

# BANKINTER 6 Fondo de Titulización de Activos

## Brief report

Date: 07/31/2019  
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	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	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	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	
		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	
		Final Maturity	1.76	1.76	1.76	1.50	1.50	1.50	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	
		Final Maturity	11/51	10/18/2023	08/07/2023	06/10/2023	04/16/2023	02/12/2023	12/25/2022	11/09/2022	
		Final Maturity	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	1.58	1.57	1.56	1.35	1.34	1.33	1.13	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	
		Final Maturity	1.76	1.76	1.76	1.50	1.50	1.50	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	
		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	
		Final Maturity	12.51	12.26	12.01	12.01	11.76	11.51	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	
		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	
		Final Maturity	1.76	1.76	1.76	1.50	1.50	1.50	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	
		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	
		Final Maturity	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		At issue date		
	% CE	% CE	% CE	% CE	
Series A	91.90%	158,576,195.79	15.92%	95.95%	1,295,300,000.00
Series B	4.10%	7,074,674.18	11.82%	2.05%	27,700,000.00
Series C	4.00%	6,902,120.70	7.82%	2.00%	27,000,000.00
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	18,775,842.96	-0.549%	
Servicer ppal collect not yet credited	828,817.58		
Servicer ints collect not yet credited	19,697.89		
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	4,983	14,973	
Principal			
Principal outstanding	167,864,083.24	1,350,011,122.77	
Average loan	33,687.35	90,163.03	
Minimum	31.47	23,621.12	
Maximum	155,609.24	295,941.28	
Interest rate			
Weighted average (wac)	0.48%	3.25%	
Minimum	0.21%	2.41%	
Maximum	3.53%	5.00%	
Final maturity			
Weighted average (WARM) (months)	120	277	
Minimum	08/02/2019	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%	5.47	6.91	0.04	6.97
10.01 - 20%	15.58	15.31	0.56	17.00
20.01 - 30%	26.19	25.50	2.28	25.68
30.01 - 40%	29.63	34.83	5.08	35.51
40.01 - 50%	21.00	43.68	8.60	45.30
50.01 - 60%	2.13	51.56	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)	30.03		67.83	
Minimum	0.02		0.08	
Maximum	56.95		98.81	

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### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.44%	0.40%	0.40%	0.38%	0.48%
Annual Percentage Rate (CPR)	5.21%	4.67%	4.69%	4.51%	5.65%

### Geographic distribution

	Current	At constitution date
Andalucia	10.15%	9.70%
Aragon	1.38%	1.73%
Asturias	2.23%	2.04%
Balearic Islands	1.85%	1.72%
Basque Country	7.16%	6.87%
Canary Islands	4.15%	3.86%
Cantabria	2.47%	2.61%
Castilla-La Mancha	2.57%	2.39%
Castilla-Leon	4.71%	4.86%
Catalonia	24.40%	21.63%
Extremadura	0.35%	0.52%
Galicia	3.49%	3.28%
La Rioja	0.24%	0.34%
Madrid	25.71%	28.89%
Melilla		0.00%
Murcia	1.52%	1.67%
Navarra	0.47%	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	68	17,084.29	348.64	0.00	17,432.93	1.94	2,416,451.07	2,433,884.00	42.92	25.53	
from > 1 to = 2 months	7	5,123.54	231.68	0.00	5,355.22	0.60	308,347.89	313,703.11	5.53	36.42	
from > 2 to = 3 months	7	9,260.45	440.99	0.00	9,701.44	1.08	429,093.07	438,794.51	7.74	28.54	
from > 3 to = 6 months	4	5,482.45	223.69	0.00	5,706.14	0.64	148,582.51	154,288.65	2.72	24.42	
from > 6 to < 12 months	3	7,860.88	298.80	0.00	8,159.68	0.91	54,957.22	63,116.90	1.11	26.31	
from = 12 to < 18 months	4	16,623.69	776.54	0.00	17,400.23	1.94	95,763.83	113,164.06	2.00	29.32	
from = 18 to < 24 months	6	37,227.34	1,552.66	0.00	38,780.00	4.32	156,900.49	195,680.49	3.45	28.86	
from ≥ 2 years	34	729,605.25	65,462.77	0.00	795,068.02	88.58	1,163,447.39	1,958,515.41	34.53	41.41	
	Subtotal	133	828,267.89	69,335.77	0.00	897,603.66	100.00	4,773,543.47	5,671,147.13	100.00	30.49
Total	133	828,267.89	69,335.77	0.00	897,603.66		4,773,543.47	5,671,147.13			

#### Additional information