

**Brief report**

**Date:** 12/31/2018  
**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  
 Soci ete G n rale  
 Soci ete G n rale

**Underwriters**

Morgan Stanley  
 Soci ete G n rale  
 Fortis Bank  
 Ahorro Corporaci n Financiera  
 Bear Stearns  
 EBN Banco  
 Banco Santander

**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 Auditor**

KPMG Auditores

**Issued securities: Asset-Backed Bonds**

Bonds issue											
Series	ISIN Code	Issue date	N� 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	13,409.61	100,000.00	Floating	0.0000%	08/26/2038	02/26/2019	Aa1	Aaa
				173,694,678.33	1,295,300,000.00	3-M Euribor+0.230%	02/26/2019	Quarterly	"Pass-Through"	AAA	AAA
				13.41%		26.Feb/May/Aug/Nov	0.000000 Gross	26.Feb/May/Aug/Nov			
							0.000000 Net				
Series B	ES0313546014	09/30/2003	277	27,975.33	100,000.00	Floating	0.2840%	08/26/2038	To be determined	Aa1	A2 A+
				7,749,166.41	27,700,000.00	3-M Euribor+0.600%	02/26/2019	Quarterly	"Pass-Through"	AA	AA
				27.98%		26.Feb/May/Aug/Nov	20.303873 Gross	26.Feb/May/Aug/Nov	Pro rata		
							16.446137 Net		deferred start /		
									Secuential		
Series C	ES0313546022	09/30/2003	270	28,000.60	100,000.00	Floating	1.0340%	08/26/2038	To be determined	A1	Baa3
				7,560,162.00	27,000,000.00	3-M Euribor+1.350%	02/26/2019	Quarterly	"Pass-Through"	AA	BBB+
				28.00%		26.Feb/May/Aug/Nov	73.990030 Gross	26.Feb/May/Aug/Nov	Pro rata		
							59.931924 Net		deferred start /		
									Secuential		
Total				189,004,006.74	1,350,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date													
Series	Option	Average life	Years	% Monthly CPR (SMM)									
				0.08	0.17	0.25	0.34	0.43	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	2.14	1.95	1.93	1.73	1.72	1.70	1.51	1.50		
		Date	01/16/2021	11/05/2020	10/29/2020	08/18/2020	08/13/2020	08/07/2020	05/29/2020	05/25/2020			
		Final Maturity	Years	2.50	2.25	2.25	2.00	2.00	2.00	1.75	1.75		
	Without optional redemption *	Average life	Years	4.80	4.59	4.41	4.21	4.06	3.88	3.74	3.60		
		Date	05/26/2021	02/26/2021	02/26/2021	11/26/2020	11/26/2020	11/26/2020	08/26/2020	08/26/2020			
		Final Maturity	Years	09/12/2023	06/26/2023	04/23/2023	02/11/2023	12/15/2022	10/11/2022	08/21/2022	07/03/2022		
Series B	With optional redemption *	Average life	Years	2.14	1.95	1.93	1.73	1.72	1.70	1.51	1.50		
		Date	01/16/2021	11/05/2020	10/29/2020	08/18/2020	08/13/2020	08/07/2020	05/29/2020	05/25/2020			
		Final Maturity	Years	2.50	2.25	2.25	2.00	2.00	2.00	1.75	1.75		
	Without optional redemption *	Average life	Years	9.33	9.29	8.99	8.97	8.67	8.66	8.37	8.08		
		Date	03/23/2028	03/09/2028	11/20/2027	11/11/2027	07/28/2027	07/23/2027	04/08/2027	12/24/2026			
		Final Maturity	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 C	With optional redemption *	Average life	Years	2.14	1.95	1.93	1.73	1.72	1.70	1.51	1.50		
		Date	01/16/2021	11/05/2020	10/29/2020	08/18/2020	08/13/2020	08/07/2020	05/29/2020	05/25/2020			
		Final Maturity	Years	2.50	2.25	2.25	2.00	2.00	2.00	1.75	1.75		
	Without optional redemption *	Average life	Years	10.29	10.33	10.07	10.15	9.89	10.02	9.77	9.52		
		Date	03/09/2029	03/24/2029	12/17/2028	01/16/2029	10/14/2028	11/28/2028	08/30/2028	06/01/2028			
		Final Maturity	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		% CE
Series A	91.90%	173,694,678.33	15.24%	95.95%	1,295,300,000.00	5.20%
Series B	4.10%	7,749,166.41	11.14%	2.05%	27,700,000.00	3.15%
Series C	4.00%	7,560,162.00	7.14%	2.00%	27,000,000.00	1.15%
Issue of Bonds		189,004,006.74			1,350,000,000.00	
Reserve Fund	7.14%	13,500,000.00		1.15%	15,525,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	16,665,056.36	-0.549%	
Servicer ppal collect not yet credited	1,571,492.74		
Servicer ints collect not yet credited	26,681.87		
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	5,232	14,973	
Principal			
Principal outstanding	185,577,746.39	1,350,011,122.77	
Average loan	35,469.75	90,163.03	
Minimum	42.40	23,621.12	
Maximum	162,348.19	295,941.28	
Interest rate			
Weighted average (wac)	0.45%	3.25%	
Minimum	0.16%	2.41%	
Maximum	3.53%	5.00%	
Final maturity			
Weighted average (WARM) (months)	125	277	
Minimum	01/03/2019	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%	4.66	6.92	0.04	6.97
10.01 - 20%	14.64	15.34	0.56	17.00
20.01 - 30%	23.30	25.43	2.28	25.68
30.01 - 40%	29.39	34.69	5.08	35.51
40.01 - 50%	24.35	44.16	8.60	45.30
50.01 - 60%	3.66	52.52	13.22	55.28
60.01 - 70%			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)	31.36		67.83	
Minimum	0.03		0.08	
Maximum	58.92		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)	0.80%	0.45%	0.34%	0.31%	0.49%
Annual Percentage Rate (CPR)	9.18%	5.30%	4.00%	3.70%	5.69%

Geographic distribution		
	Current	At constitution date
Andalucia	10.10%	9.70%
Aragon	1.36%	1.73%
Asturias	2.30%	2.04%
Balearic Islands	1.81%	1.72%
Basque Country	7.15%	6.87%
Canary Islands	4.16%	3.86%
Cantabria	2.49%	2.61%
Castilla-La Mancha	2.62%	2.39%
Castilla-Leon	4.67%	4.86%
Catalonia	24.15%	21.63%
Extremadura	0.35%	0.52%
Galicia	3.52%	3.28%
La Rioja	0.23%	0.34%
Madrid	25.93%	28.89%
Melilla		0.00%
Murcia	1.52%	1.67%
Navarra	0.52%	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	80	20,292.18	525.05	0.00	20,817.23	2.35	3,129,964.04	3,150,781.27	46.46	25.61	
from > 1 to = 2 months	15	8,210.78	279.53	0.00	8,490.31	0.96	551,444.72	559,935.03	8.26	27.33	
from > 2 to = 3 months	6	8,289.40	250.94	0.00	8,540.34	0.96	343,057.49	351,597.83	5.18	24.64	
from > 3 to = 6 months	4	5,783.67	373.25	0.00	6,156.92	0.70	146,537.01	152,693.93	2.25	36.70	
from > 6 to < 12 months	4	8,982.47	667.80	0.00	9,650.27	1.09	136,095.20	145,745.47	2.15	35.90	
from = 12 to < 18 months	8	29,575.78	1,540.94	0.00	31,116.72	3.52	214,312.41	245,429.13	3.62	29.39	
from = 18 to < 24 months	3	42,508.19	1,093.69	0.00	43,601.88	4.93	145,686.29	189,288.17	2.79	30.02	
from ≥ 2 years	36	683,811.47	73,056.08	0.00	756,867.55	85.50	1,228,720.24	1,985,587.79	29.28	42.27	
	Subtotal	156	807,453.94	77,787.28	0.00	885,241.22	100.00	5,895,817.40	6,781,058.62	100.00	29.79
Total		156	807,453.94	77,787.28	0.00	885,241.22		5,895,817.40	6,781,058.62		