

Logo of Edificio de Titulización (edt), featuring the letters 'edt' in a stylized font, with 'Europea de Titulización' and 'Sociedad Gestora de Fondos de Titulización' written below it.

Date: 11/30/2012
Currency: EUR

Issued securities: Bonds

Fund Auditors
Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

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 Moody's / S&P	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A1 ES0313273007	11/16/2007 1.800	0.00 0.00 0.00%	100,000.00 180,000,000.00	Floating 3-M Euribor+0.090% 18.Feb/May/Aug/Nov		02/18/2046 Quarterly 18.Feb/May/Aug/Nov	Amortized	Aaa AAA	
Series A2 ES0313273015	11/16/2007 2.889	51,626.94 149,150,229.66 51.63%	100,000.00 288,900,000.00	Floating 3-M Euribor+0.200% 18.Feb/May/Aug/Nov	0.3910% 02/18/2013 51.026060 Gross 41.331109 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Baa1sf AA-sf	Aaa AAA
Series A3(G) ES0313273023	11/16/2007 912	65,559.20 59,789,990.40 65.56%	100,000.00 91,200,000.00	Floating 3-M Euribor+0.020% 18.Feb/May/Aug/Nov	0.2110% 02/18/2013 34.966728 Gross 28.323050 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Baa1sf AA-sf	Aaa AAA
Series B ES0313273031	11/16/2007 231	100,000.00 23,100,000.00 100.00%	100,000.00 23,100,000.00	Floating 3-M Euribor+0.350% 18.Feb/May/Aug/Nov	0.5410% 02/18/2013 136.752778 Gross 110.769750 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Ba3sf A+	A1 AA-
Series C ES0313273049	11/16/2007 60	100,000.00 6,000,000.00 100.00%	100,000.00 6,000,000.00	Floating 3-M Euribor+0.900% 18.Feb/May/Aug/Nov	1.0910% 02/18/2013 275.780556 Gross 223.382250 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	B2sf BBBsf	Baa3 BBB
Series D ES0313273056	11/16/2007 108	100,000.00 10,800,000.00 100.00%	100,000.00 10,800,000.00	Floating 3-M Euribor+1.800% 18.Feb/May/Aug/Nov	1.9910% 02/18/2013 503.280556 Gross 407.657250 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Caa2sf B	Ba3 BB-
Series E ES0313273064	11/16/2007 174	100,000.00 17,400,000.00 100.00%	100,000.00 17,400,000.00	Floating 3-M Euribor+3.900% 18.Feb/May/Aug/Nov	4.0910% 02/18/2013 1,034.113889 Gross 837.632250 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined Due to Cash Reserve reduction	C D	C CCC-
Total		266,240,220.06	617,400,000.00						

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	4.07	3.70	3.38	3.11	2.86	2.67	2.47	2.31	
		Final Maturity	Years	12/14/2016	07/29/2016	04/07/2016	12/28/2015	09/30/2015	07/20/2015	05/09/2015	03/13/2015	
			Date	8.00	7.25	6.75	6.25	5.75	5.50	5.00	4.75	
	Without optional redemption *	Average life	Years	4.13	3.77	3.45	3.18	2.94	2.72	2.53	2.37	
		Final Maturity	Years	01/04/2017	08/24/2016	05/02/2016	01/22/2016	10/26/2015	08/09/2015	06/01/2015	04/01/2015	
			Date	9.50	8.75	8.25	7.75	7.25	6.75	6.25	6.00	
Series A3(G)	With optional redemption *	Average life	Years	4.07	3.70	3.38	3.11	2.86	2.67	2.47	2.31	
		Final Maturity	Years	12/14/2016	07/29/2016	04/07/2016	12/28/2015	09/30/2015	07/20/2015	05/09/2015	03/13/2015	
			Date	8.00	7.25	6.75	6.25	5.75	5.50	5.00	4.75	
	Without optional redemption *	Average life	Years	4.13	3.77	3.45	3.18	2.94	2.72	2.53	2.37	
		Final Maturity	Years	01/04/2017	08/24/2016	05/02/2016	01/22/2016	10/26/2015	08/09/2015	06/01/2015	04/01/2015	
			Date	9.50	8.75	8.25	7.75	7.25	6.75	6.25	6.00	
Series B	With optional redemption *	Average life	Years	8.00	7.25	6.75	6.25	5.75	5.50	5.00	4.75	
		Final Maturity	Years	11/18/2020	02/18/2020	08/18/2019	02/18/2019	08/18/2018	05/18/2018	11/18/2017	08/18/2017	
			Date	8.00	7.25	6.75	6.25	5.75	5.50	5.00	4.75	
	Without optional redemption *	Average life	Years	11.02	10.20	9.45	8.80	8.24	7.74	7.29	6.88	
		Final Maturity	Years	11/24/2023	01/28/2023	04/30/2022	09/05/2021	02/10/2021	08/13/2020	03/03/2020	10/03/2019	
			Date	12.75	12.01	11.25	10.50	9.75	9.00	8.50	8.00	
Series C	With optional redemption *	Average life	Years	8.00	7.25	6.75	6.25	5.75	5.50	5.00	4.75	
		Final Maturity	Years	11/18/2020	02/18/2020	08/18/2019	02/18/2019	08/18/2018	05/18/2018	11/18/2017	08/18/2017	
			Date	8.00	7.25	6.75	6.25	5.75	5.50	5.00	4.75	
	Without optional redemption *	Average life	Years	13.17	12.51	11.81	11.09	10.37	9.69	9.07	8.55	
		Final Maturity	Years	01/16/2026	05/20/2025	09/09/2024	12/20/2023	04/02/2023	07/25/2022	12/13/2021	06/05/2021	
			Date	13.75	13.01	12.50	11.75	11.00	10.50	9.75	9.25	
Series D	With optional redemption *	Average life	Years	8.00	7.25	6.75	6.25	5.75	5.50	5.00	4.75	
		Final Maturity	Years	11/17/2020	02/18/2020	08/17/2019	02/18/2019	08/18/2018	05/18/2018	11/18/2017	08/18/2017	
			Date	8.00	7.25	6.75	6.25	5.75	5.50	5.00	4.75	
	Without optional redemption *	Average life	Years	11.55	10.33	9.51	8.83	8.24	7.74	7.29	6.88	
		Final Maturity	Years	06/02/2030	03/16/2029	03/09/2028	04/21/2027	07/02/2026	10/03/2025	01/19/2025	05/23/2024	
			Date	29.76	29.76	29.76	29.76	29.76	29.76	29.76	29.76	
Series E	With optional redemption *	Average life	Years	8.00	7.25	6.75	6.25	5.75	5.50	5.00	4.75	
		Final Maturity	Years	11/18/2020	02/18/2020	08/18/2019	02/18/2019	08/18/2018	05/18/2018	11/18/2017	08/18/2017	
			Date	8.00	7.25	6.75	6.25	5.75	5.50	5.00	4.75	
	Without optional redemption *	Average life	Years	11.55	10.33	9.51	8.83	8.24	7.74	7.29	6.88	
		Final Maturity	Years	08/18/2042	08/18/2042	08/18/2042	08/18/2042	08/18/2042	08/18/2042	08/18/2042	08/18/2042	
			Date	29.76	29.76	29.76	29.76	29.76	29.76	29.76	29.76	

* 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%

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Additional information

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BANKINTER 3 FTPYME Fondo de Titulización de Activos

Brief report

Date: 11/30/2012
Currency: EUR

Date of constitution
11/12/2007

VAT Reg. no.
V85264117

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

Originator
Bankinter
Lead Manager
Bankinter

Series A1, A2, B, C, D and E
Suscriber
Bankinter

Series A3(G) Underwriter & Placement Agent
Dexia Sabadell

Servicer
Bankinter

Bond Paying Agent
Barclays Bank PLC

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Barclays Bank PLC

Swap
BBVA

Start-up Loan
Bankinter

Fund Auditors
Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

Credit enhancement and financial operations

Credit enhancement (CE)						
		Current		At issue date		
			% CE		% CE	
Class A	78.48%	208,940,220.06	19.69%	90.72%	560,100,000.00	9.55%
Series A1	0.00%	0.00		29.15%	180,000,000.00	
Series A2	56.02%	149,150,229.66		46.79%	288,900,000.00	
Series A3(G)	22.46%	59,789,990.40		14.77%	91,200,000.00	
Series B	8.68%	23,100,000.00	10.41%	3.74%	23,100,000.00	5.70%
Series C	2.25%	6,000,000.00	8.00%	0.97%	6,000,000.00	4.70%
Series D	4.06%	10,800,000.00	3.66%	1.75%	10,800,000.00	2.90%
Series E	6.54%	17,400,000.00		2.82%	17,400,000.00	
Issue of Bonds		266,240,220.06			617,400,000.00	
Reserve Fund	3.66%	9,102,101.75		2.90%	17,400,000.00	
Spanish State guarantee						
Series A3(G)		59,789,990.40			91,200,000.00	

Collateral: SME Loans

General				
		Current	At constitution date	
Count		1,438	2,166	
Principal				
Principal outstanding		254,309,107.77	600,030,104.03	
Average loan		176,849.17	277,022.21	
Minimum		1,910.52	52,258.86	
Maximum		1,488,392.30	1,917,168.12	
Interest rate				
Weighted average (wac)		2.02%	4.88%	
Minimum		0.36%	3.70%	
Maximum		5.84%	7.92%	
Final maturity				
Weighted average (WARM) (months)		132	159	
Minimum		12/02/2012	11/25/2007	
Maximum		09/16/2042	12/13/2041	
Index (principal outstanding distribution)				
1-month EURIBOR/MIBOR		1.24%	10.71%	
3-month EURIBOR/MIBOR		0.03%	0.25%	
1-year EURIBOR/MIBOR		98.73%	89.04%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.13%	0.06%	0.18%	0.24%	0.36%
Annual Percentage Rate (CPR)	1.52%	0.68%	2.12%	2.89%	4.24%

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	11,072,542.69	0.190%	
Servicer ppal collect not yet credited	1,003,855.71		
Servicer ints collect not yet credited	150,637.54		
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Distribution by sector (CNAE 2009)		
	Current	At constitution date
(C) - Manufacturing industry	9.05%	19.16%
(G) - Wholesale and retail trade; repair of motor vehicles and motorcycles	26.03%	18.49%
(L) - Real estate activities	24.29%	16.01%
(F) - Building	10.18%	15.47%
(M) - Professional, scientific and technical activities	9.26%	8.49%
(I) - Catering trade	2.38%	3.41%
(K) - Financial and insurance activities	2.35%	2.77%
(J) - Information and communications	2.83%	2.33%
(H) - Transport and storage	1.46%	2.29%
(S) - Other services	1.52%	2.09%
(Q) - Health Activities and Social Services	3.01%	2.06%
(R) - Artistic, recreational and entertainment activities	2.73%	1.81%
(A) - Agriculture, stockbreeding, fishing and silviculture	1.47%	1.76%
(N) - Clerical activities and support services	1.78%	1.42%
(P) - Education	0.62%	0.99%
(E) - Water supply, sanitation activities, waste management and depollution	0.71%	0.60%
(D) - Supply of electric power, gas, steam and air-conditioning	0.28%	0.51%
(B) - Extractive industries	0.07%	0.35%

Geographic distribution		
	Current	At constitution date
Andalucia	16.51%	15.89%
Aragon	2.40%	2.38%
Asturias	1.34%	1.54%
Balearic Islands	1.54%	1.51%
Basque Country	5.74%	5.69%
Canary Islands	7.18%	8.06%
Cantabria	1.97%	1.75%
Castilla-La Mancha	3.58%	3.87%
Castilla-Leon	3.19%	2.98%
Catalonia	9.09%	9.23%
Extremadura	0.97%	0.84%
Galicia	1.61%	1.73%
La Rioja	0.18%	0.22%
Madrid	29.48%	29.16%
Murcia	1.84%	2.00%
Navarra	0.54%	0.88%
Valencia	12.63%	12.26%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		
		Principal	Interest	Other	Total	%			%	
<i>Delinquencies</i>										
Up to 1 month	79	96,239.65	9,285.72	0.00	105,525.37	2.22	14,225,886.65	14,331,412.02	29.72	
from > 1 to ≤ 2 months	37	137,760.62	18,529.41	0.00	156,290.03	3.28	6,749,460.93	6,905,750.96	14.32	
from > 2 to ≤ 3 months	27	103,208.25	19,501.84	0.00	122,710.09	2.58	3,900,108.44	4,022,818.53	8.34	
from > 3 to ≤ 6 months	20	104,132.25	32,271.23	0.00	136,403.48	2.86	3,290,044.43	3,426,447.91	7.11	
from > 6 to < 12 months	18	304,526.91	79,319.03	0.00	383,845.94	8.06	4,061,790.50	4,445,636.44	9.22	
from ≥ 12 to < 18 months	14	254,305.81	59,450.87	0.00	313,756.68	6.59	1,669,825.59	1,983,582.27	4.11	
from ≥ 18 to < 24 months	15	514,634.21	162,090.76	0.00	676,724.97	14.21	3,260,820.31	3,937,545.28	8.17	
from ≥ 2 years	47	2,317,830.14	548,749.62	0.00	2,866,579.76	60.20	6,293,594.01	9,160,173.77	19.00	
Subtotal	257	3,832,637.84	929,198.48	0.00	4,761,836.32	100.00	43,451,530.86	48,213,367.18	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	257	3,832,637.84	929,198.48	0.00	4,761,836.32		43,451,530.86	48,213,367.18		

Additional information