

Brief report

Date: 03/31/2019
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

Underwriters

Morgan Stanley
 Société Générale
 Fortis Bank
 Ahorro Corporación 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	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	12,806.13	100,000.00	Floating	0.0000%	08/26/2038	05/27/2019	Aa1	Aaa
		12,953	165,877,801.89	1,295,300,000.00	3-M Euribor+0.230%	05/27/2019	Quarterly	"Pass-Through"	AAA	AAA
			12.81%		26.Feb/May/Aug/Nov	0.000000 Gross	26.Feb/May/Aug/Nov			
						0.000000 Net				
Series B	ES0313546014	09/30/2003	26,716.34	100,000.00	Floating	0.2900%	08/26/2038	To be determined	Aa1	A2 A+
		277	7,400,426.18	27,700,000.00	3-M Euribor+0.600%	05/27/2019	Quarterly	"Pass-Through"	AA	
			26.72%		26.Feb/May/Aug/Nov	19.369347 Gross	26.Feb/May/Aug/Nov	Pro rata		
						15.689171 Net		deferred start /		
								Securitial		
Series C	ES0313546022	09/30/2003	26,740.47	100,000.00	Floating	1.0400%	08/26/2038	To be determined	A1	Baa3
		270	7,219,926.90	27,000,000.00	3-M Euribor+1.350%	05/27/2019	Quarterly	"Pass-Through"	AA	BBB+
			26.74%		26.Feb/May/Aug/Nov	69.525222 Gross	26.Feb/May/Aug/Nov	Pro rata		
						56.315430 Net		deferred start /		
								Securitial		
Total			180,498,154.97	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)							Final Maturity
				0.08	0.17	0.25	0.34	0.43	0.51	0.60	
				% 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	1.96	1.76	1.74	1.54	1.53	1.52	1.32	1.31
		Date		02/08/2021	11/28/2020	11/23/2020	09/10/2020	09/06/2020	09/02/2020	06/22/2020	06/19/2020
		Final Maturity	Years	2.25	2.00	2.00	1.75	1.75	1.75	1.50	1.50
	Without optional redemption *	Average life	Years	4.68	4.49	4.32	4.13	3.98	3.80	3.66	3.53
		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	10/28/2023	08/24/2023	06/22/2023	04/13/2023	02/15/2023	12/13/2022	10/24/2022	09/07/2022
Series B	With optional redemption *	Average life	Years	1.96	1.76	1.74	1.54	1.53	1.52	1.32	1.31
		Date		02/08/2021	11/28/2020	11/23/2020	09/10/2020	09/06/2020	09/02/2020	06/22/2020	06/19/2020
		Final Maturity	Years	2.25	2.00	2.00	1.75	1.75	1.75	1.50	1.50
	Without optional redemption *	Average life	Years	9.65	9.37	9.08	8.80	8.81	8.53	8.25	8.25
		Date		10/19/2028	07/08/2028	03/25/2028	03/25/2028	12/13/2027	12/17/2027	09/05/2027	05/27/2027
		Final Maturity	Years	12.76	12.50	12.50	12.25	12.01	11.76	11.50	11.50
Series C	With optional redemption *	Average life	Years	1.96	1.76	1.74	1.54	1.53	1.52	1.32	1.31
		Date		02/08/2021	11/28/2020	11/23/2020	09/10/2020	09/06/2020	09/02/2020	06/22/2020	06/19/2020
		Final Maturity	Years	2.25	2.00	2.00	1.75	1.75	1.75	1.50	1.50
	Without optional redemption *	Average life	Years	10.71	10.45	10.20	10.31	10.07	10.23	10.00	9.76
		Date		11/07/2029	08/06/2029	05/06/2029	06/16/2029	03/20/2029	05/16/2029	02/21/2029	11/27/2028
		Final Maturity	Years	16.76	16.76	16.76	16.76	16.76	16.76	16.76	16.76
		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%	165,877,801.89	15.58%	95.95%	1,295,300,000.00	5.20%
Series B	4.10%	7,400,426.18	11.48%	2.05%	27,700,000.00	3.15%
Series C	4.00%	7,219,926.90	7.48%	2.00%	27,000,000.00	1.15%
Issue of Bonds		180,498,154.97			1,350,000,000.00	
Reserve Fund	7.48%	13,500,000.00		1.15%	15,525,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	16,347,421.30	-0.549%	
Servicer ppal collect not yet credited	1,114,596.81		
Servicer ints collect not yet credited	34,525.51		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		13,500,000.00	0.690%
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	5,123	14,973	
Principal			
Principal outstanding	177,965,728.29	1,350,011,122.77	
Average loan	34,738.58	90,163.03	
Minimum	41.17	23,621.12	
Maximum	159,461.66	295,941.28	
Interest rate			
Weighted average (wac)	0.46%	3.25%	
Minimum	0.16%	2.41%	
Maximum	3.53%	5.00%	
Final maturity			
Weighted average (WARM) (months)	123	277	
Minimum	04/05/2019	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
0.01 - 10%	4.93	6.91	0.04
10.01 - 20%	15.08	15.29	0.56
20.01 - 30%	24.67	25.52	2.28
30.01 - 40%	29.34	34.76	5.08
40.01 - 50%	23.02	43.95	8.60
50.01 - 60%	2.96	52.16	13.22
60.01 - 70%			55.28
70.01 - 80%			65.25
80.01 - 90%			75.87
90.01 - 100%			83.30
			94.63
Weighted average (WALTV)	30.80		67.83
Minimum	0.02		0.08
Maximum	58.08		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)	0.49%	0.35%	0.41%	0.33%	0.49%
Annual Percentage Rate (CPR)	5.71%	4.12%	4.79%	3.85%	5.67%

Geographic distribution

	Current	At constitution date
Andalucia	10.13%	9.70%
Aragon	1.38%	1.73%
Asturias	2.28%	2.04%
Balearic Islands	1.81%	1.72%
Basque Country	7.13%	6.87%
Canary Islands	4.16%	3.86%
Cantabria	2.49%	2.61%
Castilla-La Mancha	2.64%	2.39%
Castilla-Leon	4.68%	4.86%
Catalonia	24.28%	21.63%
Extremadura	0.35%	0.52%
Galicia	3.50%	3.28%
La Rioja	0.23%	0.34%
Madrid	25.76%	28.89%
Melilla		0.00%
Murcia	1.51%	1.67%
Navarra	0.49%	0.50%
Valencia	7.15%	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	75	18,191.87	414.78	0.00	18,606.65	2.13	2,899,847.78	2,918,454.43	45.38	26.69
from > 1 to = 2 months	11	6,242.10	187.14	0.00	6,429.24	0.74	330,815.72	337,244.96	5.24	23.85
from > 2 to = 3 months	13	15,968.73	687.31	0.00	16,656.04	1.91	727,388.91	744,044.95	11.57	34.38
from > 3 to = 6 months	2	3,678.55	110.00	0.00	3,788.55	0.43	41,723.07	45,511.62	0.71	24.27
from > 6 to < 12 months	2	3,318.26	250.32	0.00	3,568.58	0.41	52,597.17	56,165.75	0.87	42.36
from = 12 to < 18 months	8	29,633.76	1,409.08	0.00	31,042.84	3.56	182,839.89	213,882.73	3.33	26.68
from = 18 to < 24 months	4	53,185.57	1,646.05	0.00	54,831.62	6.28	190,586.00	245,417.62	3.82	32.75
from ≥ 2 years	35	673,663.19	63,855.17	0.00	737,518.36	84.53	1,132,942.07	1,870,460.43	29.08	41.31
Subtotal	150	803,882.03	68,559.85	0.00	872,441.88	100.00	5,558,740.61	6,431,182.49	100.00	30.74
Total	150	803,882.03	68,559.85	0.00	872,441.88		5,558,740.61	6,431,182.49		

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