	5	48,377.65	2,254.04	0.00	50,631.69	6.07	221,655.41	272,287.10	4.00	33.28
from = 2 years	32	616,747.37	69,787.43	0.00	686,534.80	82.24	1,162,212.64	1,848,747.44	27.16	42.65
Subtotal	151	758,899.18	75,909.61	0.00	834,808.79	100.00	5,971,112.61	6,805,921.40	100.00	32.26
<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	151	758,899.18	75,909.61	0.00	834,808.79		5,971,112.61	6,805,921.40		32.26

Additional information