BANKINTER 6 Fondo de Titulización de Activos

Brief report

Date: 04/30/2015
Currency: EUR

Date of constitution
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

Bond Underwriters and Placement Agents
Morgan Stanley
Société Générale
Fortis Bank
Ahorro Corporación S.V.
Bear Stearns
EBN Banco
Santander Central Hispano
Bankinter

Bond Paying Agent
Barclays Bank PLC

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Barclays Bank PLC

Subordinated Loan
Bankinter

Start-up Loan
Bankinter

Swap
Calyon

Assets Custodian
Bankinter

Fund Auditors
Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

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 Moody´s / S&P Current	 Original
Series A ES0313546006	09/30/2003 12,953	23,248.30 301,135,229.90 23.25%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	0.2740% 05/26/2015 15.75 Gross 12.60 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	05/26/2015 "Pass-Through"	Aa2sf AAsf	Aaa AAA
Series B ES0313546014	09/30/2003 277	48,500.95 13,434,763.15 48.50%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	0.6440% 05/26/2015 77.22 Gross 61.78 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A3sf BBBsf	A2 A+
Series C ES0313546022	09/30/2003 270	48,544.77 13,107,087.90 48.54%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	1.3940% 05/26/2015 167.30 Gross 133.84 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Ba1sf BBBsf	Baa3 BBB+
Total		327,677,080.95	1.350.000.000,00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)

			% Monthly CPR (SMM)	0,08	0,17	0,25	0,34	0,42	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	4.83	4.50	4.29	4.09	3.79	3.60	3.43	3.26
			Date	12/26/2019	08/27/2019	06/09/2019	03/28/2019	12/09/2018	10/03/2018	08/01/2018	05/31/2018
		Final Maturity	Years	7.01	6.50	6.25	6.01	5.50	5.25	5.00	4.75
			Date	02/26/2022	08/26/2021	05/26/2021	02/26/2021	08/26/2020	05/26/2020	02/26/2020	11/26/2019
	Without optional redemption *	Average life	Years	6.52	6.23	5.95	5.70	5.46	5.23	5.02	4.83
			Date	08/31/2021	05/17/2021	02/06/2021	11/05/2020	08/10/2020	05/20/2020	03/04/2020	12/23/2019
		Final Maturity	Years	20.76	20.76	20.76	20.76	20.76	20.76	20.76	20.76
			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
Series B	With optional redemption *	Average life	Years	4.83	4.50	4.29	4.09	3.79	3.60	3.43	3.26
			Date	12/26/2019	08/27/2019	06/09/2019	03/28/2019	12/09/2018	10/03/2018	08/01/2018	05/31/2018
		Final Maturity	Years	7.01	6.50	6.25	6.01	5.50	5.25	5.00	4.75
			Date	02/26/2022	08/26/2021	05/26/2021	02/26/2021	08/26/2020	05/26/2020	02/26/2020	11/26/2019
	Without optional redemption *	Average life	Years	6.52	6.23	5.95	5.70	5.46	5.23	5.02	4.83
			Date	08/31/2021	05/17/2021	02/06/2021	11/05/2020	08/10/2020	05/20/2020	03/04/2020	12/23/2019
		Final Maturity	Years	20.76	20.76	20.76	20.76	20.76	20.76	20.76	20.76
			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
Series C	With optional redemption *	Average life	Years	4.83	4.50	4.29	4.09	3.79	3.60	3.43	3.26
			Date	12/26/2019	08/27/2019	06/09/2019	03/28/2019	12/09/2018	10/03/2018	08/01/2018	05/31/2018
		Final Maturity	Years	7.01	6.50	6.25	6.01	5.50	5.25	5.00	4.75
			Date	02/26/2022	08/26/2021	05/26/2021	02/26/2021	08/26/2020	05/26/2020	02/26/2020	11/26/2019
	Without optional redemption *	Average life	Years	6.52	6.23	5.95	5.70	5.46	5.23	5.02	4.83
			Date	08/31/2021	05/17/2021	02/06/2021	11/05/2020	08/10/2020	05/20/2020	03/04/2020	12/23/2019
		Final Maturity	Years	20.76	20.76	20.76	20.76	20.76	20.76	20.76	20.76
			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	% CE		At issue date	% CE
Series A	91.90%	301,135,229.90	12.22%	95.95%	1,295,300,000.00	5.20%
Series B	4.10%	13,434,763.15	8.12%	2.05%	27,700,000.00	3.15%
Series C	4.00%	13,107,087.90	4.12%	2.00%	27,000,000.00	1.15%
Issue of Bonds		327,677,080.95			1,350,000,000.00	
Reserve Fund	4.12%	13,500,000.00		1.15%	15,525,000.00	

Other financial operations (current)

Assets		Balance	Interest
Treasury Account		20,989,724.64	0.040%
Servicer ppal collect not yet credited		1,056,571.54	
Servicer ints collect not yet credited		94,338.32	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		13,500,000.00	1.040%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans

General

	Current	At constitution date
Count	7,043	14,973
Principal		
Principal outstanding	320,554,279.79	1,350,011,122.77
Average loan	45,513.88	90,163.03
Minimum	59.71	23,621.12
Maximum	203,719.88	295,941.28
Interest rate		
Weighted average (wac)	1.03%	3.25%
Minimum	0.56%	2.41%
Maximum	4.17%	5.00%
Final maturity		
Weighted average (WARM) (months)	156	277
Minimum	05/04/2015	02/28/2005
Maximum	12/31/2035	12/22/2035
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR	100.00%	100.00%

LTV Distribution

	Current % Pool	 % LTV	At constitution date % Pool	 % LTV
0.01 - 10%	2.67	6.97	0.04	6.96
10.01 - 20%	8.41	15.58	0.56	17.00
20.01 - 30%	15.10	25.44	2.28	25.68
30.01 - 40%	19.13	35.28	5.08	35.51
40.01 - 50%	26.79	44.96	8.60	45.30
50.01 - 60%	22.35	54.59	13.22	55.28
60.01 - 70%	5.52	63.70	17.49	65.25
70.01 - 80%	0.04	70.98	25.23	75.87
80.01 - 90%			21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)		39.87		67.83
Minimum		0.05		0.08
Maximum		70.98		98.81

Additional information
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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.22%	0.20%	0.37%	0.29%	0.53%
Annual Percentage Rate (CPR)	2.60%	2.41%	4.36%	3.42%	6.20%

Geographic distribution

	Current	At constitution date
Andalucia	9.90%	9.70%
Aragon	1.50%	1.73%
Asturias	2.18%	2.04%
Balearic Islands	1.81%	1.72%
Basque Country	7.10%	6.87%
Canary Islands	4.10%	3.86%
Cantabria	2.52%	2.61%
Castilla-La Mancha	2.56%	2.38%
Castilla-Leon	4.68%	4.86%
Catalonia	23.32%	21.63%
Extremadura	0.41%	0.52%
Galicia	3.51%	3.28%
La Rioja	0.26%	0.34%
Madrid	26.80%	28.89%
Melilla	0.00%	0.00%
Murcia	1.59%	1.67%
Navarra	0.53%	0.50%
Valencia	7.24%	7.40%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	145	36,850.89	2,994.89	0.00	39,845.78	6.53	7,175,544.89	7,215,390.67	54.71	36.75
from > 1 to ≤ 2 months	25	16,693.93	2,022.63	0.00	18,716.56	3.07	1,430,450.47	1,449,167.03	10.99	38.93
from > 2 to ≤ 3 months	18	13,913.96	1,798.63	0.00	15,712.59	2.58	831,914.95	847,627.54	6.43	36.98
from > 3 to ≤ 6 months	17	23,999.54	3,209.37	0.00	27,208.91	4.46	768,394.57	795,603.48	6.03	37.76
from > 6 to < 12 months	15	47,452.43	8,138.43	0.00	55,590.86	9.12	862,559.91	918,150.77	6.96	39.50
from ≥ 12 to < 18 months	11	45,433.48	8,435.77	0.00	53,869.25	8.83	472,557.32	526,426.57	3.99	49.51
from ≥ 18 to < 24 months	2	10,221.87	2,032.58	0.00	12,254.45	2.01	85,528.21	97,782.66	0.74	47.46
from ≥ 2 years	22	319,763.28	66,831.80	0.00	386,595.08	63.40	952,302.34	1,338,897.42	10.15	42.79
Subtotal	255	514,329.38	95,464.10	0.00	609,793.48	100.00	12,579,252.66	13,189,046.14	100.00	38.25
Doubt debts (subjectives)										
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	255	514,329.38	95,464.10	0.00	609,793.48		12,579,252.66	13,189,046.14		38.25

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Additional information
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