

**Brief report**

**Date:** 11/30/2016  
**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 Banco  
 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	Principal outstanding		Interest type	Interest Rate	Redemption		Rating	
			(Bond Unit / Series Total / %Factor)				Final maturity (legal)	Next		Moody's / S&P
			Current	Original	Reference rate and margin	Next coupon			Current	Original
Series A	ES0313546006	09/30/2003	18,223.32	100,000.00	Floating	0.0000%	08/26/2038	02/27/2017	Aa2sf	Aaa
			236,046,663.96	1,295,300,000.00	3-M Euribor+0.230%	0.00 Gross	Quarterly	"Pass-Through"	AAsf	AAA
			18.22%		26.Feb/May/Aug/Nov	0.00 Net	26.Feb/May/Aug/Nov			
Series B	ES0313546014	09/30/2003	38,017.76	100,000.00	Floating	0.2860%	08/26/2038	To be determined	A1sf	A2
			10,530,919.52	27,700,000.00	3-M Euribor+0.600%	27.48 Gross	Quarterly	"Pass-Through"	BBBsf	A+
			38.02%		26.Feb/May/Aug/Nov	22.26 Net	26.Feb/May/Aug/Nov	Pro rata deferred start / Secuential		
Series C	ES0313546022	09/30/2003	38,052.10	100,000.00	Floating	1.0360%	08/26/2038	To be determined	Baa2sf	Baa3
			10,274,067.00	27,000,000.00	3-M Euribor+1.350%	99.65 Gross	Quarterly	"Pass-Through"	BBBsf	BBB+
			38.05%		26.Feb/May/Aug/Nov	80.72 Net	26.Feb/May/Aug/Nov	Pro rata deferred start / Secuential		
Total			256,851,650.48	1,350,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)											
Series	Option	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	3.77	3.43	3.24	3.18	2.99	2.81	2.64	2.47
		Date		09/03/2020	05/02/2020	02/22/2020	01/31/2020	11/25/2019	09/20/2019	07/18/2019	05/17/2019
		Final Maturity	Years	5.00	4.49	4.25	4.25	4.00	3.75	3.49	3.25
	Without optional redemption *	Average life	Years	5.92	5.67	5.43	5.21	5.01	4.81	4.62	4.45
		Date		10/27/2022	07/28/2022	05/04/2022	02/12/2022	11/28/2021	09/18/2021	07/12/2021	05/10/2021
		Final Maturity	Years	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01
Date				11/26/2035	05/26/2021	02/26/2021	02/26/2021	11/26/2020	08/26/2020	05/26/2020	02/26/2020
Series B	With optional redemption *	Average life	Years	3.77	3.43	3.24	3.18	2.99	2.81	2.64	2.47
		Date		09/03/2020	05/02/2020	02/22/2020	01/31/2020	11/25/2019	09/20/2019	07/18/2019	05/17/2019
		Final Maturity	Years	5.00	4.49	4.25	4.25	4.00	3.75	3.49	3.25
	Without optional redemption *	Average life	Years	5.92	5.67	5.43	5.21	5.01	4.81	4.62	4.45
		Date		10/27/2022	07/28/2022	05/04/2022	02/12/2022	11/28/2021	09/18/2021	07/12/2021	05/10/2021
		Final Maturity	Years	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01
Date				11/26/2035	05/26/2021	02/26/2021	02/26/2021	11/26/2020	08/26/2020	05/26/2020	02/26/2020
Series C	With optional redemption *	Average life	Years	3.77	3.43	3.24	3.18	2.99	2.81	2.64	2.47
		Date		09/03/2020	05/02/2020	02/22/2020	01/31/2020	11/25/2019	09/20/2019	07/18/2019	05/17/2019
		Final Maturity	Years	5.00	4.49	4.25	4.25	4.00	3.75	3.49	3.25
	Without optional redemption *	Average life	Years	5.92	5.67	5.43	5.21	5.01	4.81	4.62	4.45
		Date		10/27/2022	07/28/2022	05/04/2022	02/12/2022	11/28/2021	09/18/2021	07/12/2021	05/10/2021
		Final Maturity	Years	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01
Date				11/26/2035	05/26/2021	02/26/2021	02/26/2021	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%	236,046,663.96	13.36%	95.95%	1,295,300,000.00	5.20%
Series B	4.10%	10,530,919.52	9.26%	2.05%	27,700,000.00	3.15%
Series C	4.00%	10,274,067.00	5.26%	2.00%	27,000,000.00	1.15%
Issue of Bonds		256,851,650.48			1,350,000,000.00	
Reserve Fund	5.26%	13,500,000.00		1.15%	15,525,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	13,923,623.49	-0.348%	
Servicer ppal collect not yet credited	1,141,278.61		
Servicer ints collect not yet credited	43,914.30		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		13,500,000.00	0.690%
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	6,347	14,973	
Principal			
Principal outstanding	256,625,808.33	1,350,011,122.77	
Average loan	40,432.62	90,163.03	
Minimum	52.41	23,621.12	
Maximum	186,209.78	295,941.28	
Interest rate			
Weighted average (wac)	0.61%	3.25%	
Minimum	0.33%	2.41%	
Maximum	3.65%	5.00%	
Final maturity			
Weighted average (WARM) (months)	143	277	
Minimum	12/02/2016	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%	3.08	6.46	0.04 6.97
10.01 - 20%	10.35	15.63	0.56 17.00
20.01 - 30%	18.04	25.14	2.28 25.68
30.01 - 40%	25.21	35.38	5.08 35.51
40.01 - 50%	27.35	45.15	8.60 45.30
50.01 - 60%	14.01	53.50	13.22 55.28
60.01 - 70%	1.96	61.52	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)	36.32		67.83
Minimum	0.02		0.08
Maximum	65.88		98.81

**Additional information**

# 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)	0.37%	0.32%	0.31%	0.37%	0.51%
Annual Percentage Rate (CPR)	4.41%	3.72%	3.62%	4.29%	5.93%

Geographic distribution		
	Current	At constitution date
Andalucia	10.00%	9.70%
Aragon	1.46%	1.73%
Asturias	2.25%	2.04%
Balearic Islands	1.81%	1.72%
Basque Country	7.13%	6.87%
Canary Islands	4.13%	3.86%
Cantabria	2.50%	2.61%
Castilla-La Mancha	2.60%	2.39%
Castilla-Leon	4.72%	4.86%
Catalonia	23.54%	21.63%
Extremadura	0.34%	0.52%
Galicia	3.49%	3.28%
La Rioja	0.25%	0.34%
Madrid	26.42%	28.89%
Melilla	0.00%	0.00%
Murcia	1.58%	1.67%
Navarra	0.53%	0.50%
Valencia	7.26%	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	118	30,707.73	1,229.63	0.00	31,937.36	4.24	5,349,091.84	5,381,029.20	52.22	31.01
from > 1 to ≤ 2 months	20	13,580.99	944.20	0.00	14,525.19	1.93	1,077,905.89	1,092,431.08	10.60	36.57
from > 2 to ≤ 3 months	12	10,831.81	808.75	0.00	11,640.56	1.55	525,352.15	536,992.71	5.21	39.86
from > 3 to ≤ 6 months	12	17,738.62	1,095.58	0.00	18,834.20	2.50	492,198.22	511,032.42	4.96	32.97
from > 6 to < 12 months	9	27,144.69	1,988.81	0.00	29,133.50	3.87	437,391.26	466,524.76	4.53	38.53
from ≥ 12 to < 18 months	6	20,809.21	2,443.32	0.00	23,252.53	3.09	228,656.43	251,908.96	2.44	32.52
from ≥ 18 to < 24 months	6	50,652.73	5,534.40	0.00	56,187.13	7.46	331,327.29	387,514.42	3.76	40.35
from ≥ 2 years	28	488,373.13	78,820.26	0.00	567,193.39	75.35	1,110,105.51	1,677,298.90	16.28	46.95
Subtotal	211	659,838.91	92,864.95	0.00	752,703.86	100.00	9,552,028.59	10,304,732.45	100.00	34.63
<i>Doubt debts (subjectives)</i>										
	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	211	659,838.91	92,864.95	0.00	752,703.86		9,552,028.59	10,304,732.45		34.63

### Additional information