

Brief report

Date: 01/31/2017
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
 Fortis Bank

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
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Assets Custodian
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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
		12,953	236,046,663.96	1,295,300,000.00	3-M Euribor+0.230%	0.00 Gross	Quarterly	"Pass-Through"	AA+sf	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
		277	10,530,919.52	27,700,000.00	3-M Euribor+0.600%	27.48 Gross	Quarterly	"Pass-Through"	BBB+sf	A+
			38.02%		26.Feb/May/Aug/Nov	22.26 Net	26.Feb/May/Aug/Nov	Pro rata		
								deferred start /		
								Secutorial		
Series C	ES0313546022	09/30/2003	38,052.10	100,000.00	Floating	1.0360%	08/26/2038	To be determined	Baa2sf	Baa3
		270	10,274,067.00	27,000,000.00	3-M Euribor+1.350%	99.65 Gross	Quarterly	"Pass-Through"	BBB+sf	BBB+
			38.05%		26.Feb/May/Aug/Nov	80.72 Net	26.Feb/May/Aug/Nov	Pro rata		
								deferred start /		
								Secutorial		
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	3.62	3.42	3.23	3.05	3.00	2.82	2.65	2.48
		Final Maturity	Years	07/10/2020	04/29/2020	02/20/2020	12/14/2019	11/27/2019	09/24/2019	07/23/2019	05/23/2019
		Date	Years	4.75	4.49	4.25	4.00	4.00	3.75	3.49	3.25
	Without optional redemption *	Average life	Years	5.89	5.65	5.43	5.22	5.02	4.83	4.65	4.48
		Final Maturity	Years	10/17/2022	07/22/2022	05/01/2022	02/13/2022	12/02/2021	09/25/2021	07/22/2021	05/21/2021
		Date	Years	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01
Series B	With optional redemption *	Average life	Years	3.62	3.42	3.23	3.05	3.00	2.82	2.65	2.48
		Final Maturity	Years	07/10/2020	04/29/2020	02/20/2020	12/14/2019	11/27/2019	09/24/2019	07/23/2019	05/23/2019
		Date	Years	4.75	4.49	4.25	4.00	4.00	3.75	3.49	3.25
	Without optional redemption *	Average life	Years	5.89	5.65	5.43	5.22	5.02	4.83	4.65	4.48
		Final Maturity	Years	10/17/2022	07/22/2022	05/01/2022	02/13/2022	12/02/2021	09/25/2021	07/22/2021	05/21/2021
		Date	Years	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01
Series C	With optional redemption *	Average life	Years	3.62	3.42	3.23	3.05	3.00	2.82	2.65	2.48
		Final Maturity	Years	07/10/2020	04/29/2020	02/20/2020	12/14/2019	11/27/2019	09/24/2019	07/23/2019	05/23/2019
		Date	Years	4.75	4.49	4.25	4.00	4.00	3.75	3.49	3.25
	Without optional redemption *	Average life	Years	5.89	5.65	5.43	5.22	5.02	4.83	4.65	4.48
		Final Maturity	Years	10/17/2022	07/22/2022	05/01/2022	02/13/2022	12/02/2021	09/25/2021	07/22/2021	05/21/2021
		Date	Years	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01

* 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%	236,046,663.96	13.36%	95.95%	1,295,300,000.00
Series B	4.10%	10,530,919.52	9.26%	2.05%	27,700,000.00
Series C	4.00%	10,274,067.00	5.26%	2.00%	27,000,000.00
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	21,806,929.13	-0.329%	
Servicer ppal collect not yet credited	955,569.16		
Servicer ints collect not yet credited	43,996.56		
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	6,249	14,973	
Principal			
Principal outstanding	249,146,818.66	1,350,011,122.77	
Average loan	39,869.87	90,163.03	
Minimum	51.61	23,621.12	
Maximum	184,317.96	295,941.28	
Interest rate			
Weighted average (wac)	0.59%	3.25%	
Minimum	0.32%	2.41%	
Maximum	3.65%	5.00%	
Final maturity			
Weighted average (WARM) (months)	141	277	
Minimum	02/02/2017	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%	3.09	6.51	0.04	6.97
10.01 - 20%	10.74	15.65	0.56	17.00
20.01 - 30%	18.24	25.10	2.28	25.68
30.01 - 40%	26.13	35.41	5.08	35.51
40.01 - 50%	27.33	45.26	8.60	45.30
50.01 - 60%	12.97	53.65	13.22	55.28
60.01 - 70%	1.49	61.30	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)	35.95		67.83	
Minimum	0.04		0.08	
Maximum	65.33		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)	0.23%	0.51%	0.40%	0.37%	0.51%
Annual Percentage Rate (CPR)	2.78%	6.00%	4.72%	4.30%	5.94%

Geographic distribution		
	Current	At constitution date
Andalucia	10.05%	9.70%
Aragon	1.46%	1.73%
Asturias	2.26%	2.04%
Balearic Islands	1.83%	1.72%
Basque Country	7.12%	6.87%
Canary Islands	4.12%	3.86%
Cantabria	2.50%	2.61%
Castilla-La Mancha	2.62%	2.39%
Castilla-Leon	4.71%	4.86%
Catalonia	23.55%	21.63%
Extremadura	0.34%	0.52%
Galicia	3.46%	3.28%
La Rioja	0.25%	0.34%
Madrid	26.38%	28.89%
Melilla	0.00%	0.00%
Murcia	1.58%	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	99	23,006.65	953.11	0.00	23,959.76	3.08	4,600,487.40	4,624,447.16	48.94	32.08
from > 1 to ≤ 2 months	13	7,377.50	590.44	0.00	7,967.94	1.02	648,389.69	656,357.63	6.95	36.93
from > 2 to ≤ 3 months	14	15,097.65	1,123.97	0.00	16,221.62	2.08	852,859.18	869,080.80	9.20	34.07
from > 3 to ≤ 6 months	11	13,519.57	856.13	0.00	14,375.70	1.85	359,848.74	374,224.44	3.96	33.76
from > 6 to < 12 months	13	40,070.32	2,560.13	0.00	42,630.45	5.48	567,201.17	609,831.62	6.45	34.82
from ≥ 12 to < 18 months	5	16,978.13	1,617.70	0.00	18,595.83	2.39	156,694.49	175,290.32	1.86	35.84
from ≥ 18 to < 24 months	5	36,890.03	4,241.57	0.00	41,131.60	5.29	281,666.52	322,798.12	3.42	36.78
from ≥ 2 years	30	531,036.15	82,227.39	0.00	613,263.54	78.81	1,203,110.97	1,816,374.51	19.22	46.09
Subtotal	190	683,976.00	94,170.44	0.00	778,146.44	100.00	8,670,258.16	9,448,404.60	100.00	35.11
<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	190	683,976.00	94,170.44	0.00	778,146.44		8,670,258.16	9,448,404.60		35.11

Additional information