

BANKINTER 13 Fondo de Titulización de Activos



Brief report

Date: 11/30/2015  
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  
Société Générale

Market  
AIAF Mercado de Renta Fija

Register of Book Securities  
Iberclear

Treasury Account  
Société Générale

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>N° 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       | 01/18/2016<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   | 46,252.06<br>646,326,286.44<br>46.25%                         | 100,000.00<br>1,397,400,000.00 | Floating<br>3-M Euribor+0.150%<br>17.Jan/Apr/Jul/Oct       | 0.0980%<br>01/18/2016<br>11.457663 Gross<br>9.223419 Net    | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Secutential /<br>Pro rata under<br>certain<br>circumstances | Aa2sf<br>AAsf           | Aaa<br>AAA |
| Series B<br>ES0313270029  | 11/27/2006<br>224      | 91,313.26<br>20,454,170.24<br>91.31%                          | 100,000.00<br>22,400,000.00    | Floating<br>3-M Euribor+0.270%<br>17.Jan/Apr/Jul/Oct       | 0.2180%<br>01/18/2016<br>50.318679 Gross<br>40.506537 Net   | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Secutential /<br>Pro rata under<br>certain<br>circumstances | A2sf<br>BBB+sf          | Aa3<br>A   |
| Series C<br>ES0313270037  | 11/27/2006<br>241      | 91,330.69<br>22,010,696.29<br>91.33%                          | 100,000.00<br>24,100,000.00    | Floating<br>3-M Euribor+0.480%<br>17.Jan/Apr/Jul/Oct       | 0.4280%<br>01/18/2016<br>98.809659 Gross<br>79.541775 Net   | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Secutential /<br>Pro rata under<br>certain<br>circumstances | Baa3sf<br>BBsf          | A3<br>BBB  |
| Series D<br>ES0313270045  | 11/27/2006<br>205      | 91,320.81<br>18,720,766.05<br>91.32%                          | 100,000.00<br>20,500,000.00    | Floating<br>3-M Euribor+2.250%<br>17.Jan/Apr/Jul/Oct       | 2.1980%<br>01/18/2016<br>507.383494 Gross<br>408.443713 Net | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Secutential /<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       | 3.8480%<br>01/18/2016<br>972.688889 Gross<br>783.014556 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                     |                        | 728,111,919.02                                                | 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       | 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 A2                                                                                                           | With optional redemption *    | Average life            | Years | 8.52       | 7.86       | 7.31       | 6.75       | 6.29       | 5.87       | 5.53       | 5.22       |
|                                                                                                                     |                               | Final Maturity          | Date  | 04/22/2024 | 08/25/2023 | 02/06/2023 | 07/19/2022 | 02/01/2022 | 08/30/2021 | 04/29/2021 | 01/04/2021 |
|                                                                                                                     | Without optional redemption * | Average life            | Years | 9.39       | 8.79       | 8.24       | 7.74       | 7.29       | 6.88       | 6.50       | 6.15       |
|                                                                                                                     |                               | Final Maturity          | Date  | 03/09/2025 | 07/30/2024 | 01/12/2024 | 07/14/2023 | 01/30/2023 | 09/01/2022 | 04/17/2022 | 12/12/2021 |
| Series B                                                                                                            | With optional redemption *    | Average life            | Years | 8.52       | 7.86       | 7.31       | 6.75       | 6.29       | 5.87       | 5.53       | 5.22       |
|                                                                                                                     |                               | Final Maturity          | Date  | 04/22/2024 | 08/25/2023 | 02/06/2023 | 07/19/2022 | 02/01/2022 | 08/30/2021 | 04/29/2021 | 01/04/2021 |
|                                                                                                                     | Without optional redemption * | Average life            | Years | 9.39       | 8.79       | 8.24       | 7.74       | 7.29       | 6.88       | 6.50       | 6.15       |
|                                                                                                                     |                               | Final Maturity          | Date  | 03/09/2025 | 07/30/2024 | 01/12/2024 | 07/14/2023 | 01/30/2023 | 09/01/2022 | 04/17/2022 | 12/12/2021 |
| Series C                                                                                                            | With optional redemption *    | Average life            | Years | 8.52       | 7.86       | 7.31       | 6.75       | 6.29       | 5.87       | 5.53       | 5.22       |
|                                                                                                                     |                               | Final Maturity          | Date  | 04/22/2024 | 08/25/2023 | 02/06/2023 | 07/19/2022 | 02/01/2022 | 08/30/2021 | 04/29/2021 | 01/04/2021 |
|                                                                                                                     | Without optional redemption * | Average life            | Years | 9.39       | 8.79       | 8.24       | 7.74       | 7.29       | 6.88       | 6.50       | 6.15       |
|                                                                                                                     |                               | Final Maturity          | Date  | 03/09/2025 | 07/30/2024 | 01/12/2024 | 07/14/2023 | 01/30/2023 | 09/01/2022 | 04/17/2022 | 12/12/2021 |
| Series D                                                                                                            | With optional redemption *    | Average life            | Years | 8.52       | 7.86       | 7.31       | 6.75       | 6.29       | 5.87       | 5.53       | 5.22       |
|                                                                                                                     |                               | Final Maturity          | Date  | 04/22/2024 | 08/25/2023 | 02/06/2023 | 07/19/2022 | 02/01/2022 | 08/30/2021 | 04/29/2021 | 01/04/2021 |
|                                                                                                                     | Without optional redemption * | Average life            | Years | 9.39       | 8.79       | 8.24       | 7.74       | 7.29       | 6.88       | 6.50       | 6.15       |
|                                                                                                                     |                               | Final Maturity          | Date  | 03/09/2025 | 07/30/2024 | 01/12/2024 | 07/14/2023 | 01/30/2023 | 09/01/2022 | 04/17/2022 | 12/12/2021 |
| Series E                                                                                                            | With optional redemption *    | Average life            | Years | 9.03       | 8.38       | 7.88       | 7.28       | 6.81       | 6.36       | 6.05       | 5.74       |
|                                                                                                                     |                               | Final Maturity          | Date  | 10/27/2024 | 03/03/2024 | 09/03/2023 | 01/25/2023 | 08/08/2022 | 02/25/2022 | 11/02/2021 | 07/12/2021 |
|                                                                                                                     | Without optional redemption * | Average life            | Years | 16.79      | 16.64      | 16.51      | 16.41      | 16.32      | 16.24      | 16.18      | 16.12      |
|                                                                                                                     |                               | Final Maturity          | Date  | 07/28/2032 | 06/02/2032 | 04/19/2032 | 03/11/2032 | 02/07/2032 | 01/11/2032 | 12/18/2031 | 11/27/2031 |

\* 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                 | 88.77% | 646,326,286.44 | 11.31%        | 94.42% | 1,482,400,000.00 | 5.65% |
| Series A1               | 0.00%  | 0.00           |               | 5.41%  | 85,000,000.00    |       |
| Series A2               | 88.77% | 646,326,286.44 |               | 89.01% | 1,397,400,000.00 |       |
| Series B                | 2.81%  | 20,454,170.24  | 8.42%         | 1.43%  | 22,400,000.00    | 4.21% |
| Series C                | 3.02%  | 22,010,696.29  | 5.31%         | 1.54%  | 24,100,000.00    | 2.65% |
| Series D                | 2.57%  | 18,720,766.05  | 2.66%         | 1.31%  | 20,500,000.00    | 1.33% |
| Series E                | 2.83%  | 20,600,000.00  |               | 1.31%  | 20,600,000.00    |       |
| Issue of Bonds          |        | 728,111,919.02 |               |        | 1,570,000,000.00 |       |
| Reserve Fund            | 2.66%  | 18,819,818.04  |               | 1.33%  | 20,600,000.00    |       |

| Other financial operations (current)   |  |               |                  |
|----------------------------------------|--|---------------|------------------|
| Assets                                 |  | Balance       | Interest         |
| Treasury Account                       |  | 28,024,551.03 | 0.000%           |
| Amortization Account                   |  | 0.00          |                  |
| Servicer ppal collect not yet credited |  | 637,564.36    |                  |
| Servicer ints collect not yet credited |  | 71,371.48     |                  |
| Liabilities                            |  | Available     | Balance Interest |
| Start-up Loan L/T                      |  |               | 0.00             |
| Start-up Loan S/T                      |  |               | 0.00             |

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.  
Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information

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### Collateral: Residential mortgage loans

| General                                    |                |                      |  |
|--------------------------------------------|----------------|----------------------|--|
|                                            | Current        | At constitution date |  |
| Count                                      | 7,657          | 11,827               |  |
| Principal                                  |                |                      |  |
| Principal outstanding                      | 706,119,658.50 | 1,549,431,516.52     |  |
| Average loan                               | 92,218.84      | 131,007.99           |  |
| Minimum                                    | 0.44           | 257.91               |  |
| Maximum                                    | 929,465.45     | 1,168,941.87         |  |
| Interest rate                              |                |                      |  |
| Weighted average (wac)                     | 0.73%          | 3.62%                |  |
| Minimum                                    | 0.28%          | 2.50%                |  |
| Maximum                                    | 4.01%          | 5.80%                |  |
| Final maturity                             |                |                      |  |
| Weighted average (WARM) (months)           | 232            | 327                  |  |
| Minimum                                    | 12/01/2015     | 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%               | 3.42    | 6.99  | 1.44                 | 7.58  |
| 10.01 - 20%              | 8.05    | 15.27 | 5.42                 | 15.23 |
| 20.01 - 30%              | 10.41   | 25.27 | 6.37                 | 25.19 |
| 30.01 - 40%              | 14.87   | 35.30 | 7.38                 | 35.24 |
| 40.01 - 50%              | 16.92   | 44.92 | 9.78                 | 45.31 |
| 50.01 - 60%              | 20.50   | 55.37 | 12.29                | 55.29 |
| 60.01 - 70%              | 17.81   | 64.40 | 13.28                | 65.26 |
| 70.01 - 80%              | 7.45    | 74.77 | 21.51                | 76.09 |
| 80.01 - 90%              | 0.57    | 81.27 | 12.26                | 84.74 |
| 90.01 - 100%             |         |       | 10.28                | 94.83 |
| Weighted average (WALTV) | 45.80   |       | 61.53                |       |
| Minimum                  | 0.00    |       | 0.17                 |       |
| Maximum                  | 85.45   |       | 100.00               |       |

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM)    | 0.23%         | 0.21%         | 0.22%         | 0.23%          | 0.37%      |
| Annual Percentage Rate (CPR) | 2.71%         | 2.45%         | 2.59%         | 2.67%          | 4.31%      |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucía               | 9.93%   | 9.39%                |
| Aragón                  | 2.11%   | 2.31%                |
| Asturias                | 1.43%   | 1.45%                |
| Balearic Islands        | 2.76%   | 2.46%                |
| Basque Country          | 7.83%   | 8.20%                |
| Canary Islands          | 4.75%   | 4.61%                |
| Cantabria               | 2.38%   | 2.30%                |
| Castilla-La Mancha      | 2.24%   | 2.18%                |
| Castilla-León           | 3.20%   | 3.36%                |
| Catalonia               | 19.32%  | 17.48%               |
| Extremadura             | 0.50%   | 0.47%                |
| Galicia                 | 1.56%   | 1.66%                |
| La Rioja                | 0.27%   | 0.32%                |
| Madrid                  | 31.32%  | 32.05%               |
| Melilla                 |         | 0.00%                |
| Murcia                  | 1.37%   | 1.40%                |
| Navarra                 | 0.23%   | 0.25%                |
| Valencia                | 8.80%   | 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                    | 210    | 75,231.46    | 5,391.38   | 824.64   | 81,447.48    | 3.24   | 21,134,369.68    | 21,215,817.16 | 47.91  | 34.29                          |
| from > 1 to ≤ 2 months           | 46     | 40,265.20    | 4,967.20   | 0.00     | 45,232.40    | 1.80   | 4,611,696.08     | 4,656,928.48  | 10.52  | 40.53                          |
| from > 2 to ≤ 3 months           | 26     | 42,647.22    | 4,909.17   | 0.00     | 47,556.39    | 1.89   | 3,164,165.95     | 3,211,722.34  | 7.25   | 37.37                          |
| from > 3 to ≤ 6 months           | 27     | 47,935.31    | 7,917.37   | 0.00     | 55,852.68    | 2.22   | 2,172,792.79     | 2,228,645.47  | 5.03   | 33.83                          |
| from > 6 to < 12 months          | 19     | 65,914.70    | 11,289.21  | 0.00     | 77,203.91    | 3.07   | 1,459,328.20     | 1,536,532.11  | 3.47   | 33.62                          |
| from ≥ 12 to < 18 months         | 14     | 83,729.84    | 17,454.40  | 0.00     | 101,184.24   | 4.03   | 1,068,528.25     | 1,169,712.49  | 2.64   | 34.88                          |
| from ≥ 18 to < 24 months         | 15     | 215,420.61   | 36,639.78  | 0.00     | 252,060.39   | 10.03  | 1,937,127.91     | 2,189,188.30  | 4.94   | 44.85                          |
| from ≥ 2 years                   | 68     | 1,363,348.19 | 484,849.04 | 3,181.03 | 1,851,378.26 | 73.70  | 6,218,621.85     | 8,070,000.11  | 18.23  | 43.08                          |
| Subtotal                         | 425    | 1,934,492.53 | 573,417.55 | 4,005.67 | 2,511,915.75 | 100.00 | 41,766,630.71    | 44,278,546.46 | 100.00 | 36.87                          |
| <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                            | 425    | 1,934,492.53 | 573,417.55 | 4,005.67 | 2,511,915.75 |        | 41,766,630.71    | 44,278,546.46 |        | 36.87                          |