

# BANKINTER 13 Fondo de Titulización de Activos



## Brief report

Date: 02/29/2016  
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 ISIN Code	Issue date N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating		
		Current	Original			Final maturity (legal)	Next	Moody's / S&P	Current	Original
Series A1 ES0313270003	11/27/2006 850	100,000.00 85,000,000.00	100,000.00 85,000,000.00	Floating 3-M Euribor+0.060% 17.Jan/Apr/Jul/Oct	04/18/2016 Gross Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	"Pass-Through"	Aaa AAA	Aaa AAA	
Series A2 ES0313270011	11/27/2006 13,974	45,067.31 629,770,589.94 88.97%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	0.0070% 04/18/2016 0.797441 Gross 0.645927 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa2sf AA+sf	Aaa AAA	
Series B ES0313270029	11/27/2006 224	88,974.27 19,930,236.48 88.97%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	0.1270% 04/18/2016 28.563212 Gross 23.136202 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa2sf BBB+sf	Aa3 A	
Series C ES0313270037	11/27/2006 241	88,991.25 21,446,891.25 88.99%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	0.3370% 04/18/2016 75.808185 Gross 61.404630 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Baa3sf BBsf	A3 BBB	
Series D ES0313270045	11/27/2006 205	88,981.62 18,241,232.10 88.98%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	2.1070% 04/18/2016 473.918580 Gross 383.874050 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	B2sf B-sf	BA1 BB-	
Series E ES0313270052	11/27/2006 206	100,000.00 20,600,000.00 100.00%	100,000.00 20,600,000.00	Floating 3-M Euribor+3.900% 17.Jan/Apr/Jul/Oct	3.7570% 04/18/2016 949.686111 Gross 769.245750 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined Due to Cash Reserve reduction	Ca D	Ca CCC-	
Total		709,988,949.77	1,570,000,000.00							

### Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)

Series	With optional redemption *	Without optional redemption *	% Monthly CPR (SMM)									
			% Annual equivalent CPR									
			0,08	0,17	0,25	0,34	0,42	0,51	0,60	0,69		
Series A2	Average life	Years	8.34	7.75	7.15	6.66	6.21	5.79	5.45	5.14		
		Date	05/19/2024	10/16/2023	03/12/2023	09/13/2022	04/01/2022	10/30/2021	06/30/2021	03/09/2021		
	Final Maturity	Years	14.50	13.76	12.76	12.01	11.25	10.50	10.01	9.50		
		Date	07/17/2030	10/17/2029	10/17/2028	01/17/2028	04/17/2027	07/17/2026	01/17/2026	07/17/2025		
	Average life	Years	9.29	8.69	8.16	7.67	7.22	6.82	6.45	6.11		
		Date	04/29/2025	09/25/2024	03/13/2024	09/16/2023	04/07/2023	11/10/2022	06/28/2022	02/24/2022		
Final Maturity	Years	30.27	30.27	30.27	30.27	30.27	30.27	30.27	30.27			
	Date	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046			
Series B	Average life	Years	8.34	7.75	7.15	6.66	6.21	5.79	5.45	5.14		
		Date	05/19/2024	10/16/2023	03/12/2023	09/13/2022	04/01/2022	10/30/2021	06/30/2021	03/09/2021		
	Final Maturity	Years	14.50	13.76	12.76	12.01	11.25	10.50	10.01	9.50		
		Date	07/17/2030	10/17/2029	10/17/2028	01/17/2028	04/17/2027	07/17/2026	01/17/2026	07/17/2025		
	Average life	Years	9.29	8.69	8.16	7.67	7.22	6.82	6.45	6.11		
		Date	04/29/2025	09/25/2024	03/13/2024	09/16/2023	04/07/2023	11/10/2022	06/28/2022	02/24/2022		
Final Maturity	Years	30.27	30.27	30.27	30.27	30.27	30.27	30.27	30.27			
	Date	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046			
Series C	Average life	Years	8.34	7.75	7.15	6.66	6.21	5.79	5.45	5.14		
		Date	05/19/2024	10/16/2023	03/12/2023	09/13/2022	04/01/2022	10/30/2021	06/30/2021	03/09/2021		
	Final Maturity	Years	14.50	13.76	12.76	12.01	11.25	10.50	10.01	9.50		
		Date	07/17/2030	10/17/2029	10/17/2028	01/17/2028	04/17/2027	07/17/2026	01/17/2026	07/17/2025		
	Average life	Years	9.29	8.69	8.16	7.67	7.22	6.82	6.45	6.11		
		Date	04/29/2025	09/25/2024	03/13/2024	09/16/2023	04/07/2023	11/10/2022	06/28/2022	02/24/2022		
Final Maturity	Years	30.27	30.27	30.27	30.27	30.27	30.27	30.27	30.27			
	Date	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046			
Series D	Average life	Years	8.34	7.75	7.15	6.66	6.21	5.79	5.45	5.14		
		Date	05/19/2024	10/16/2023	03/12/2023	09/13/2022	04/01/2022	10/30/2021	06/30/2021	03/09/2021		
	Final Maturity	Years	14.50	13.76	12.76	12.01	11.25	10.50	10.01	9.50		
		Date	07/17/2030	10/17/2029	10/17/2028	01/17/2028	04/17/2027	07/17/2026	01/17/2026	07/17/2025		
	Average life	Years	9.29	8.69	8.16	7.67	7.22	6.82	6.45	6.11		
		Date	04/29/2025	09/25/2024	03/13/2024	09/16/2023	04/07/2023	11/10/2022	06/28/2022	02/24/2022		
Final Maturity	Years	30.27	30.27	30.27	30.27	30.27	30.27	30.27	30.27			
	Date	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046			
Series E	Average life	Years	8.64	8.13	7.52	7.05	6.59	6.15	5.84	5.54		
		Date	09/04/2024	03/02/2024	07/23/2023	02/02/2023	08/20/2022	03/11/2022	11/19/2021	07/31/2021		
	Final Maturity	Years	14.50	13.76	12.76	12.01	11.25	10.50	10.01	9.50		
		Date	07/17/2030	10/17/2029	10/17/2028	01/17/2028	04/17/2027	07/17/2026	01/17/2026	07/17/2025		
	Average life	Years	16.52	16.38	16.27	16.18	16.10	16.03	15.97	15.92		
		Date	07/20/2032	06/01/2032	04/21/2032	03/19/2032	02/19/2032	01/25/2032	01/03/2032	12/16/2031		
Final Maturity	Years	30.27	30.27	30.27	30.27	30.27	30.27	30.27	30.27			
	Date	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)					
Class	%	Current		At issue date	
		% CE	% CE	% CE	% CE
Class A	88.70%	629,770,589.94	11.31%	94.42%	1,482,400,000.00
Series A1	0.00%	0.00	0.00	5.41%	85,000,000.00
Series A2	88.70%	629,770,589.94	89.01%	1,397,400,000.00	
Series B	2.81%	19,930,236.48	8.42%	1.43%	22,400,000.00
Series C	3.02%	21,446,891.25	5.31%	1.54%	24,100,000.00
Series D	2.57%	18,241,232.10	2.66%	1.31%	20,500,000.00
Series E	2.90%	20,600,000.00	1.31%	1.31%	20,600,000.00
Issue of Bonds		709,988,949.77			1,570,000,000.00
Reserve Fund	2.66%	18,337,747.14	1.33%		20,600,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	26,850,970.44	0.000%	
Amortization Account		0.00	
Servicer ppal collect not yet credited		727,024.40	
Servicer ints collect not yet credited		69,314.20	
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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Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

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Ernst & Young (hasta ejercicio 2008)

### Collateral: Residential mortgage loans

General			
	Current	At constitution date	
Count	7,535	11,827	
Principal			
Principal outstanding	688,213,783.71	1,549,431,516.52	
Average loan	91,335.61	131,007.99	
Minimum	0.32	257.91	
Maximum	920,600.41	1,168,941.87	
Interest rate			
Weighted average (wac)	0.65%	3.62%	
Minimum	0.09%	2.50%	
Maximum	4.01%	5.80%	
Final maturity			
Weighted average (WARM) (months)	229	327	
Minimum	03/01/2016	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%	3.49	6.96	1.44	7.58
10.01 - 20%	8.22	15.23	5.42	15.23
20.01 - 30%	10.90	25.31	6.37	25.19
30.01 - 40%	15.12	35.39	7.38	35.24
40.01 - 50%	16.98	44.95	9.78	45.31
50.01 - 60%	21.17	55.37	12.29	55.29
60.01 - 70%	16.61	64.35	13.28	65.26
70.01 - 80%	7.31	74.59	21.51	76.09
80.01 - 90%	0.21	82.32	12.26	84.74
90.01 - 100%			10.28	94.83
Weighted average (WALTV)	45.27		61.53	
Minimum	0.00		0.17	
Maximum	84.86		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.24%	0.33%	0.27%	0.24%	0.37%
Annual Percentage Rate (CPR)	2.89%	3.94%	3.20%	2.81%	4.30%

Geographic distribution		
	Current	At constitution date
Andalucia	9.96%	9.99%
Aragon	2.12%	2.31%
Asturias	1.40%	1.45%
Balearic Islands	2.74%	2.46%
Basque Country	7.80%	8.20%
Canary Islands	4.75%	4.61%
Cantabria	2.38%	2.30%
Castilla-La Mancha	2.24%	2.18%
Castilla-Leon	3.20%	3.36%
Catalonia	19.37%	17.48%
Extremadura	0.50%	0.47%
Galicia	1.56%	1.66%
La Rioja	0.27%	0.32%
Madrid	31.33%	32.05%
Melilla		0.00%
Murcia	1.38%	1.40%
Navarra	0.23%	0.25%
Valencia	8.76%	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	239	88,995.01	4,481.77	824.64	94,301.42	3.78	23,856,879.41	23,951,180.83	52.47	33.10
from > 1 to ≤ 2 months	48	35,311.60	3,417.28	0.00	38,728.88	1.55	4,284,075.08	4,322,803.96	9.47	34.39
from > 2 to ≤ 3 months	24	34,418.98	2,962.34	0.00	37,382.32	1.50	2,240,119.77	2,277,502.09	4.99	30.83
from > 3 to ≤ 6 months	25	44,785.44	7,853.87	0.00	52,639.31	2.11	2,330,495.59	2,383,135.90	5.22	37.26
from > 6 to < 12 months	13	46,375.10	8,658.95	0.00	55,034.05	2.21	1,469,489.11	1,524,523.16	3.34	43.12
from ≥ 12 to < 18 months	13	85,000.87	13,665.11	0.00	98,665.98	3.96	939,296.36	1,037,982.34	2.27	35.59
from ≥ 18 to < 24 months	12	103,577.70	21,565.18	0.00	125,142.88	5.02	1,229,413.27	1,354,556.15	2.97	49.52
from ≥ 24 months	72	1,521,184.08	468,312.07	3,181.03	1,992,677.18	79.88	6,800,502.23	8,793,179.41	19.26	42.26
Subtotal	446	1,959,649.78	530,916.57	4,005.67	2,494,572.02	100.00	43,150,271.82	45,644,843.84	100.00	35.46
<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	446	1,959,649.78	530,916.57	4,005.67	2,494,572.02		43,150,271.82	45,644,843.84		35.46