

**Brief report**

**Date:** 05/31/2019  
**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 Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current Original		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal) Next		Rating MOOD / SPOO Current Original	
		Series A ES0313546006	09/30/2003 12,953			12,242.43 158,576,195.79 12.24%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	0.0000% 08/26/2019 0.000000 Gross 0.000000 Net
Series B ES0313546014	09/30/2003 277	25,540.34 7,074,674.18 25.54%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	0.2900% 08/26/2019 18.722488 Gross 15.165215 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Aa1 AA	A2 A+
Series C ES0313546022	09/30/2003 270	25,563.41 6,902,120.70 25.56%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	1.0400% 08/26/2019 67.203365 Gross 54.434726 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A1 AA	Baa3 BBB+
Total		172,552,990.67	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											
		% 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	1.58	1.57	1.56	1.35	1.34	1.33	1.13	1.12
		Final Maturity	Years	12/23/2020	12/18/2020	12/14/2020	09/30/2020	09/27/2020	09/24/2020	07/12/2020	07/10/2020
	Without optional redemption *	Average life	Years	4.58	4.40	4.20	4.04	3.89	3.72	3.59	3.46
		Final Maturity	Years	12/22/2023	10/18/2023	08/07/2023	06/10/2023	04/16/2023	02/12/2023	12/25/2022	11/09/2022
Series B	With optional redemption *	Average life	Years	1.58	1.57	1.56	1.35	1.34	1.33	1.13	1.12
		Final Maturity	Years	12/23/2020	12/18/2020	12/14/2020	09/30/2020	09/27/2020	09/24/2020	07/12/2020	07/10/2020
	Without optional redemption *	Average life	Years	9.72	9.45	9.47	9.20	8.93	8.96	8.69	8.42
		Final Maturity	Years	02/10/2029	11/04/2028	11/10/2028	08/04/2028	04/27/2028	05/10/2028	01/31/2028	10/25/2027
Series C	With optional redemption *	Average life	Years	1.58	1.57	1.56	1.35	1.34	1.33	1.13	1.12
		Final Maturity	Years	12/23/2020	12/18/2020	12/14/2020	09/30/2020	09/27/2020	09/24/2020	07/12/2020	07/10/2020
	Without optional redemption *	Average life	Years	10.80	10.56	10.70	10.48	10.25	10.44	10.23	10.01
		Final Maturity	Years	03/12/2030	12/16/2029	02/03/2030	11/13/2029	08/23/2029	11/01/2029	08/14/2029	05/27/2029

\* 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		% CE		At issue date	
Series A	91.90%	158,576,195.79	15.92%	95.95%	1,295,300,000.00	5.20%
Series B	4.10%	7,074,674.18	11.82%	2.05%	27,700,000.00	3.15%
Series C	4.00%	6,902,120.70	7.82%	2.00%	27,000,000.00	1.15%
Issue of Bonds		172,552,990.67			1,350,000,000.00	
Reserve Fund	7.82%	13,500,000.00	1.15%		15,525,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	13,923,971.05	-0.549%	
Servicer ppal collect not yet credited	669,649.95		
Servicer ints collect not yet credited	19,796.60		
<b>Liabilities</b>	<b>Available</b>	<b>Balance</b>	<b>Interest</b>
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	5,051	14,973	
Principal			
Principal outstanding	172,742,955.58	1,350,011,122.77	
Average loan	34,199.75	90,163.03	
Minimum	38.89	23,621.12	
Maximum	157,535.98	295,941.28	
Interest rate			
Weighted average (wac)	0.47%	3.25%	
Minimum	0.22%	2.41%	
Maximum	3.53%	5.00%	
Final maturity			
Weighted average (WARM) (months)	121	277	
Minimum	06/05/2019	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	% LTV
0.01 - 10%	5.32	6.98	0.04	6.97
10.01 - 20%	15.24	15.33	0.56	17.00
20.01 - 30%	25.35	25.51	2.28	25.68
30.01 - 40%	29.63	34.82	5.08	35.51
40.01 - 50%	21.84	43.82	8.60	45.30
50.01 - 60%	2.62	51.84	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)	30.42		67.83	
Minimum	0.02		0.08	
Maximum	57.52		98.81	

# BANKINTER 6 Fondo de Titulación de Activos

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### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.40%	0.47%	0.47%	0.36%	0.48%
Annual Percentage Rate (CPR)	4.74%	5.47%	5.47%	4.28%	5.66%

### Geographic distribution

	Current	At constitution date
Andalucia	10.18%	9.70%
Aragon	1.39%	1.73%
Asturias	2.23%	2.04%
Balearic Islands	1.83%	1.72%
Basque Country	7.14%	6.87%
Canary Islands	4.12%	3.86%
Cantabria	2.49%	2.61%
Castilla-La Mancha	2.59%	2.39%
Castilla-Leon	4.71%	4.86%
Catalonia	24.28%	21.63%
Extremadura	0.35%	0.52%
Galicia	3.53%	3.28%
La Rioja	0.24%	0.34%
Madrid	25.79%	28.89%
Melilla		0.00%
Murcia	1.52%	1.67%
Navarra	0.49%	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	79	19,245.47	439.65	0.00	19,685.12	2.21	2,849,060.41	2,868,745.53	47.74	23.99	
from > 1 to = 2 months	10	7,063.44	218.33	0.00	7,281.77	0.82	387,785.04	395,066.81	6.57	25.87	
from > 2 to = 3 months	7	9,360.83	395.97	0.00	9,756.80	1.10	354,194.28	363,951.08	6.06	29.50	
from > 3 to = 6 months	2	2,039.85	73.71	0.00	2,113.56	0.24	21,861.67	23,975.23	0.40	21.87	
from > 6 to < 12 months	4	9,200.44	441.86	0.00	9,642.30	1.08	86,307.19	95,949.49	1.60	30.68	
from = 12 to < 18 months	3	13,647.27	588.54	0.00	14,235.81	1.60	68,351.96	82,587.77	1.37	26.38	
from = 18 to < 24 months	7	47,020.83	1,715.52	0.00	48,736.35	5.48	172,078.60	220,814.95	3.67	28.20	
from ≥ 2 years	34	712,531.54	65,165.74	0.00	777,697.28	87.47	1,180,486.12	1,958,183.40	32.59	41.77	
	Subtotal	146	820,109.67	69,039.32	0.00	889,148.99	100.00	5,120,125.27	6,009,274.26	100.00	28.73
Total	146	820,109.67	69,039.32	0.00	889,148.99		5,120,125.27	6,009,274.26			

#### Additional information