

Brief report

Date: 09/30/2015
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 Blanco
 Santander Central Hispano
 Bankinter

Bond Paying Agent
 Société Générale

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Société Générale

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 N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating Moody's / S&P		
		Current	Original			Final maturity (legal)	Next	Current	Original	
Series A ES0313546006	09/30/2003 12.953	21.816.35 282,587.181.55 21.82%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	0.1980% 11/26/2015 11.04 Gross 8.89 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	11/26/2015 "Pass-Through"	Aa2sf AAsf	Aaa AAA	
Series B ES0313546014	09/30/2003 277	45.513.59 12,607,264.43 45.51%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	0.5880% 11/26/2015 66.07 Gross 53.19 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A2sf BBBsf	A2 A+	
Series C ES0313546022	09/30/2003 270	45.554.72 12,299,774.40 45.55%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	1.3180% 11/26/2015 153.44 Gross 123.52 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Baa3sf BBBsf	Baa3 BBB+	
Total		307,494,220.38	1,350,000,000.00							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)													
Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)									
				0.08	0.17	0.25	0.34	0.42	0.51	0.60	0.69		
Series A	With optional redemption *	Average life	Years	03/18/2020	11/19/2019	09/03/2019	06/24/2019	04/15/2019	12/30/2018	10/28/2018	10/06/2018		
		Final Maturity	Years	02/26/2022	08/26/2021	05/26/2021	02/26/2021	11/26/2020	05/26/2020	02/26/2020	02/26/2020		
	Without optional redemption *	Average life	Years	12/20/2021	09/09/2021	06/06/2021	03/08/2021	12/14/2020	09/26/2020	07/14/2020	05/05/2020		
		Final Maturity	Years	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	03/18/2020	11/19/2019	09/03/2019	06/24/2019	04/15/2019	12/30/2018	10/28/2018	10/06/2018	
			Final Maturity	Years	02/26/2022	08/26/2021	05/26/2021	02/26/2021	11/26/2020	05/26/2020	02/26/2020	02/26/2020	
Series C	With optional redemption *	Average life	Years	03/18/2020	11/19/2019	09/03/2019	06/24/2019	04/15/2019	12/30/2018	10/28/2018	10/06/2018		
		Final Maturity	Years	02/26/2022	08/26/2021	05/26/2021	02/26/2021	11/26/2020	05/26/2020	02/26/2020	02/26/2020		

* 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%	282,587,181.55	12.49%	95.95%	1,295,300,000.00
Series B	4.10%	12,607,264.43	8.39%	2.05%	27,700,000.00
Series C	4.00%	12,299,774.40	4.39%	2.00%	27,000,000.00
Issue of Bonds		307,494,220.38			1,350,000,000.00
Reserve Fund	4.39%	13,500,000.00	1.15%		15,525,000.00

Other financial operations (current)			
	Available	Balance	Interest
Assets			
Treasury Account		17,147,597.06	0.000%
Servicer ppal collect not yet credited		1,151,677.82	
Servicer ints collect not yet credited		74,368.72	
Liabilities			
Subordinated Loan L/T		13,500,000.00	0.970%
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	6.875	14,973	
Principal			
Principal outstanding	303,971,825.01	1,350,011,122.77	
Average loan	44,214.08	90,163.03	
Minimum	57.81	23,621.12	
Maximum	199,210.14	295,941.28	
Interest rate			
Weighted average (wac)	0.86%	3.25%	
Minimum	0.56%	2.41%	
Maximum	3.96%	5.00%	
Final maturity			
Weighted average (WARM) (months)	152	277	
Minimum	10/02/2015	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%	2.88	6.82	0.04	6.96
10.01 - 20%	8.83	15.65	0.56	17.00
20.01 - 30%	15.77	25.42	2.28	25.68
30.01 - 40%	20.73	35.39	5.08	35.51
40.01 - 50%	26.10	44.81	8.60	45.30
50.01 - 60%	21.56	54.23	13.22	55.28
60.01 - 70%	4.12	63.54	17.49	65.25
70.01 - 80%			25.23	75.87
80.01 - 90%			21.50	83.30
90.01 - 100%			5.99	94.63
Weighted average (WALTV)	38.93		67.83	
Minimum	0.03		0.08	
Maximum	69.67		98.81	

BANKINTER 6 Fondo de Titulización de Activos

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.27%	0.20%	0.25%	0.33%	0.52%
Annual Percentage Rate (CPR)	3.18%	2.37%	3.00%	3.85%	6.10%

Geographic distribution		
	Current	At constitution date
Andalucia	9.94%	9.70%
Aragon	1.47%	1.73%
Asturias	2.20%	2.04%
Balearic Islands	1.76%	1.72%
Basque Country	7.12%	6.87%
Canary Islands	4.01%	3.86%
Cantabria	2.50%	2.61%
Castilla-La Mancha	2.58%	2.38%
Castilla-Leon	4.69%	4.86%
Catalonia	23.38%	21.63%
Extremadura	0.40%	0.52%
Galicia	3.49%	3.28%
La Rioja	0.26%	0.34%
Madrid	26.78%	28.89%
Melilla	0.00%	0.00%
Murcia	1.60%	1.67%
Navarra	0.53%	0.50%
Valencia	7.27%	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	126	30,358.78	1,626.43	0.00	31,985.21	5.05	5,940,341.87	5,972,327.08	51.21	32.48
from > 1 to ≤ 2 months	21	13,174.79	1,384.25	0.00	14,559.04	2.30	1,077,961.37	1,092,520.41	9.37	39.22
from > 2 to ≤ 3 months	18	18,931.05	2,217.05	0.00	21,148.10	3.34	1,094,599.65	1,115,747.75	9.57	40.24
from > 3 to ≤ 6 months	16	14,647.61	1,900.11	0.00	16,547.72	2.62	463,834.87	480,382.59	4.12	35.78
from > 6 to < 12 months	12	40,671.64	5,073.36	0.00	45,745.00	7.23	630,245.40	675,990.40	5.80	38.29
from ≥ 12 to < 18 months	10	51,940.20	8,714.50	0.00	60,654.70	9.59	595,772.21	656,426.91	5.63	44.28
from ≥ 18 to < 24 months	6	38,571.87	7,330.34	0.00	45,902.21	7.25	322,094.30	367,996.51	3.16	54.12
from ≥ 2 years	21	327,629.10	68,611.08	0.00	396,240.18	62.62	904,816.88	1,301,057.06	11.16	45.12
Subtotal	230	535,925.04	96,857.12	0.00	632,782.16	100.00	11,029,666.55	11,662,448.71	100.00	36.33
<i>Doubt debts (subjectives)</i>										
Swap	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Calyon	0	0.00	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	230	535,925.04	96,857.12	0.00	632,782.16		11,029,666.55	11,662,448.71		36.33