

# BANKINTER 13 Fondo de Titulización de Activos

## Brief report

**Date:** 06/30/2015  
**Currency:** EUR

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

**VAT Reg. no.**  
V84892272

**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**  
Barclays Bank PLC

**Market**  
AIAF Mercado de Renta Fija

**Register of Book Securities**  
Iberclear

**Treasury Account**  
Barclays Bank PLC

**Amortisation Account**  
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<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      |                                                               | 100,000.00<br>85,000,000.00    | Floating<br>3-M Euribor+0.060%<br>17.Jan/Apr/Jul/Oct       | 0.1540%<br>07/17/2015<br>Gross<br>Net                       | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | "Pass-Through"                                                                                   | Aaa<br>AAA              | Aaa<br>AAA |
| Series A2<br>ES0313270011 | 11/27/2006<br>13,974   | 48,512.09<br>677,907,945.66<br>48.51%                         | 100,000.00<br>1,397,400,000.00 | Floating<br>3-M Euribor+0.150%<br>17.Jan/Apr/Jul/Oct       | 0.1540%<br>07/17/2015<br>18.884679 Gross<br>15.202167 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 | Aaa3sf<br>AAsf          | Aaa<br>AAA |
| Series B<br>ES0313270029  | 11/27/2006<br>224      | 95,775.13<br>21,453,629.12<br>95.78%                          | 100,000.00<br>22,400,000.00    | Floating<br>3-M Euribor+0.270%<br>17.Jan/Apr/Jul/Oct       | 0.2740%<br>07/17/2015<br>66.334919 Gross<br>53.399610 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 | A3sf<br>BBB+sf          | Aa3<br>A   |
| Series C<br>ES0313270037  | 11/27/2006<br>241      | 95,793.42<br>23,086,214.22<br>95.79%                          | 100,000.00<br>24,100,000.00    | Floating<br>3-M Euribor+0.480%<br>17.Jan/Apr/Jul/Oct       | 0.4840%<br>07/17/2015<br>117.197928 Gross<br>94.344332 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 | Baa3sf<br>BBsf          | A3<br>BBB  |
| Series D<br>ES0313270045  | 11/27/2006<br>205      | 95,783.05<br>19,635,525.25<br>95.78%                          | 100,000.00<br>20,500,000.00    | Floating<br>3-M Euribor+2.250%<br>17.Jan/Apr/Jul/Oct       | 2.2540%<br>07/17/2015<br>545.734570 Gross<br>439.316329 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 | B2sf<br>B-sf            | 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       | 3.9040%<br>07/17/2015<br>986.844444 Gross<br>794.408777 Net | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>Due to Cash<br>Reserve reduction                                             | Ca<br>D                 | Ca<br>CCC- |
| Total                     |                        | 762,683,314.25                                                | 1,570,000,000.00               |                                                            |                                                             |                                               |                                                                                                  |                         |            |

| Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) |                               |                         |       |            |            |            |            |            |            |            |            |
|---------------------------------------------------------------------------------------------------------------------|-------------------------------|-------------------------|-------|------------|------------|------------|------------|------------|------------|------------|------------|
|                                                                                                                     |                               | % Monthly CPR (SMM)     |       | 0.08       |            | 0.17       |            | 0.25       |            | 0.34       |            |
|                                                                                                                     |                               | % Annual equivalent CPR |       | 1.00       |            | 2.00       |            | 3.00       |            | 4.00       |            |
| Series A2                                                                                                           | With optional redemption *    | Average life            | Years | 8.74       | 8.07       | 7.52       | 6.95       | 6.49       | 6.06       | 5.72       | 5.35       |
|                                                                                                                     |                               | Final Maturity          | Years | 01/11/2024 | 05/12/2023 | 10/20/2022 | 03/29/2022 | 10/10/2021 | 05/07/2021 | 01/01/2021 | 08/19/2020 |
|                                                                                                                     | Without optional redemption * | Average life            | Years | 9.60       | 8.98       | 8.41       | 7.90       | 7.44       | 7.02       | 6.63       | 6.28       |
|                                                                                                                     |                               | Final Maturity          | Years | 11/18/2024 | 04/05/2024 | 09/12/2023 | 03/10/2023 | 09/21/2022 | 04/20/2022 | 12/01/2021 | 07/26/2021 |
| Series B                                                                                                            | With optional redemption *    | Average life            | Years | 8.74       | 8.07       | 7.52       | 6.95       | 6.49       | 6.06       | 5.72       | 5.35       |
|                                                                                                                     |                               | Final Maturity          | Years | 01/11/2024 | 05/12/2023 | 10/20/2022 | 03/29/2022 | 10/10/2021 | 05/07/2021 | 01/01/2021 | 08/19/2020 |
|                                                                                                                     | Without optional redemption * | Average life            | Years | 9.60       | 8.98       | 8.41       | 7.90       | 7.44       | 7.02       | 6.63       | 6.28       |
|                                                                                                                     |                               | Final Maturity          | Years | 11/18/2024 | 04/05/2024 | 09/12/2023 | 03/10/2023 | 09/21/2022 | 04/20/2022 | 12/01/2021 | 07/26/2021 |
| Series C                                                                                                            | With optional redemption *    | Average life            | Years | 8.74       | 8.07       | 7.52       | 6.95       | 6.49       | 6.06       | 5.72       | 5.35       |
|                                                                                                                     |                               | Final Maturity          | Years | 01/11/2024 | 05/12/2023 | 10/20/2022 | 03/29/2022 | 10/10/2021 | 05/07/2021 | 01/01/2021 | 08/19/2020 |
|                                                                                                                     | Without optional redemption * | Average life            | Years | 9.60       | 8.98       | 8.41       | 7.90       | 7.44       | 7.02       | 6.63       | 6.28       |
|                                                                                                                     |                               | Final Maturity          | Years | 11/18/2024 | 04/05/2024 | 09/12/2023 | 03/10/2023 | 09/21/2022 | 04/20/2022 | 12/01/2021 | 07/26/2021 |
| Series D                                                                                                            | With optional redemption *    | Average life            | Years | 8.74       | 8.07       | 7.52       | 6.95       | 6.49       | 6.06       | 5.72       | 5.35       |
|                                                                                                                     |                               | Final Maturity          | Years | 01/11/2024 | 05/12/2023 | 10/20/2022 | 03/29/2022 | 10/10/2021 | 05/07/2021 | 01/01/2021 | 08/19/2020 |
|                                                                                                                     | Without optional redemption * | Average life            | Years | 9.60       | 8.98       | 8.41       | 7.90       | 7.44       | 7.02       | 6.63       | 6.28       |
|                                                                                                                     |                               | Final Maturity          | Years | 11/18/2024 | 04/05/2024 | 09/12/2023 | 03/10/2023 | 09/21/2022 | 04/20/2022 | 12/01/2021 | 07/26/2021 |
| Series E                                                                                                            | With optional redemption *    | Average life            | Years | 15.51      | 14.51      | 13.76      | 12.76      | 12.01      | 11.26      | 10.76      | 10.01      |
|                                                                                                                     |                               | Final Maturity          | Years | 10/17/2030 | 10/17/2029 | 01/17/2029 | 01/17/2028 | 04/17/2027 | 07/17/2026 | 01/17/2026 | 04/17/2025 |
|                                                                                                                     | Without optional redemption * | Average life            | Years | 31.02      | 31.02      | 31.02      | 31.02      | 31.02      | 31.02      | 31.02      | 31.02      |
|                                                                                                                     |                               | Final Maturity          | Years | 04/17/2046 | 04/17/2046 | 04/17/2046 | 04/17/2046 | 04/17/2046 | 04/17/2046 | 04/17/2046 | 04/17/2046 |

\* 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                 | 88.88% | 677,907,945.66 | 11.31%        | 94.42% | 1,482,400,000.00 |
| Series A1               | 0.00%  | 0.00           |               | 5.41%  | 85,000,000.00    |
| Series A2               | 88.88% | 677,907,945.66 |               | 89.01% | 1,397,400,000.00 |
| Series B                | 2.81%  | 21,453,629.12  | 8.42%         | 1.43%  | 22,400,000.00    |
| Series C                | 3.03%  | 23,086,214.22  | 5.31%         | 1.54%  | 24,100,000.00    |
| Series D                | 2.57%  | 19,635,525.25  | 2.66%         | 1.31%  | 20,500,000.00    |
| Series E                | 2.70%  | 20,600,000.00  |               | 1.31%  | 20,600,000.00    |
| Issue of Bonds          |        | 762,683,314.25 |               |        | 1,570,000,000.00 |
| Reserve Fund            | 2.66%  | 19,739,416.46  |               | 1.33%  | 20,600,000.00    |

| Other financial operations (current)   |               |          |          |
|----------------------------------------|---------------|----------|----------|
| Assets                                 | Balance       | Interest |          |
| Treasury Account                       | 36,136,361.31 | 0.000%   |          |
| Amortization Account                   | 0.00          |          |          |
| Servicer ppal collect not yet credited | 1,063,715.12  |          |          |
| Servicer ints collect not yet credited | 85,982.26     |          |          |
| Liabilities                            | Available     | Balance  | Interest |
| Start-up Loan L/T                      |               | 0.00     |          |
| Start-up Loan S/T                      |               | 0.00     |          |

## Additional information

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**Assets Custodian**  
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Ernst & Young (hasta ejercicio 2008)

### Collateral: Residential mortgage loans

| General                                    |                |                      |  |
|--------------------------------------------|----------------|----------------------|--|
|                                            | Current        | At constitution date |  |
| Count                                      | 7,805          | 11,827               |  |
| Principal                                  |                |                      |  |
| Principal outstanding                      | 732,677,148.94 | 1,549,431,516.52     |  |
| Average loan                               | 93,872.79      | 131,007.99           |  |
| Minimum                                    | 0.64           | 257.91               |  |
| Maximum                                    | 944,210.51     | 1,168,941.87         |  |
| Interest rate                              |                |                      |  |
| Weighted average (wac)                     | 0.82%          | 3.62%                |  |
| Minimum                                    | 0.28%          | 2.50%                |  |
| Maximum                                    | 4.01%          | 5.80%                |  |
| Final maturity                             |                |                      |  |
| Weighted average (WARM) (months)           | 235            | 327                  |  |
| Minimum                                    | 07/06/2015     | 01/16/2007           |  |
| Maximum                                    | 06/20/2046     | 06/20/2046           |  |
| 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%               | 3.22    | 6.95  | 1.44                 | 7.58  |
| 10.01 - 20%              | 7.83    | 15.23 | 5.42                 | 15.23 |
| 20.01 - 30%              | 10.12   | 25.22 | 6.37                 | 25.19 |
| 30.01 - 40%              | 14.50   | 35.35 | 7.38                 | 35.24 |
| 40.01 - 50%              | 16.68   | 44.97 | 9.78                 | 45.31 |
| 50.01 - 60%              | 18.70   | 55.24 | 12.29                | 55.29 |
| 60.01 - 70%              | 19.41   | 64.27 | 13.28                | 65.26 |
| 70.01 - 80%              | 7.95    | 74.35 | 21.51                | 76.09 |
| 80.01 - 90%              | 1.60    | 81.27 | 12.26                | 84.74 |
| 90.01 - 100%             |         |       | 10.28                | 94.83 |
| Weighted average (WALTV) | 46.60   |       | 61.53                |       |
| Minimum                  | 0.00    |       | 0.17                 |       |
| Maximum                  | 86.40   |       | 100.00               |       |

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM)    | 0.24%         | 0.21%         | 0.19%         | 0.21%          | 0.37%      |
| Annual Percentage Rate (CPR) | 2.80%         | 2.52%         | 2.24%         | 2.54%          | 4.40%      |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 9.94%   | 9.39%                |
| Aragon                  | 2.10%   | 2.31%                |
| Asturias                | 1.46%   | 1.45%                |
| Balearic Islands        | 2.77%   | 2.46%                |
| Basque Country          | 7.82%   | 8.20%                |
| Canary Islands          | 4.74%   | 4.61%                |
| Cantabria               | 2.38%   | 2.30%                |
| Castilla-La Mancha      | 2.22%   | 2.18%                |
| Castilla-Leon           | 3.21%   | 3.36%                |
| Catalonia               | 19.29%  | 17.48%               |
| Extremadura             | 0.49%   | 0.47%                |
| Galicia                 | 1.59%   | 1.66%                |
| La Rioja                | 0.27%   | 0.32%                |
| Madrid                  | 31.26%  | 32.05%               |
| Melilla                 |         | 0.00%                |
| Murcia                  | 1.38%   | 1.40%                |
| Navarra                 | 0.23%   | 0.25%                |
| Valencia                | 8.85%   | 10.09%               |

| 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                    | 185    | 66,341.14    | 4,324.89   | 824.64   | 71,490.67    | 3.06   | 20,901,324.75    | 20,972,815.42 | 47.38  | 37.45                          |
| from > 1 to ≤ 2 months           | 53     | 42,411.48    | 5,920.06   | 0.00     | 48,331.54    | 2.07   | 5,315,918.94     | 5,364,250.48  | 12.12  | 36.61                          |
| from > 2 to ≤ 3 months           | 30     | 37,557.52    | 5,592.45   | 0.00     | 43,149.97    | 1.85   | 2,825,291.49     | 2,868,441.46  | 6.48   | 32.42                          |
| from > 3 to ≤ 6 months           | 25     | 44,410.03    | 6,537.02   | 0.00     | 50,947.05    | 2.18   | 1,840,866.73     | 1,891,813.78  | 4.27   | 33.29                          |
| from > 6 to < 12 months          | 17     | 56,838.18    | 11,419.34  | 0.00     | 68,257.52    | 2.93   | 1,438,340.36     | 1,506,597.88  | 3.40   | 42.90                          |
| from ≥ 12 to < 18 months         | 18     | 114,545.43   | 27,763.27  | 0.00     | 142,308.70   | 6.10   | 1,929,074.86     | 2,071,383.56  | 4.68   | 42.25                          |
| from ≥ 18 to < 24 months         | 16     | 200,339.77   | 30,827.11  | 0.00     | 231,166.88   | 9.91   | 1,623,297.80     | 1,854,464.68  | 4.19   | 36.73                          |
| from ≥ 2 years                   | 64     | 1,192,107.43 | 481,947.70 | 3,513.78 | 1,677,568.91 | 71.90  | 6,054,960.10     | 7,732,529.01  | 17.47  | 44.52                          |
| Subtotal                         | 408    | 1,754,550.98 | 574,331.84 | 4,338.42 | 2,333,221.24 | 100.00 | 41,929,075.03    | 44,262,296.27 | 100.00 | 38.15                          |
| <i>Doubt debts (subjectives)</i> |        |              |            |          |              |        |                  |               |        |                                |
|                                  | 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   | 0.00                           |
| Total                            | 408    | 1,754,550.98 | 574,331.84 | 4,338.42 | 2,333,221.24 |        | 41,929,075.03    | 44,262,296.27 |        | 38.15                          |