

# BANKINTER 13 Fondo de Titulización de Activos

## Brief report

**Date:** 04/30/2008  
**Currency:** EUR

**Date of constitution**  
11/27/2006

**VAT Reg. no.**  
G84634575

**Management Company**  
Europea de Titulización, S.G.F.T

**Originator**  
Bankinter

**Servicer**  
Bankinter

**Lead Managers**  
Bankinter  
Calyon  
Merrill Lynch International  
SCH

**Bond Underwriters and Placement Agents**  
Calyon  
Merrill Lynch International  
SCH  
Dexia Capital Markets  
Fortis Bank

**Bond Paying Agent**  
Bankinter

**Market**  
AIAF Mercado de Renta Fija

**Register of Book Securities**  
Iberclear

**Treasury Account**  
Bankinter

**Amortisation Account**  
Bankinter

**Start-up Loan**  
Bankinter

**Swap**  
Bankinter

**Assets Custodian**  
Bankinter

**Fund Auditors**  
Ernst&Young

## Issued securities: Asset-Backed Bonds

| Bonds issue               |                        |                                                               |                                |                                                            |                                                                 |                                               |                                                                                                  |                         |            |
|---------------------------|------------------------|---------------------------------------------------------------|--------------------------------|------------------------------------------------------------|-----------------------------------------------------------------|-----------------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------|------------|
| Series<br>ISIN Code       | Issue date<br>Nº bonds | Principal outstanding<br>(Bond Unit / Series Total / %Factor) |                                | Interest type<br>Reference rate and margin<br>Payment Date | Interest Rate<br>Next coupon                                    | Redemption                                    |                                                                                                  | Rating<br>Moody's / S&P |            |
|                           |                        | Current                                                       | Original                       |                                                            |                                                                 | Final maturity (legal)                        | Next                                                                                             | Current                 | Original   |
| Series A1<br>ES0313270003 | 11/27/2006<br>850      | 0.00<br>0.00                                                  | 100,000.00<br>85,000,000.00    | Floating<br>3-M Euribor+0.060%<br>17.Jan/Apr/Jul/Oct       |                                                                 | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | Amortized                                                                                        | Aaa<br>AAA              |            |
| Series A2<br>ES0313270011 | 11/27/2006<br>13,974   | 90,549.98<br>1,265,345,420.52<br>90.55%                       | 100,000.00<br>1,397,400,000.00 | Floating<br>3-M Euribor+0.150%<br>17.Jan/Apr/Jul/Oct       | 4.9140%<br>07/17/2008<br>1,124.766577 Gross<br>922.308593 Net   | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Secutorial /<br>Pro rata under<br>certain<br>circumstances | Aaa<br>AAA              | Aaa<br>AAA |
| Series B<br>ES0313270029  | 11/27/2006<br>224      | 100,000.00<br>22,400,000.00<br>100.00%                        | 100,000.00<br>22,400,000.00    | Floating<br>3-M Euribor+0.270%<br>17.Jan/Apr/Jul/Oct       | 5.0340%<br>07/17/2008<br>1,272.483333 Gross<br>1,043.436333 Net | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Secutorial /<br>Pro rata under<br>certain<br>circumstances | Aa3<br>A                | Aa3<br>A   |
| Series C<br>ES0313270037  | 11/27/2006<br>241      | 100,000.00<br>24,100,000.00<br>100.00%                        | 100,000.00<br>24,100,000.00    | Floating<br>3-M Euribor+0.480%<br>17.Jan/Apr/Jul/Oct       | 5.2440%<br>07/17/2008<br>1,325.566667 Gross<br>1,086.964667 Net | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Secutorial /<br>Pro rata under<br>certain<br>circumstances | A3<br>BBB               | A3<br>BBB  |
| Series D<br>ES0313270045  | 11/27/2006<br>205      | 100,000.00<br>20,500,000.00<br>100.00%                        | 100,000.00<br>20,500,000.00    | Floating<br>3-M Euribor+2.250%<br>17.Jan/Apr/Jul/Oct       | 7.0140%<br>07/17/2008<br>1,772.983333 Gross<br>1,453.846333 Net | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Secutorial /<br>Pro rata under<br>certain<br>circumstances | BA1<br>BB-              | BA1<br>BB- |
| Series E<br>ES0313270052  | 11/27/2006<br>206      | 100,000.00<br>20,600,000.00<br>100.00%                        | 100,000.00<br>20,600,000.00    | Floating<br>3-M Euribor+3.900%<br>17.Jan/Apr/Jul/Oct       | 8.6640%<br>07/17/2008<br>2,190.066667 Gross<br>1,795.854667 Net | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>Due to Cash<br>Reserve reduction                                             | Ca<br>CCC-              | Ca<br>CCC- |
| Total                     |                        | 1,352,945,420.52                                              | 1,570,000,000.00               |                                                            |                                                                 |                                               |                                                                                                  |                         |            |

| Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) |                               |                         |            |            |            |            |            |            |            |            |            |       |
|---------------------------------------------------------------------------------------------------------------------|-------------------------------|-------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------|
|                                                                                                                     |                               | % Monthly CPR (SMM)     |            | 0,17       | 0,34       | 0,51       | 0,69       | 0,87       | 1,06       | 1,25       | 1,44       |       |
|                                                                                                                     |                               | % Annual equivalent CPR |            | 2,00       | 4,00       | 6,00       | 8,00       | 10,00      | 12,00      | 14,00      | 16,00      |       |
| Series A2                                                                                                           | With optional redemption *    | Average life            | Years      | 12.39      | 10.19      | 8.53       | 7.23       | 6.24       | 5.44       | 4.80       | 4.31       |       |
|                                                                                                                     |                               | Final Maturity          | Date       | 09/15/2020 | 06/07/2018 | 08/11/2016 | 07/22/2015 | 07/23/2014 | 06/10/2013 | 02/14/2013 | 08/18/2012 |       |
|                                                                                                                     | Without optional redemption * | Average life            | Years      | 24.48      | 21.73      | 19.23      | 16.73      | 14.73      | 12.98      | 11.47      | 10.47      |       |
|                                                                                                                     |                               | Final Maturity          | Date       | 10/17/2032 | 01/17/2030 | 07/18/2027 | 01/19/2025 | 01/17/2023 | 04/18/2021 | 10/17/2019 | 10/17/2018 |       |
|                                                                                                                     | With optional redemption *    | Average life            | Years      | 10.67      | 12.75      | 9.05       | 7.78       | 6.78       | 5.97       | 5.31       | 4.77       |       |
|                                                                                                                     |                               | Final Maturity          | Date       | 09/02/2021 | 12/28/2018 | 05/15/2017 | 08/02/2016 | 07/02/2015 | 04/18/2014 | 08/21/2013 | 03/02/2013 |       |
| Series B                                                                                                            | With optional redemption *    | Average life            | Years      | 18.21      | 15.33      | 12.99      | 11.08      | 9.59       | 8.39       | 7.40       | 6.64       |       |
|                                                                                                                     |                               | Final Maturity          | Date       | 10/07/2026 | 08/25/2023 | 04/22/2021 | 05/27/2019 | 11/29/2017 | 09/16/2016 | 09/22/2015 | 12/19/2014 |       |
|                                                                                                                     | Without optional redemption * | Average life            | Years      | 24.48      | 21.73      | 19.23      | 16.73      | 14.73      | 12.98      | 11.47      | 10.47      |       |
|                                                                                                                     |                               | Final Maturity          | Date       | 10/17/2032 | 01/17/2030 | 07/18/2027 | 01/19/2025 | 01/17/2023 | 04/18/2021 | 10/17/2019 | 10/17/2018 |       |
|                                                                                                                     | With optional redemption *    | Average life            | Years      | 18.92      | 16.18      | 13.90      | 12.05      | 10.55      | 9.32       | 8.30       | 7.45       |       |
|                                                                                                                     |                               | Final Maturity          | Date       | 03/29/2027 | 01/07/2024 | 03/22/2022 | 05/16/2020 | 11/13/2018 | 08/22/2017 | 08/16/2016 | 09/10/2015 |       |
| Series C                                                                                                            | With optional redemption *    | Average life            | Years      | 38.24      | 38.24      | 38.24      | 38.24      | 38.24      | 38.24      | 38.24      | 38.24      |       |
|                                                                                                                     |                               | Final Maturity          | Date       | 07/17/2046 | 07/17/2046 | 07/17/2046 | 07/17/2046 | 07/17/2046 | 07/17/2046 | 07/17/2046 | 07/17/2046 |       |
|                                                                                                                     | Without optional redemption * | Average life            | Years      | 18.21      | 15.33      | 12.99      | 11.08      | 9.59       | 8.39       | 7.40       | 6.64       |       |
|                                                                                                                     |                               | Final Maturity          | Date       | 11/07/2026 | 08/25/2023 | 04/23/2021 | 05/27/2019 | 11/29/2017 | 09/16/2016 | 09/22/2015 | 12/19/2014 |       |
|                                                                                                                     | With optional redemption *    | Average life            | Years      | 24.48      | 21.73      | 19.23      | 16.73      | 14.73      | 12.98      | 11.47      | 10.47      |       |
|                                                                                                                     |                               | Final Maturity          | Date       | 10/17/2032 | 01/17/2030 | 07/18/2027 | 01/19/2025 | 01/17/2023 | 04/18/2021 | 10/17/2019 | 10/17/2018 |       |
| Series D                                                                                                            | With optional redemption *    | Average life            | Years      | 18.93      | 16.18      | 13.90      | 12.05      | 10.55      | 9.32       | 8.30       | 7.45       |       |
|                                                                                                                     |                               | Final Maturity          | Date       | 03/29/2027 | 01/07/2024 | 03/22/2022 | 05/16/2020 | 11/14/2018 | 08/23/2017 | 08/16/2016 | 10/10/2015 |       |
|                                                                                                                     | Without optional redemption * | Average life            | Years      | 38.24      | 38.24      | 38.24      | 38.24      | 38.24      | 38.24      | 38.24      | 38.24      |       |
|                                                                                                                     |                               | Final Maturity          | Date       | 07/17/2046 | 07/17/2046 | 07/17/2046 | 07/17/2046 | 07/17/2046 | 07/17/2046 | 07/17/2046 | 07/17/2046 |       |
|                                                                                                                     | With optional redemption *    | Average life            | Years      | 18.21      | 15.33      | 12.99      | 11.08      | 9.59       | 8.39       | 7.40       | 6.64       |       |
|                                                                                                                     |                               | Final Maturity          | Date       | 11/07/2026 | 08/25/2023 | 04/23/2021 | 05/27/2019 | 11/29/2017 | 09/16/2016 | 09/22/2015 | 12/19/2014 |       |
| Series E                                                                                                            | With optional redemption *    | Average life            | Years      | 24.48      | 21.73      | 19.23      | 16.73      | 14.73      | 12.98      | 11.47      | 10.47      |       |
|                                                                                                                     |                               | Final Maturity          | Date       | 10/17/2032 | 01/17/2030 | 07/18/2027 | 01/19/2025 | 01/17/2023 | 04/18/2021 | 10/17/2019 | 10/17/2018 |       |
|                                                                                                                     | Without optional redemption * | Average life            | Years      | 18.92      | 16.18      | 13.90      | 12.05      | 10.55      | 9.32       | 8.30       | 7.45       |       |
|                                                                                                                     |                               | Final Maturity          | Date       | 03/29/2027 | 01/07/2024 | 03/22/2022 | 05/16/2020 | 11/14/2018 | 08/23/2017 | 08/16/2016 | 10/10/2015 |       |
|                                                                                                                     | With optional redemption *    | Average life            | Years      | 38.24      | 38.24      | 38.24      | 38.24      | 38.24      | 38.24      | 38.24      | 38.24      | 38.24 |
|                                                                                                                     |                               | Final Maturity          | Date       | 07/17/2046 | 07/17/2046 | 07/17/2046 | 07/17/2046 | 07/17/2046 | 07/17/2046 | 07/17/2046 | 07/17/2046 |       |
| Series E                                                                                                            | With optional redemption *    | Average life            | Years      | 19.21      | 16.41      | 14.11      | 12.11      | 10.55      | 9.24       | 8.16       | 7.39       |       |
|                                                                                                                     |                               | Final Maturity          | Date       | 10/07/2027 | 09/20/2024 | 07/06/2022 | 06/06/2020 | 11/13/2018 | 07/25/2017 | 06/24/2016 | 09/18/2015 |       |
|                                                                                                                     | Without optional redemption * | Average life            | Years      | 24.48      | 21.73      | 19.23      | 16.73      | 14.73      | 12.98      | 11.47      | 10.47      |       |
|                                                                                                                     |                               | Final Maturity          | Date       | 10/17/2032 | 01/17/2030 | 07/18/2027 | 01/19/2025 | 01/17/2023 | 04/18/2021 | 10/17/2019 | 10/17/2018 |       |
|                                                                                                                     | With optional redemption *    | Average life            | Years      | 28.08      | 24.66      | 23.62      | 22.86      | 22.30      | 21.88      | 21.54      | 21.27      |       |
|                                                                                                                     |                               | Final Maturity          | Date       | 05/24/2034 | 12/20/2032 | 07/12/2031 | 06/03/2031 | 08/13/2030 | 10/03/2030 | 08/11/2029 | 02/08/2029 |       |
| Without optional redemption *                                                                                       | Average life                  | Years                   | 38.24      | 38.24      | 38.24      | 38.24      | 38.24      | 38.24      | 38.24      | 38.24      | 38.24      |       |
|                                                                                                                     | Final Maturity                | Date                    | 07/17/2046 | 07/17/2046 | 07/17/2046 | 07/17/2046 | 07/17/2046 | 07/17/2046 | 07/17/2046 | 07/17/2046 | 07/17/2046 |       |

\* 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             |       |
| Class A                 | 93.53% | 1,265,345,420.52 | 6.57%  | 1,482,400,000.00 | 5.65% |
| Series A1               | 0.00%  | 0.00             | 5.41%  | 85,000,000.00    |       |
| Series A2               | 93.53% | 1,265,345,420.52 | 89.01% | 1,397,400,000.00 |       |
| Series B                | 1.66%  | 22,400,000.00    | 4.89%  | 22,400,000.00    | 4.21% |
| Series C                | 1.78%  | 24,100,000.00    | 3.08%  | 24,100,000.00    | 2.65% |
| Series D                | 1.52%  | 20,500,000.00    | 1.55%  | 20,500,000.00    | 1.33% |
| Series E                | 1.52%  | 20,600,000.00    | 1.31%  | 20,600,000.00    |       |
| Issue of Bonds          |        | 1,352,945,420.52 |        | 1,570,000,000.00 |       |
| Reserve Fund            | 1.55%  | 20,600,000.00    | 1.33%  | 20,600,000.00    |       |

| Other financial operations (current)   |  |               |            |          |
|----------------------------------------|--|---------------|------------|----------|
| Assets                                 |  | Balance       | Interest   |          |
| Treasury Account                       |  | 33,786,665.28 | 4.920%     |          |
| Amortization Account                   |  | 0.00          |            |          |
| Servicer ppal collect not yet credited |  | 3,195,485.60  |            |          |
| Servicer ints collect not yet credited |  | 1,690,137.97  |            |          |
| Liabilities                            |  | Available     | Balance    | Interest |
| Start-up Loan                          |  |               | 928,835.07 | 6.840%   |

## Additional information

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11/27/2006

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G84634575

Management Company  
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Bankinter

Fund Auditors  
Ernst&Young

Collateral: Residential mortgage loans

| General                                    |                  |                      |  |
|--------------------------------------------|------------------|----------------------|--|
|                                            | Current          | At constitution date |  |
| Count                                      | 10,268           | 11,827               |  |
| Principal                                  |                  |                      |  |
| Principal outstanding                      | 1,321,019,649.47 | 1,549,431,516.52     |  |
| Average loan                               | 128,654.04       | 131,007.99           |  |
| Minimum                                    | 311.47           | 257.91               |  |
| Maximum                                    | 1,143,683.84     | 1,168,941.87         |  |
| Interest rate                              |                  |                      |  |
| Weighted average (wac)                     | 5.07%            | 3.62%                |  |
| Minimum                                    | 4.50%            | 2.50%                |  |
| Maximum                                    | 6.79%            | 5.80%                |  |
| Final maturity                             |                  |                      |  |
| Weighted average (WARM) (months)           | 309              | 327                  |  |
| Minimum                                    | 06/19/2008       | 01/16/2007           |  |
| Maximum                                    | 06/20/2046       | 06/20/2046           |  |
| Index (principal outstanding distribution) |                  |                      |  |
| 1-year EURIBOR/MIBOR                       | 100.00%          | 100.00%              |  |

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM)    | 0.75%         | 0.66%         | 0.69%         | 0.68%          | 0.73%      |
| Annual Percentage Rate (CPR) | 8.63%         | 7.69%         | 7.93%         | 7.82%          | 8.40%      |

| LTV Distribution         |         |       |                      |
|--------------------------|---------|-------|----------------------|
|                          | Current |       | At constitution date |
|                          | % Pool  | % LTV | % LTV                |
| 0.01 - 10%               | 1.49    | 7.48  | 1.44                 |
| 10.01 - 20%              | 5.19    | 15.16 | 5.42                 |
| 20.01 - 30%              | 6.42    | 25.23 | 6.37                 |
| 30.01 - 40%              | 7.81    | 35.36 | 7.38                 |
| 40.01 - 50%              | 11.11   | 45.27 | 9.78                 |
| 50.01 - 60%              | 13.95   | 55.06 | 12.29                |
| 60.01 - 70%              | 15.09   | 65.28 | 13.28                |
| 70.01 - 80%              | 21.01   | 75.31 | 21.51                |
| 80.01 - 90%              | 10.75   | 84.63 | 12.26                |
| 90.01 - 100%             | 7.17    | 93.76 | 10.28                |
| Weighted average (WALTV) | 59.49   |       | 61.53                |
| Minimum                  | 0.23    |       | 0.17                 |
| Maximum                  | 98.62   |       | 100.00               |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 9.68%   | 9.39%                |
| Aragon                  | 2.26%   | 2.31%                |
| Asturias                | 1.43%   | 1.45%                |
| Balearic Islands        | 2.58%   | 2.46%                |
| Basque Country          | 8.00%   | 8.20%                |
| Canary Islands          | 4.73%   | 4.61%                |
| Cantabria               | 2.30%   | 2.30%                |
| Castilla-La Mancha      | 2.23%   | 2.18%                |
| Castilla-Leon           | 3.30%   | 3.36%                |
| Catalonia               | 18.45%  | 17.48%               |
| Extremadura             | 0.48%   | 0.47%                |
| Galicia                 | 1.66%   | 1.66%                |
| La Rioja                | 0.31%   | 0.32%                |
| Madrid                  | 31.13%  | 32.05%               |
| Meilla                  |         | 0.00%                |
| Murcia                  | 1.35%   | 1.40%                |
| Navarra                 | 0.24%   | 0.25%                |
| Valencia                | 9.86%   | 10.09%               |

| Current delinquency       |        |              |            |       |            |        |                  |               |                                |
|---------------------------|--------|--------------|------------|-------|------------|--------|------------------|---------------|--------------------------------|
| Aging                     | Assets | Overdue debt |            |       |            |        | Outstanding debt | Total debt    |                                |
|                           |        | Principal    | Interest   | Other | Total      | %      |                  | %             | % Total debt / Appraisal Value |
| Delinquencies             |        |              |            |       |            |        |                  |               |                                |
| Up to 1 month             | 267    | 52,033.82    | 68,393.02  | 0.00  | 120,426.84 | 36.79  | 32,741,781.13    | 32,862,207.97 | 74.70                          |
| 1 to 2 months             | 46     | 29,102.67    | 38,835.00  | 0.00  | 67,937.67  | 20.75  | 6,059,738.25     | 6,127,675.92  | 13.93                          |
| 2 to 3 months             | 16     | 13,711.36    | 23,354.70  | 0.00  | 37,066.06  | 11.32  | 2,301,765.83     | 2,338,831.89  | 5.32                           |
| 3 to 6 months             | 10     | 10,774.04    | 25,090.23  | 0.00  | 35,864.27  | 10.96  | 1,296,167.90     | 1,332,032.17  | 3.03                           |
| 6 to 12 months            | 7      | 19,016.25    | 38,901.40  | 0.00  | 57,917.65  | 17.69  | 1,156,208.01     | 1,214,125.66  | 2.76                           |
| 12 to 18 months           | 2      | 1,698.33     | 6,459.09   | 0.00  | 8,157.42   | 2.49   | 110,403.20       | 118,560.62    | 0.27                           |
| Subtotal                  | 348    | 126,336.47   | 201,033.44 | 0.00  | 327,369.91 | 100.00 | 43,666,064.32    | 43,993,434.23 | 100.00                         |
| Doubt debts (subjectives) |        |              |            |       |            |        |                  |               |                                |
|                           | 0      | 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                           |
| Total                     | 348    | 126,336.47   | 201,033.44 | 0.00  | 327,369.91 |        | 43,666,064.32    | 43,993,434.23 | 43.47                          |

Each range includes the beginning but not the ending time

Additional information