

Date: 04/30/2017
Currency: EUR

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	10,849.78 31,345,014.42 10.85%	100,000.00 288,900,000.00	Floating 3-M Euribor+0.200% 18.Feb/May/Aug/Nov	0.0000% 05/18/2017 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 AA-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% 05/18/2017 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 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	0.0220% 05/18/2017 5.316667 Gross 4.306500 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	A1sf 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	0.5720% 05/18/2017 138.233333 Gross 111.969000 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Ba2sf 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	1.4720% 05/18/2017 355.733333 Gross 288.144000 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	B3sf 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	3.5720% 05/18/2017 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		122,344,052.82	617,400,000.00						

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	1.02	0.99	0.95	0.92	0.89	0.87	0.84	0.82	
		Final Maturity	Date	02/28/2018	02/14/2018	02/01/2018	01/22/2018	01/12/2018	01/02/2018	12/23/2017	12/16/2017	
	Without optional redemption *	Average life	Years	1.99	1.99	1.74	1.74	1.74	1.49	1.49	1.49	
		Final Maturity	Date	02/18/2019	02/18/2019	11/18/2018	11/18/2018	11/18/2018	11/18/2018	08/18/2018	08/18/2018	
	With optional redemption *	Average life	Years	1.02	0.99	0.95	0.92	0.89	0.87	0.84	0.82	
		Final Maturity	Date	02/28/2018	02/14/2018	02/01/2018	01/22/2018	01/12/2018	01/02/2018	12/23/2017	12/16/2017	
Series A3(G)	With optional redemption *	Average life	Years	1.99	1.99	1.74	1.74	1.74	1.49	1.49	1.49	
		Final Maturity	Date	02/18/2019	02/18/2019	11/18/2018	11/18/2018	11/18/2018	11/18/2018	08/18/2018	08/18/2018	
	Without optional redemption *	Average life	Years	2.91	2.86	2.70	2.65	2.48	2.45	2.41	2.25	
		Final Maturity	Date	01/18/2020	12/29/2019	11/01/2019	10/13/2019	08/15/2019	08/01/2019	07/18/2019	05/22/2019	
	With optional redemption *	Average life	Years	3.24	3.24	2.99	2.99	2.74	2.74	2.74	2.49	
		Final Maturity	Date	05/18/2020	05/18/2020	02/18/2020	02/18/2020	11/18/2019	11/18/2019	11/18/2019	08/18/2019	
Series B	With optional redemption *	Average life	Years	3.20	3.08	2.98	2.87	2.78	2.69	2.60	2.52	
		Final Maturity	Date	05/03/2020	03/21/2020	02/12/2020	01/04/2020	11/30/2019	10/28/2019	09/27/2019	08/27/2019	
	Without optional redemption *	Average life	Years	4.49	4.49	4.24	4.00	3.75	3.75	3.49	3.49	
		Final Maturity	Date	08/18/2021	08/18/2021	05/18/2021	02/18/2021	02/18/2021	11/18/2020	11/18/2020	08/18/2020	
	With optional redemption *	Average life	Years	3.24	3.24	2.99	2.99	2.74	2.74	2.74	2.49	
		Final Maturity	Date	05/18/2020	05/18/2020	02/18/2020	02/18/2020	11/18/2019	11/18/2019	11/18/2019	08/18/2019	
Series C	With optional redemption *	Average life	Years	6.20	5.96	5.73	5.52	5.31	5.13	4.95	4.79	
		Final Maturity	Date	05/01/2023	02/03/2023	11/11/2022	08/25/2022	06/13/2022	04/06/2022	01/31/2022	12/03/2021	
	Without optional redemption *	Average life	Years	8.00	7.75	7.50	7.24	7.00	7.00	6.75	6.49	
		Final Maturity	Date	02/19/2025	11/18/2024	08/18/2024	05/18/2024	02/18/2024	02/18/2024	11/18/2023	08/18/2023	
	With optional redemption *	Average life	Years	3.24	3.24	2.99	2.99	2.74	2.74	2.74	2.49	
		Final Maturity	Date	05/18/2020	05/18/2020	02/18/2020	02/18/2020	11/18/2019	11/18/2019	11/18/2019	08/18/2019	
Series D	With optional redemption *	Average life	Years	8.61	8.39	8.17	7.95	7.72	7.50	7.28	7.06	
		Final Maturity	Date	09/26/2025	07/10/2025	04/21/2025	01/30/2025	11/09/2024	08/19/2024	05/31/2024	03/12/2024	
	Without optional redemption *	Average life	Years	9.24	9.00	8.75	8.50	8.24	8.24	8.00	7.75	
		Final Maturity	Date	05/18/2026	02/18/2026	11/18/2025	08/18/2025	05/18/2025	05/18/2025	02/18/2025	11/18/2024	
	With optional redemption *	Average life	Years	3.24	3.24	2.99	2.99	2.74	2.74	2.74	2.49	
		Final Maturity	Date	05/18/2020	05/18/2020	02/18/2020	02/18/2020	11/18/2019	11/18/2019	11/18/2019	08/18/2019	
Series E	With optional redemption *	Average life	Years	12.68	12.25	11.87	11.51	11.17	10.85	10.55	10.25	
		Final Maturity	Date	10/24/2029	05/24/2029	01/02/2029	08/23/2028	04/21/2028	12/26/2027	09/06/2027	05/23/2027	
	Without optional redemption *	Average life	Years	25.25	25.25	25.25	25.25	25.25	25.25	25.25	25.25	
		Final Maturity	Date	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	
	With optional redemption *	Average life	Years	3.24	3.24	2.99	2.99	2.74	2.74	2.74	2.49	
		Final Maturity	Date	05/18/2020	05/18/2020	02/18/2020	02/18/2020	11/18/2019	11/18/2019	11/18/2019	08/18/2019	
Series E	With optional redemption *	Average life	Years	3.24	3.24	2.99	2.99	2.74	2.74	2.74	2.49	
		Final Maturity	Date	05/18/2020	05/18/2020	02/18/2020	02/18/2020	11/18/2019	11/18/2019	11/18/2019	08/18/2019	
	Without optional redemption *	Average life	Years	25.25	25.25	25.25	25.25	25.25	25.25	25.25	25.25	
		Final Maturity	Date	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	
	With optional redemption *	Average life	Years	25.25	25.25	25.25	25.25	25.25	25.25	25.25	25.25	
		Final Maturity	Date	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	

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: 04/30/2017
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	% CE
Class A	53.16%	65,044,052.82	48.26%	90.72%	560,100,000.00	9.55%
Series A1	0.00%	0.00		29.15%	180,000,000.00	
Series A2	25.62%	31,345,014.42		46.79%	288,900,000.00	
Series A3(G)	27.54%	33,699,038.40		14.77%	91,200,000.00	
Series B	18.88%	23,100,000.00	26.25%	3.74%	23,100,000.00	5.70%
Series C	4.90%	6,000,000.00	20.53%	0.97%	6,000,000.00	4.70%
Series D	8.83%	10,800,000.00	10.24%	1.75%	10,800,000.00	2.90%
Series E	14.22%	17,400,000.00		2.82%	17,400,000.00	
Issue of Bonds		122,344,052.82			617,400,000.00	
Reserve Fund	8.25%	10,744,454.30	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	16,664,477.01	-0.355%	
Servicer ppal collect not yet credited	186,885.72		
Servicer ints collect not yet credited	7,788.27		
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	909	2,166	
Principal			
Principal outstanding	105,317,391.93	600,030,104.03	
Average loan	115,860.72	277,022.21	
Minimum	462.73	52,258.86	
Maximum	1,002,986.43	1,917,168.12	
Interest rate			
Weighted average (wac)	0.62%	4.88%	
Minimum	0.15%	3.70%	
Maximum	4.00%	7.92%	
Final maturity			
Weighted average (WARM) (months)	106	159	
Minimum	05/07/2017	11/25/2007	
Maximum	07/19/2042	12/13/2041	
Index (principal outstanding distribution)			
1-month EURIBOR/MIBOR	0.26%	10.72%	
3-month EURIBOR/MIBOR	0.00%	0.25%	
1-year EURIBOR/MIBOR	99.74%	89.04%	

Distribution by sector (CNAE 2009)		
	Current	At constitution date
(C) - Manufacturing industry	7.94%	19.16%
(G) - Wholesale and retail trade; repair of motor vehicles and motorcycles	26.32%	18.49%
(L) - Real estate activities	26.39%	16.01%
(F) - Building	9.24%	15.47%
(M) - Professional, scientific and technical activities	10.75%	8.49%
(I) - Catering trade	1.90%	3.41%
(K) - Financial and insurance activities	2.17%	2.77%
(J) - Information and communications	2.48%	2.33%
(H) - Transport and storage	1.28%	2.29%
(S) - Other services	1.23%	2.09%
(Q) - Health Activities and Social Services	3.75%	2.06%
(R) - Artistic, recreational and entertainment activities	2.44%	1.81%
(A) - Agriculture, stockbreeding, fishing and silviculture	1.70%	1.76%
(N) - Clerical activities and support services	1.71%	1.42%
(P) - Education	0.23%	1.00%
(E) - Water supply, sanitation activities, waste management and depollution	0.12%	0.60%
(D) - Supply of electric power, gas, steam and air-conditioning	0.23%	0.51%
(B) - Extractive industries	0.11%	0.35%

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.45%	0.35%	0.44%	0.30%	0.31%
Annual Percentage Rate (CPR)	5.26%	4.18%	5.11%	3.50%	3.64%

Geographic distribution		
	Current	At constitution date
Andalucia	17.11%	15.89%
Aragon	2.50%	2.38%
Asturias	1.27%	1.54%
Balearic Islands	1.32%	1.51%
Basque Country	5.78%	5.70%
Canary Islands	6.46%	8.06%
Cantabria	2.50%	1.75%
Castilla-La Mancha	3.23%	3.87%
Castilla-Leon	3.78%	2.99%
Catalonia	8.54%	9.23%
Extremadura	1.04%	0.84%
Galicia	1.32%	1.73%
La Rioja	0.10%	0.22%
Madrid	30.73%	29.16%
Murcia	1.43%	2.00%
Navarra	0.30%	0.88%
Valencia	12.61%	12.26%

Current delinquency									
Aging	Assets	Overdue debt				Outstanding debt		Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	32	37,035.13	1,088.37	48.10	38,171.60	0.74	4,706,484.50	4,744,656.10	23.08
from > 1 to ≤ 2 months	11	32,474.73	1,118.78	0.00	33,593.51	0.65	1,252,898.12	1,286,491.63	6.26
from > 2 to ≤ 3 months	19	80,193.13	5,191.41	0.00	85,384.54	1.64	2,551,587.19	2,636,971.73	12.83
from > 3 to ≤ 6 months	6	33,326.93	821.36	0.00	34,148.29	0.66	392,672.81	426,821.10	2.08
from > 6 to < 12 months	7	51,717.69	2,302.65	0.00	54,020.34	1.04	510,582.59	564,602.93	2.75
from ≥ 12 to < 18 months	5	62,911.75	9,168.25	0.00	72,080.00	1.39	668,337.53	740,417.53	3.60
from ≥ 18 to < 24 months	3	52,718.10	1,726.87	0.00	54,444.97	1.05	96,239.38	150,684.35	0.73
from ≥ 2 years	46	4,255,933.69	565,611.78	0.00	4,821,545.47	92.84	5,185,478.17	10,007,023.64	48.68
Subtotal	129	4,606,311.15	587,029.47	48.10	5,193,388.72	100.00	15,364,280.29	20,557,669.01	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	129	4,606,311.15	587,029.47	48.10	5,193,388.72		15,364,280.29	20,557,669.01	