

# BANKINTER 6 Fondo de Titulización de Activos



## Brief report

Date: 10/31/2019  
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			11,744.74 152,129,617.22 11.74%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	0.0000% 11/26/2019 0.000000 Gross 0.000000 Net
Series B ES0313546014	09/30/2003 277	24,502.05 6,787,067.85 24.50%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	0.1820% 11/26/2019 11,396176 Gross 9.230903 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Aa1 (sf) AA (sf)	A2 A+ AA (sf)
Series C ES0313546022	09/30/2003 270	24,524.18 6,621,528.60 24.52%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	0.9320% 11/26/2019 58.411147 Gross 47.313029 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A1 (sf) AA (sf)	Baa3 BBB+
Total		165,538,213.67	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)									
				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	01/09/2021	01/06/2021	01/02/2021	10/18/2020	10/15/2020	10/13/2020	10/11/2020	07/27/2020		
		Final Maturity	Years	1.51	1.51	1.51	1.25	1.25	1.25	1.25	1.00		
	Without optional redemption *	Average life	Years	02/14/2024	12/19/2023	10/03/2023	08/08/2023	08/16/2023	04/29/2023	02/25/2023	01/11/2023		
		Final Maturity	Years	11.26	11.01	10.76	10.51	10.26	10.01	9.51	9.26		
Series B	With optional redemption *	Average life	Years	01/09/2021	01/06/2021	01/02/2021	10/18/2020	10/15/2020	10/13/2020	10/11/2020	07/27/2020		
		Final Maturity	Years	1.51	1.51	1.51	1.25	1.25	1.25	1.25	1.00		
	Without optional redemption *	Average life	Years	06/06/2029	03/06/2029	03/22/2029	12/18/2028	09/15/2028	06/12/2028	07/04/2028	03/31/2028		
		Final Maturity	Years	12.26	12.01	11.76	11.76	11.51	11.26	11.01	11.01		
Series C	With optional redemption *	Average life	Years	01/09/2021	01/06/2021	01/02/2021	10/18/2020	10/15/2020	10/13/2020	10/11/2020	07/27/2020		
		Final Maturity	Years	1.51	1.51	1.51	1.25	1.25	1.25	1.25	1.00		
	Without optional redemption *	Average life	Years	07/19/2030	04/30/2030	07/01/2030	04/17/2030	02/01/2030	11/18/2029	02/12/2030	12/01/2029		
		Final Maturity	Years	16.26	16.26	16.26	16.26	16.26	16.26	16.26	16.26		

\* 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%	152,129,617.22	16.26%	95.95%	1,295,300,000.00
Series B	4.10%	6,787,067.85	12.16%	2.05%	27,700,000.00
Series C	4.00%	6,621,528.60	8.16%	2.00%	27,000,000.00
Issue of Bonds		165,538,213.67			1,350,000,000.00
Reserve Fund	8.16%	13,500,000.00	1.15%		15,525,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	18,186,623.43
Servicer ppal collect not yet credited	571,749.22		
Servicer ints collect not yet credited	18,160.04		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		13,500,000.00	0.580%
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	4,909	14,973	
Principal			
Principal outstanding	161,676,481.70	1,350,011,122.77	
Average loan	32,934.71	90,163.03	
Minimum	21.23	23,621.12	
Maximum	152,705.18	295,941.28	
Interest rate			
Weighted average (wac)	0.44%	3.25%	
Minimum	0.04%	2.41%	
Maximum	3.34%	5.00%	
Final maturity			
Weighted average (WARM) (months)	118	277	
Minimum	11/02/2019	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%	5.84	6.86	0.04	6.97
10.01 - 20%	15.85	15.31	0.56	17.00
20.01 - 30%	27.78	25.52	2.28	25.68
30.01 - 40%	30.56	35.12	5.08	35.51
40.01 - 50%	18.54	43.76	8.60	45.30
50.01 - 60%	1.43	51.19	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)	29.50		67.83	
Minimum	0.01		0.08	
Maximum	56.11		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.  
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#### Additional information

Europea de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 📠 +34 91 411 84 68 🌐 www.edt-sg.com ✉ info@edt-sg.com  
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

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Iberclear

### Treasury Account

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### Subordinated Loan

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### Swap

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Bankinter

### Fund Auditor

KPMG Auditores

### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.25%	0.19%	0.29%	0.37%	0.48%
Annual Percentage Rate (CPR)	3.00%	2.22%	3.45%	4.39%	5.60%

### Geographic distribution

	Current	At constitution date
Andalucia	10.12%	9.70%
Aragon	1.36%	1.73%
Asturias	2.23%	2.04%
Balearic Islands	1.86%	1.72%
Basque Country	7.18%	6.87%
Canary Islands	4.14%	3.86%
Cantabria	2.47%	2.61%
Castilla-La Mancha	2.57%	2.39%
Castilla-Leon	4.68%	4.86%
Catalonia	24.57%	21.63%
Extremadura	0.35%	0.52%
Galicia	3.50%	3.28%
La Rioja	0.23%	0.34%
Madrid	25.71%	28.89%
Melilla		0.00%
Murcia	1.49%	1.67%
Navarra	0.45%	0.50%
Valencia	7.08%	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	64	13,790.43	291.04	0.00	14,081.47	1.49	2,093,885.63	2,107,967.10	37.98	24.93	
from > 1 to = 2 months	14	10,994.19	326.59	0.00	11,320.78	1.20	603,075.42	614,396.20	11.07	27.08	
from > 2 to = 3 months	7	9,807.06	389.75	0.00	10,196.81	1.08	359,434.46	369,631.27	6.66	34.19	
from > 3 to = 6 months	3	3,415.77	77.93	0.00	3,493.70	0.37	21,964.31	25,458.01	0.46	7.20	
from > 6 to < 12 months	3	7,110.68	393.73	0.00	7,504.41	0.80	134,593.74	142,098.15	2.56	26.69	
from = 12 to < 18 months	4	20,233.16	563.77	0.00	20,796.93	2.20	88,235.51	109,032.44	1.96	24.86	
from = 18 to < 24 months	5	32,124.52	1,107.51	0.00	33,232.03	3.52	95,943.47	129,175.50	2.33	26.43	
from ≥ 2 years	36	774,930.33	67,690.12	0.00	842,620.45	89.33	1,209,231.08	2,051,851.53	36.97	41.00	
	Subtotal	136	872,406.14	70,840.44	0.00	943,246.58	100.00	4,606,363.62	5,549,610.20	100.00	29.80
Total	136	872,406.14	70,840.44	0.00	943,246.58		4,606,363.62	5,549,610.20			

### Additional information