

Brief report

Date: 11/30/2015
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
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Swap
 Calyon

Assets Custodian
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Fund Auditors
 Deloitte (ejercicios 2009 a actual)
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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	21,070.55 272,926,834.15	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	0.1260% 02/26/2016 6.78 Gross 5.46 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	02/26/2016 "Pass-Through"	Aa2sf AAsf	Aaa AAA	
Series B ES0313546014	09/30/2003 277	45,513.59 12,607,264.43	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	0.4960% 02/26/2016 57.69 Gross 46.44 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	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	1.2460% 02/26/2016 145.06 Gross 116.77 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		297,833,872.98	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	Date	% 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	Date	4.19	3.97	3.77	3.57	3.39	3.21	3.04	2.88			
		Final Maturity	Years	Date	6.01	5.75	5.50	5.26	5.01	4.75	4.50	4.25			
		Date			11/26/2021	08/26/2021	05/26/2021	02/26/2021	11/26/2020	08/26/2020	05/26/2020	02/26/2020			
	Without optional redemption *	Average life	Years	Date	5.47	5.19	4.93	4.69	4.47	4.26	4.07	3.89			
		Final Maturity	Years	Date	13.26	12.76	12.51	12.01	11.50	11.26	11.01	10.50			
		Date			02/26/2029	08/26/2028	05/26/2028	11/26/2027	05/26/2027	02/26/2027	11/26/2026	05/26/2026			
Series B	With optional redemption *	Average life	Years	Date	6.01	5.75	5.50	5.26	5.01	4.75	4.50	4.25			
		Final Maturity	Years	Date	6.01	5.75	5.50	5.26	5.01	4.75	4.50	4.25			
		Date			11/26/2021	08/26/2021	05/26/2021	02/26/2021	11/26/2020	08/26/2020	05/26/2020	02/26/2020			
	Without optional redemption *	Average life	Years	Date	14.10	13.74	13.36	12.96	12.57	12.18	11.82	11.47			
		Final Maturity	Years	Date	15.01	14.76	14.26	14.01	13.76	13.26	13.01	12.51			
		Date			11/26/2030	08/26/2030	02/26/2030	11/26/2029	08/26/2029	02/26/2029	11/26/2028	05/26/2028			
Series C	With optional redemption *	Average life	Years	Date	6.01	5.75	5.50	5.26	5.01	4.75	4.50	4.25			
		Final Maturity	Years	Date	6.01	5.75	5.50	5.26	5.01	4.75	4.50	4.25			
		Date			11/26/2021	08/26/2021	05/26/2021	02/26/2021	11/26/2020	08/26/2020	05/26/2020	02/26/2020			
	Without optional redemption *	Average life	Years	Date	16.11	15.92	15.72	15.49	15.25	15.00	14.73	14.45			
		Final Maturity	Years	Date	20.01	20.01	20.01	20.01	20.01	20.01	20.01	20.01			
		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		At issue date		
	% CE	% CE	% CE	% CE	
Series A	91.64%	272,926,834.15	12.89%	95.95%	1,295,300,000.00
Series B	4.23%	12,607,264.43	8.66%	2.05%	27,700,000.00
Series C	4.13%	12,299,774.40	4.53%	2.00%	27,000,000.00
Issue of Bonds		297,833,872.98			1,350,000,000.00
Reserve Fund	4.53%	13,496,300.13	1.15%		15,525,000.00

Other financial operations (current)			
	Available	Balance	Interest
Assets			
Treasury Account		13,836,221.83	0.000%
Servicer ppal collect not yet credited		1,362,650.67	
Servicer ints collect not yet credited		80,632.78	
Liabilities			
Subordinated Loan L/T		13,500,000.00	0.900%
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	6,821	14,973	
Principal			
Principal outstanding	297,350,371.97	1,350,011,122.77	
Average loan	43,593.37	90,163.03	
Minimum	57.05	23,621.12	
Maximum	197,366.97	295,941.28	
Interest rate			
Weighted average (wac)	0.82%	3.25%	
Minimum	0.53%	2.41%	
Maximum	3.86%	5.00%	
Final maturity			
Weighted average (WARM) (months)	151	277	
Minimum	12/01/2015	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%	3.01	6.77	0.04	6.96
10.01 - 20%	9.00	15.76	0.56	17.00
20.01 - 30%	15.89	25.36	2.28	25.68
30.01 - 40%	21.67	35.43	5.08	35.51
40.01 - 50%	25.64	44.80	8.60	45.30
50.01 - 60%	21.04	54.05	13.22	55.28
60.01 - 70%	3.74	63.34	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)	38.56		67.83	
Minimum	0.04		0.08	
Maximum	69.13		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)	0.32%	0.28%	0.25%	0.32%	0.52%
Annual Percentage Rate (CPR)	3.78%	3.27%	3.01%	3.73%	6.06%

Geographic distribution		
	Current	At constitution date
Andalucia	9.97%	9.70%
Aragon	1.47%	1.73%
Asturias	2.21%	2.04%
Balearic Islands	1.76%	1.72%
Basque Country	7.13%	6.87%
Canary Islands	4.04%	3.86%
Cantabria	2.51%	2.61%
Castilla-La Mancha	2.60%	2.38%
Castilla-Leon	4.70%	4.86%
Catalonia	23.41%	21.63%
Extremadura	0.40%	0.52%
Galicia	3.47%	3.28%
La Rioja	0.26%	0.34%
Madrid	26.71%	28.89%
Melilla	0.00%	0.00%
Murcia	1.59%	1.67%
Navarra	0.54%	0.50%
Valencia	7.25%	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	174	39,299.08	2,381.95	0.00	41,681.03	6.10	8,498,483.53	8,540,164.56	59.29	35.76
from > 1 to ≤ 2 months	23	14,263.31	1,273.13	0.00	15,536.44	2.27	1,140,007.92	1,155,544.36	8.02	36.07
from > 2 to ≤ 3 months	19	18,880.98	2,339.74	0.00	21,220.72	3.11	1,108,727.74	1,129,948.46	7.85	41.79
from > 3 to ≤ 6 months	15	18,330.90	1,701.40	0.00	20,032.30	2.93	491,812.05	511,844.35	3.55	30.50
from > 6 to < 12 months	15	36,941.29	4,992.85	0.00	41,934.14	6.14	593,418.63	635,352.77	4.41	36.64
from ≥ 12 to < 18 months	8	55,720.73	7,147.68	0.00	62,868.41	9.20	509,804.36	572,672.77	3.98	41.83
from ≥ 18 to < 24 months	9	56,424.26	10,696.01	0.00	67,120.27	9.82	488,498.72	555,618.99	3.86	51.90
from ≥ 2 years	21	343,152.10	69,846.04	0.00	412,998.14	60.43	889,025.01	1,302,023.15	9.04	45.16
Subtotal	284	583,012.65	100,378.80	0.00	683,391.45	100.00	13,719,777.96	14,403,169.41	100.00	37.38
<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	284	583,012.65	100,378.80	0.00	683,391.45		13,719,777.96	14,403,169.41		37.38