

Brief report

Date: 04/30/2016
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		
		Current	Original			Final maturity (legal)	Next	Moody's / S&P	Current	Original
Series A ES0313546006	09/30/2003 12,953	20,291.29 262,833,079.37 20.29%	100,000.00 1,295,300,000.00	Floating 3-M Euribor+0.230% 26.Feb/May/Aug/Nov	0.0290% 05/26/2016 1.47 Gross 1.19 Net	08/26/2038 Quarterly 26.Feb/May/Aug/Nov	05/26/2016 "Pass-Through"	Aa2sf AAsf	Aaa AAA	
Series B ES0313546014	09/30/2003 277	42,331.99 11,725,961.23 42.33%	100,000.00 27,700,000.00	Floating 3-M Euribor+0.600% 26.Feb/May/Aug/Nov	0.3990% 05/26/2016 42.23 Gross 34.21 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	42,370.23 11,439,962.10 42.37%	100,000.00 27,000,000.00	Floating 3-M Euribor+1.350% 26.Feb/May/Aug/Nov	1.1490% 05/26/2016 121.71 Gross 98.59 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		285,999,002.70	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		
				% 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	4.17	3.96	3.77	3.46	3.40	3.22	3.05	2.88		
		Final Maturity	Years	04/28/2020	02/12/2020	12/01/2019	08/11/2019	07/19/2019	05/15/2019	03/14/2019	01/13/2019		
	Without optional redemption *	Average life	Years	5.75	5.50	5.25	5.41	5.19	4.99	4.80	4.62		
		Final Maturity	Years	11/26/2021	08/26/2021	05/26/2021	11/26/2020	11/26/2020	08/26/2020	05/26/2020	02/26/2020		
	Series B	With optional redemption *	Average life	Years	6.14	5.88	5.63	5.41	5.19	4.99	4.80	4.62	
			Final Maturity	Years	04/14/2022	01/10/2022	10/13/2021	07/22/2021	05/04/2021	02/19/2021	12/12/2020	10/07/2020	
Without optional redemption *		Average life	Years	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76		
		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 C		With optional redemption *	Average life	Years	4.17	3.96	3.77	3.46	3.40	3.22	3.05	2.88	
			Final Maturity	Years	04/28/2020	02/12/2020	12/01/2019	08/11/2019	07/19/2019	05/15/2019	03/14/2019	01/13/2019	
	Without optional redemption *	Average life	Years	5.75	5.50	5.25	5.41	5.19	4.99	4.80	4.62		
		Final Maturity	Years	11/26/2021	08/26/2021	05/26/2021	11/26/2020	11/26/2020	08/26/2020	05/26/2020	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	% CE	At issue date	% CE	
Series A	91.90%	262,833,079.37	12.82%	95.95%	1,295,300,000.00
Series B	4.10%	11,725,961.23	8.72%	2.05%	27,700,000.00
Series C	4.00%	11,439,962.10	4.72%	2.00%	27,000,000.00
Issue of Bonds		285,999,002.70			1,350,000,000.00
Reserve Fund	4.72%	13,500,000.00	1.15%		15,525,000.00

Other financial operations (current)		
Assets	Balance	Interest
Treasury Account	21,004,546.86	0.000%
Servicer ppal collect not yet credited	1,112,663.86	
Servicer ints collect not yet credited	64,044.67	
Liabilities	Available	Balance
Subordinated Loan L/T		13,500,000.00
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	6,611	14,973	
Principal			
Principal outstanding	278,888,921.46	1,350,011,122.77	
Average loan	42,185.59	90,163.03	
Minimum	26.84	23,621.12	
Maximum	192,750.45	295,941.28	
Interest rate			
Weighted average (wac)	0.74%	3.25%	
Minimum	0.34%	2.41%	
Maximum	3.86%	5.00%	
Final maturity			
Weighted average (WARM) (months)	147	277	
Minimum	05/03/2016	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	At constitution date	
	% Pool	% LTV	% LTV
0.01 - 10%	3.07	6.51	0.04
10.01 - 20%	9.49	15.73	0.56
20.01 - 30%	16.88	25.35	2.28
30.01 - 40%	23.20	35.52	5.08
40.01 - 50%	25.65	44.89	8.60
50.01 - 60%	18.92	53.71	13.22
60.01 - 70%	2.78	62.84	17.49
70.01 - 80%			25.23
80.01 - 90%			21.50
90.01 - 100%			5.99
Weighted average (WALTV)	37.64		67.83
Minimum	0.03		0.08
Maximum	67.79		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)	0.35%	0.37%	0.43%	0.34%	0.52%
Annual Percentage Rate (CPR)	4.06%	4.30%	5.04%	4.04%	6.04%

Geographic distribution

	Current	At constitution date
Andalucia	9.98%	9.70%
Aragon	1.47%	1.73%
Asturias	2.23%	2.04%
Balearic Islands	1.80%	1.72%
Basque Country	7.09%	6.87%
Canary Islands	4.08%	3.86%
Cantabria	2.52%	2.61%
Castilla-La Mancha	2.61%	2.38%
Castilla-Leon	4.73%	4.86%
Catalonia	23.47%	21.63%
Extremadura	0.36%	0.52%
Galicia	3.50%	3.28%
La Rioja	0.25%	0.34%
Madrid	26.55%	28.89%
Melilla	0.00%	0.00%
Murcia	1.61%	1.67%
Navarra	0.52%	0.50%
Valencia	7.23%	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	100	23,182.22	1,377.77	0.00	24,559.99	3.67	5,432,826.58	5,457,386.57	50.38	36.01
from > 1 to ≤ 2 months	22	14,604.39	1,040.04	0.00	15,644.43	2.34	1,047,602.79	1,063,247.22	9.81	36.54
from > 2 to ≤ 3 months	16	17,888.74	1,760.55	0.00	19,649.29	2.94	950,276.72	969,926.01	8.95	35.20
from > 3 to ≤ 6 months	16	21,451.39	2,065.71	0.00	23,517.10	3.51	690,475.09	713,992.19	6.59	37.69
from > 6 to < 12 months	9	16,760.02	1,578.05	0.00	18,338.07	2.74	267,652.39	285,990.46	2.64	33.55
from ≥ 12 to < 18 months	7	28,004.14	3,683.23	0.00	31,687.37	4.74	309,372.64	341,060.01	3.15	33.81
from ≥ 18 to < 24 months	10	72,478.82	10,924.96	0.00	83,403.78	12.46	547,896.72	631,300.50	5.83	42.38
from ≥ 2 years	22	383,576.65	68,824.70	0.00	452,401.35	67.60	917,634.87	1,370,036.22	12.65	46.07
Subtotal	202	577,946.37	91,255.01	0.00	669,201.38	100.00	10,163,737.80	10,832,939.18	100.00	37.30
<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	202	577,946.37	91,255.01	0.00	669,201.38		10,163,737.80	10,832,939.18		37.30