

BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 03/31/2016
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)

Collateral: Residential mortgage loans

General			
	Current	At constitution date	
Count	7,498	11,827	
Principal			
Principal outstanding	683,073,159.40	1,549,431,516.52	
Average loan	91,100.71	131,007.99	
Minimum	0.28	257.91	
Maximum	917,642.39	1,168,941.87	
Interest rate			
Weighted average (wac)	0.62%	3.62%	
Minimum	0.09%	2.50%	
Maximum	3.71%	5.80%	
Final maturity			
Weighted average (WARM) (months)	228	327	
Minimum	04/01/2016	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%	3.53	6.96	1.44	7.58
10.01 - 20%	8.25	15.25	5.42	15.23
20.01 - 30%	10.86	25.27	6.37	25.19
30.01 - 40%	15.45	35.38	7.38	35.24
40.01 - 50%	16.82	44.96	9.78	45.31
50.01 - 60%	21.42	55.34	12.29	55.29
60.01 - 70%	16.25	64.31	13.28	65.26
70.01 - 80%	7.26	74.48	21.51	76.09
80.01 - 90%	0.15	82.98	12.26	84.74
90.01 - 100%			10.28	94.83
Weighted average (WALTV)	45.12		61.53	
Minimum	0.00		0.17	
Maximum	84.66		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.23%	0.25%	0.27%	0.25%	0.36%
Annual Percentage Rate (CPR)	2.70%	2.96%	3.22%	2.90%	4.29%

Geographic distribution		
	Current	At constitution date
Andalucía	9.97%	9.39%
Aragón	2.12%	2.31%
Asturias	1.41%	1.45%
Balearic Islands	2.74%	2.46%
Basque Country	7.81%	8.20%
Canary Islands	4.76%	4.61%
Cantabria	2.39%	2.30%
Castilla-La Mancha	2.25%	2.18%
Castilla-León	3.19%	3.36%
Catalonia	19.39%	17.48%
Extremadura	0.50%	0.47%
Galicia	1.56%	1.66%
La Rioja	0.27%	0.32%
Madrid	31.29%	32.05%
Melilla		0.00%
Murcia	1.38%	1.40%
Navarra	0.23%	0.25%
Valencia	8.74%	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	68,780.56	4,791.90	824.64	74,397.10	2.96	19,443,870.47	19,518,267.57	48.68
from > 1 to ≤ 2 months	39	26,014.43	2,581.65	0.00	28,596.08	1.14	3,008,178.21	3,036,774.29	7.57
from > 2 to ≤ 3 months	30	38,822.24	3,844.42	0.00	42,666.66	1.70	3,079,389.62	3,122,056.28	7.79
from > 3 to ≤ 6 months	22	42,001.06	6,434.25	0.00	48,435.31	1.93	1,870,754.69	1,919,190.00	4.79
from > 6 to < 12 months	13	36,915.29	7,161.59	0.00	44,076.88	1.75	1,081,885.01	1,125,961.89	2.81
from ≥ 12 to < 18 months	15	90,051.59	14,203.55	0.00	104,255.14	4.15	1,009,555.08	1,113,810.22	2.78
from ≥ 18 to < 24 months	10	91,804.55	18,860.96	0.00	110,665.51	4.40	1,080,714.74	1,191,380.25	2.97
from ≥ 2 years	73	1,580,713.81	476,829.84	3,181.03	2,060,724.68	81.98	7,006,617.98	9,067,342.66	22.61
Subtotal	387	1,975,103.53	534,708.16	4,005.67	2,513,817.36	100.00	37,580,965.80	40,094,783.16	100.00
<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
Total	387	1,975,103.53	534,708.16	4,005.67	2,513,817.36		37,580,965.80	40,094,783.16	37.04