

BANKINTER 6 Fondo de Titulización de Activos



Brief report

Date: 06/30/2019
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	08/26/2038 Quarterly 26.Feb/May/Aug/Nov
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													
Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)									
				1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00		
Series A	With optional redemption *	Average life	1.58	1.57	1.56	1.35	1.34	1.33	1.13	1.12	1.12		
		Final Maturity	12/23/2020	12/18/2020	12/14/2020	09/30/2020	09/27/2020	09/24/2020	07/12/2020	07/10/2020	07/10/2020		
		Final Maturity	1.76	1.76	1.76	1.50	1.50	1.50	1.25	1.25	1.25		
	Without optional redemption *	Average life	4.58	4.40	4.20	4.04	3.89	3.72	3.59	3.46	3.46		
		Final Maturity	12/22/2023	10/18/2023	08/07/2023	06/10/2023	04/16/2023	02/12/2023	12/25/2022	11/09/2022	11/09/2022		
		Final Maturity	11.51	11.26	11.01	10.76	10.51	10.01	9.76	9.51	9.51		
Series B	With optional redemption *	Average life	1.58	1.57	1.56	1.35	1.34	1.33	1.13	1.12	1.12		
		Final Maturity	12/23/2020	12/18/2020	12/14/2020	09/30/2020	09/27/2020	09/24/2020	07/12/2020	07/10/2020	07/10/2020		
		Final Maturity	1.76	1.76	1.76	1.50	1.50	1.50	1.25	1.25	1.25		
	Without optional redemption *	Average life	9.72	9.45	9.47	9.20	8.93	8.96	8.69	8.42	8.42		
		Final Maturity	02/10/2029	11/04/2028	11/10/2028	08/04/2028	04/27/2028	05/10/2028	01/31/2028	10/25/2027	10/25/2027		
		Final Maturity	12.51	12.26	12.01	12.01	11.76	11.51	11.26	11.26	11.26		
Series C	With optional redemption *	Average life	1.58	1.57	1.56	1.35	1.34	1.33	1.13	1.12	1.12		
		Final Maturity	12/23/2020	12/18/2020	12/14/2020	09/30/2020	09/27/2020	09/24/2020	07/12/2020	07/10/2020	07/10/2020		
		Final Maturity	1.76	1.76	1.76	1.50	1.50	1.50	1.25	1.25	1.25		
	Without optional redemption *	Average life	10.80	10.56	10.70	10.48	10.25	10.44	10.23	10.01	10.01		
		Final Maturity	03/12/2030	12/16/2029	02/03/2030	11/13/2029	08/23/2029	11/01/2029	08/14/2029	05/27/2029	05/27/2029		
		Final Maturity	16.51	16.51	16.51	16.51	16.51	16.51	16.51	16.51	16.51		

* 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	% CE		At issue date		
		% CE	% CE	% CE	% CE	
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	
		Balance	Interest
Treasury Account		16,279,885.82	-0.549%
Servicer ppal collect not yet credited		760,669.46	
Servicer ints collect not yet credited		25,746.79	
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	Count
Count		5,013	14,973
Principal			
Principal outstanding	170,365,347.28		1,350,011,122.77
Average loan	33,984.71		90,163.03
Minimum	14.77		23,621.12
Maximum	156,572.74		295,941.28
Interest rate			
Weighted average (wac)	0.48%		3.25%
Minimum	0.22%		2.41%
Maximum	3.53%		5.00%
Final maturity			
Weighted average (WARM) (months)	120		277
Minimum	07/01/2019		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%	5.39	6.94	0.04	6.97
10.01 - 20%	15.47	15.34	0.56	17.00
20.01 - 30%	25.61	25.50	2.28	25.68
30.01 - 40%	29.74	34.82	5.08	35.51
40.01 - 50%	21.41	43.75	8.60	45.30
50.01 - 60%	2.38	51.67	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)	30.23		67.83	
Minimum	0.01		0.08	
Maximum	57.23		98.81	

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information

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Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.34%	0.42%	0.38%	0.37%	0.48%
Annual Percentage Rate (CPR)	4.06%	4.92%	4.52%	4.30%	5.66%

Geographic distribution

	Current	At constitution date
Andalucia	10.16%	9.70%
Aragon	1.39%	1.73%
Asturias	2.23%	2.04%
Balearic Islands	1.84%	1.72%
Basque Country	7.15%	6.87%
Canary Islands	4.13%	3.86%
Cantabria	2.49%	2.61%
Castilla-La Mancha	2.56%	2.39%
Castilla-Leon	4.70%	4.86%
Catalonia	24.39%	21.63%
Extremadura	0.35%	0.52%
Galicia	3.54%	3.28%
La Rioja	0.24%	0.34%
Madrid	25.70%	28.89%
Melilla		0.00%
Murcia	1.52%	1.67%
Navarra	0.49%	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	83	21,622.31	600.50	0.00	22,222.81	2.50	2,714,109.32	2,736,332.13	45.95	26.85	
from > 1 to = 2 months	8	6,268.00	273.51	0.00	6,541.51	0.74	400,581.56	407,123.07	6.84	28.84	
from > 2 to = 3 months	8	10,393.14	427.10	0.00	10,820.24	1.22	443,823.35	454,643.59	7.63	27.38	
from > 3 to = 6 months	2	2,137.75	73.68	0.00	2,211.43	0.25	21,404.32	23,615.75	0.40	21.55	
from > 6 to < 12 months	3	7,423.38	318.65	0.00	7,742.03	0.87	55,840.75	63,582.78	1.07	26.51	
from = 12 to < 18 months	4	16,242.25	756.58	0.00	16,998.83	1.91	96,849.88	113,848.71	1.91	29.50	
from = 18 to < 24 months	6	36,713.54	1,515.08	0.00	38,228.62	4.30	158,640.94	196,869.56	3.31	29.03	
from ≥ 2 years	34	718,973.62	64,958.77	0.00	783,932.39	88.21	1,174,893.86	1,958,826.25	32.89	41.42	
	Subtotal	148	819,773.99	68,923.87	0.00	888,697.86	100.00	5,066,143.98	5,954,841.84	100.00	30.68
Total	148	819,773.99	68,923.87	0.00	888,697.86		5,066,143.98	5,954,841.84			

Additional information