

Date: 10/31/2016
Currency: EUR

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	14,947.17 43,182,374.13 14.95%	100,000.00 288,900,000.00	Floating 3-M Euribor+0.200% 18.Feb/May/Aug/Nov	0.0000% 11/18/2016 0.000000 Gross 0.000000 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa2 BBB+sf	Aaa AAA
Series A3(G) ES0313273023	11/16/2007 912	36,950.70 33,699,038.40 36.95%	100,000.00 91,200,000.00	Floating 3-M Euribor+0.020% 18.Feb/May/Aug/Nov	0.0000% 11/18/2016 0.000000 Gross 0.000000 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa2 BBB+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	0.0510% 11/18/2016 13.033333 Gross 10.557000 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Baa2 BBB-sf	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	0.6010% 11/18/2016 153.588889 Gross 124.407000 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Ba3 Bsf	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	1.5010% 11/18/2016 383.588889 Gross 310.707000 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Caa2sf CCC-sf	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	3.6010% 11/18/2016 0.000000 Gross 0.000000 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined Due to Cash Reserve reduction	C D	C CCC-
Total		134,181,412.53	617,400,000.00						

			% 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	Date	1.32 12/14/2017	1.28 11/26/2017	1.23 11/08/2017	1.18 10/24/2017	1.15 10/10/2017	1.11 09/26/2017	1.07 09/13/2017	1.04 09/03/2017
		Final Maturity	Years	Date	2.75 05/18/2019	2.50 02/18/2019	2.50 02/18/2019	2.25 11/18/2018	2.25 11/18/2018	2.00 11/18/2018	2.00 08/18/2018	2.00 08/18/2018
	Without optional redemption *	Average life	Years	Date	1.32 12/14/2017	1.28 11/26/2017	1.23 11/08/2017	1.18 10/24/2017	1.15 10/10/2017	1.11 09/26/2017	1.07 09/13/2017	1.04 09/02/2017
		Final Maturity	Years	Date	2.75 05/18/2019	2.50 02/18/2019	2.50 02/18/2019	2.25 11/18/2018	2.25 11/18/2018	2.25 11/18/2018	2.00 08/18/2018	2.00 08/18/2018
Series A3(G)	With optional redemption *	Average life	Years	Date	3.59 03/20/2020	3.41 01/13/2020	3.34 12/20/2019	3.17 10/20/2019	3.11 09/27/2019	2.95 07/30/2019	2.90 07/10/2019	2.73 05/12/2019
		Final Maturity	Years	Date	4.00 08/18/2020	3.75 05/18/2020	3.75 05/18/2020	3.50 02/18/2020	3.50 02/18/2020	3.25 11/18/2019	3.25 11/18/2019	3.00 08/18/2019
	Without optional redemption *	Average life	Years	Date	3.80 06/06/2020	3.66 04/15/2020	3.53 02/28/2020	3.41 01/14/2020	3.29 12/02/2019	3.18 10/23/2019	3.08 09/15/2019	2.98 08/09/2019
		Final Maturity	Years	Date	5.25 11/18/2021	5.00 08/18/2021	4.75 05/18/2021	4.51 02/18/2021	4.51 02/18/2021	4.25 11/18/2020	4.25 11/18/2020	4.00 08/18/2020
Series B	With optional redemption *	Average life	Years	Date	4.00 08/18/2020	3.75 05/18/2020	3.75 05/18/2020	3.50 02/18/2020	3.50 02/18/2020	3.25 11/18/2019	3.25 11/18/2019	3.00 08/18/2019
		Final Maturity	Years	Date	4.00 08/18/2020	3.75 05/18/2020	3.75 05/18/2020	3.50 02/18/2020	3.50 02/18/2020	3.25 11/18/2019	3.25 11/18/2019	3.00 08/18/2019
	Without optional redemption *	Average life	Years	Date	6.80 06/03/2023	6.53 02/26/2023	6.28 11/26/2022	6.04 09/02/2022	5.82 06/12/2022	5.61 03/28/2022	5.42 01/16/2022	5.24 11/11/2021
		Final Maturity	Years	Date	8.75 05/18/2025	8.51 02/18/2025	8.26 11/18/2024	8.01 08/18/2024	7.75 05/18/2024	7.51 02/18/2024	7.25 11/18/2023	7.00 08/18/2023
Series C	With optional redemption *	Average life	Years	Date	4.00 08/18/2020	3.75 05/18/2020	3.75 05/18/2020	3.50 02/18/2020	3.50 02/18/2020	3.25 11/18/2019	3.25 11/18/2019	3.00 08/18/2019
		Final Maturity	Years	Date	4.00 08/18/2020	3.75 05/18/2020	3.75 05/18/2020	3.50 02/18/2020	3.50 02/18/2020	3.25 11/18/2019	3.25 11/18/2019	3.00 08/18/2019
	Without optional redemption *	Average life	Years	Date	9.19 10/24/2025	8.96 08/01/2025	8.72 05/01/2025	8.48 02/01/2025	8.24 11/12/2024	8.00 08/17/2024	7.77 05/22/2024	7.53 02/26/2024
		Final Maturity	Years	Date	9.75 05/18/2026	9.51 02/18/2026	9.26 11/18/2025	9.01 08/18/2025	8.75 05/18/2025	8.50 02/18/2025	8.25 02/18/2025	8.00 11/18/2024
Series D	With optional redemption *	Average life	Years	Date	4.00 08/18/2020	3.75 05/18/2020	3.75 05/18/2020	3.50 02/18/2020	3.50 02/18/2020	3.25 11/18/2019	3.25 11/18/2019	3.00 08/18/2019
		Final Maturity	Years	Date	4.00 08/18/2020	3.75 05/18/2020	3.75 05/18/2020	3.50 02/18/2020	3.50 02/18/2020	3.25 11/18/2019	3.25 11/18/2019	3.00 08/18/2019
	Without optional redemption *	Average life	Years	Date	13.31 12/07/2029	12.87 06/28/2029	12.46 01/29/2029	12.08 09/12/2028	11.72 05/04/2028	11.38 01/01/2028	11.06 09/06/2027	10.75 05/18/2027
		Final Maturity	Years	Date	25.76 05/18/2042	25.76 05/18/2042	25.76 05/18/2042					

* 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.

Additional information
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 Oficial register CNMV: C/ Fdison 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

BANKINTER 3 FTPYME Fondo de Titulización de Activos

Brief report

Date: 10/31/2016
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
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

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		% CE		At issue date	
Class A	57.30%	76,881,412.53	42.50%	90.72%	560,100,000.00	9.55%	
Series A1	0.00%	0.00		29.15%	180,000,000.00		
Series A2	32.18%	43,182,374.13		46.79%	288,900,000.00		
Series A3(G)	25.11%	33,699,038.40		14.77%	91,200,000.00		
Series B	17.22%	23,100,000.00	22.72%	3.74%	23,100,000.00	5.70%	
Series C	4.47%	6,000,000.00	17.58%	0.97%	6,000,000.00	4.70%	
Series D	8.05%	10,800,000.00	8.33%	1.75%	10,800,000.00	2.90%	
Series E	12.97%	17,400,000.00		2.82%	17,400,000.00		
Issue of Bonds		134,181,412.53			617,400,000.00		
Reserve Fund	8.33%	9,726,949.97		2.90%	17,400,000.00		
Spanish State guarantee							
Series A3(G)		33,699,038.40			91,200,000.00		

Other financial operations (current)

Assets	Balance	Interest
Treasury Account	14,790,822.95	-0.321%
Servicer ppal collect not yet credited	154,490.55	
Servicer ints collect not yet credited	7,481.41	
Liabilities	Available	Balance Interest
Start-up Loan L/T		0.00
Start-up Loan S/T		0.00

Collateral: SME Loans

General				
		Current	At constitution date	
Count		965	2,166	
Principal				
Principal outstanding		118,423,256.01	600,030,104.03	
Average loan		122,718.40	277,022.21	
Minimum		565.03	52,258.86	
Maximum		1,058,907.47	1,917,168.12	
Interest rate				
Weighted average (wac)		0.67%	4.88%	
Minimum		0.15%	3.70%	
Maximum		4.04%	7.92%	
Final maturity				
Weighted average (WARM) (months)		109	159	
Minimum		11/06/2016	11/25/2007	
Maximum		07/19/2042	12/13/2041	
Index (principal outstanding distribution)				
1-month EURIBOR/MIBOR		0.29%	10.72%	
3-month EURIBOR/MIBOR		0.00%	0.25%	
1-year EURIBOR/MIBOR		99.71%	89.04%	

Distribution by sector (CNAE 2009)

	Current	At constitution date
(C) - Manufacturing industry	7.98%	19.16%
(G) - Wholesale and retail trade; repair of motor vehicles and motorcycles	25.80%	18.49%
(L) - Real estate activities	26.20%	16.01%
(F) - Building	9.06%	15.47%
(M) - Professional, scientific and technical activities	10.64%	8.49%
(I) - Catering trade	1.87%	3.41%
(K) - Financial and insurance activities	2.50%	2.77%
(J) - Information and communications	2.49%	2.33%
(H) - Transport and storage	1.26%	2.29%
(S) - Other services	1.20%	2.09%
(Q) - Health Activities and Social Services	3.75%	2.06%
(R) - Artistic, recreational and entertainment activities	2.47%	1.81%
(A) - Agriculture, stockbreeding, fishing and silviculture	1.68%	1.76%
(N) - Clerical activities and support services	1.64%	1.42%
(P) - Education	0.22%	1.00%
(E) - Water supply, sanitation activities, waste management and depollution	0.91%	0.60%
(D) - Supply of electric power, gas, steam and air-conditioning	0.23%	0.51%
(B) - Extractive industries	0.10%	0.35%

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.18%	0.14%	0.16%	0.19%	0.30%
Annual Percentage Rate (CPR)	2.14%	1.67%	1.87%	2.22%	3.56%

Geographic distribution

	Current	At constitution date
Andalucia	17.03%	15.89%
Aragon	2.45%	2.38%
Asturias	1.25%	1.54%
Balearic Islands	1.30%	1.51%
Basque Country	5.63%	5.70%
Canary Islands	6.55%	8.06%
Cantabria	2.52%	1.75%
Castilla-La Mancha	3.27%	3.87%
Castilla-Leon	3.62%	2.99%
Catalonia	8.69%	9.23%
Extremadura	1.10%	0.84%
Galicia	1.28%	1.73%
La Rioja	0.10%	0.22%
Madrid	30.33%	29.16%
Murcia	1.48%	2.00%
Navarra	0.30%	0.88%
Valencia	13.08%	12.26%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	41	31,365.56	909.48	48.10	32,323.14	0.58	4,459,718.06	4,492,041.20	19.75
from > 1 to ≤ 2 months	12	29,172.20	1,437.62	0.00	30,609.82	0.55	1,585,966.26	1,616,576.08	7.11
from > 2 to ≤ 3 months	19	120,993.08	4,533.48	0.00	125,526.56	2.27	2,756,839.60	2,882,366.16	12.67
from > 3 to ≤ 6 months	7	29,525.01	1,088.23	0.00	30,613.24	0.55	516,310.87	546,924.11	2.40
from > 6 to < 12 months	6	45,959.60	6,509.09	0.00	52,468.69	0.95	752,827.99	805,296.68	3.54
from ≥ 12 to < 18 months	4	47,282.17	1,675.03	0.00	48,957.20	0.88	152,253.37	201,210.57	0.88
from ≥ 18 to < 24 months	5	269,660.71	11,182.78	0.00	280,843.49	5.07	556,571.78	837,415.27	3.68
from ≥ 2 years	48	4,256,356.27	684,260.00	0.00	4,940,616.27	89.15	6,426,059.27	11,366,675.54	49.97
Subtotal	142	4,830,314.60	711,595.71	48.10	5,541,958.41	100.00	17,206,547.20	22,748,505.61	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	142	4,830,314.60	711,595.71	48.10	5,541,958.41		17,206,547.20	22,748,505.61	

Additional information