

BANKINTER 3 FTPYME Fondo de Titulización de Activos



Brief report

Date: 11/30/2017
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)

Issued securities: Bonds

Bonds issue									
Series ISIN Code	Issue date Nº 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		100,000.00 180,000,000.00	Floating 3-M Euribor+0.090% 18.Feb/May/Aug/Nov	02/19/2018 Gross Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through"	Aaa AAA	Aaa AAA
Series A2 ES0313273015	11/16/2007 2,889	5,144.05 14,861,160.45 5.14%	100,000.00 288,900,000.00	Floating 3-M Euribor+0.200% 18.Feb/May/Aug/Nov	0.0000% 02/19/2018 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% 02/19/2018 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	0.0210% 02/19/2018 5.308333 Gross 4.299750 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	0.5710% 02/19/2018 144.336111 Gross 116.912250 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	1.4710% 02/19/2018 371.836111 Gross 301.187250 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	3.5710% 02/19/2018 902.669444 Gross 731.162250 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined Due to Cash Reserve reduction	C D	C CCC-
Total		105,860,198.85	617.400.000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)											
Series	Hypothesis	% Monthly CPR (SMM)		0,08		0,17		0,25		0,34	
		% Annual equivalent CPR		1,00		2,00		3,00		4,00	
		Average life	Years	Average life	Years	Average life	Years	Average life	Years	Average life	Years
Series A2	With optional redemption *	06/26/2018	06/19/2018	06/12/2018	06/05/2018	05/29/2018	05/22/2018	05/16/2018	05/12/2018	05/12/2018	05/12/2018
		0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
	Without optional redemption *	06/26/2018	06/19/2018	06/12/2018	06/05/2018	05/29/2018	05/22/2018	05/16/2018	05/12/2018	05/12/2018	05/12/2018
		0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
	With optional redemption *	08/18/2021	05/18/2021	05/18/2021	02/18/2021	02/18/2021	02/18/2021	02/18/2021	02/18/2021	02/18/2021	02/18/2021
		2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25
Series A3(G)	With optional redemption *	10/24/2019	10/11/2019	10/11/2019	08/17/2019	08/07/2019	07/29/2019	07/19/2019	05/27/2019	05/27/2019	05/27/2019
		2.25	2.25	2.25	1.99	1.99	1.99	1.99	1.99	1.99	1.99
	Without optional redemption *	02/18/2020	02/18/2020	02/18/2020	02/18/2020	02/18/2020	02/18/2020	02/18/2020	02/18/2020	02/18/2020	02/18/2020
		2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25
	With optional redemption *	03/09/2020	02/06/2020	01/07/2020	12/11/2019	11/15/2019	10/22/2019	09/29/2019	09/05/2019	09/05/2019	09/05/2019
		3.75	3.49	3.49	3.25	3.25	3.00	3.00	3.00	3.00	3.00
Series B	With optional redemption *	02/18/2020	02/18/2020	02/18/2020	11/18/2019	11/18/2019	11/18/2019	11/18/2019	08/18/2019	08/18/2019	08/18/2019
		2.25	2.25	2.25	1.99	1.99	1.99	1.99	1.99	1.99	1.99
	Without optional redemption *	03/04/2023	12/16/2022	10/06/2022	07/28/2022	05/26/2022	03/26/2022	01/29/2022	12/09/2021	12/09/2021	12/09/2021
		7.25	7.00	6.75	6.50	6.25	6.00	5.75	5.50	5.50	5.50
	With optional redemption *	02/18/2020	02/18/2020	02/18/2020	11/18/2019	11/18/2019	11/18/2019	11/18/2019	08/18/2019	08/18/2019	08/18/2019
		2.25	2.25	2.25	1.99	1.99	1.99	1.99	1.99	1.99	1.99
Series C	With optional redemption *	08/21/2025	06/07/2025	03/25/2025	01/09/2025	10/25/2024	08/12/2024	05/30/2024	03/17/2024	03/17/2024	03/17/2024
		8.25	8.25	8.00	7.75	7.50	7.25	7.00	6.75	6.75	6.75
	Without optional redemption *	02/18/2020	02/18/2020	02/18/2020	11/18/2019	11/18/2019	11/18/2019	11/18/2019	08/18/2019	08/18/2019	08/18/2019
		2.25	2.25	2.25	1.99	1.99	1.99	1.99	1.99	1.99	1.99
	With optional redemption *	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042
		24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51
Series D	With optional redemption *	02/18/2020	02/18/2020	02/18/2020	11/18/2019	11/18/2019	11/18/2019	11/18/2019	08/18/2019	08/18/2019	08/18/2019
		2.25	2.25	2.25	1.99	1.99	1.99	1.99	1.99	1.99	1.99
	Without optional redemption *	02/18/2020	02/18/2020	02/18/2020	11/18/2019	11/18/2019	11/18/2019	11/18/2019	08/18/2019	08/18/2019	08/18/2019
		2.25	2.25	2.25	1.99	1.99	1.99	1.99	1.99	1.99	1.99
	With optional redemption *	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042
		24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51
Series E	With optional redemption *	02/18/2020	02/18/2020	02/18/2020	11/18/2019	11/18/2019	11/18/2019	11/18/2019	08/18/2019	08/18/2019	08/18/2019
		2.25	2.25	2.25	1.99	1.99	1.99	1.99	1.99	1.99	1.99
	Without optional redemption *	02/18/2020	02/18/2020	02/18/2020	11/18/2019	11/18/2019	11/18/2019	11/18/2019	08/18/2019	08/18/2019	08/18/2019
		2.25	2.25	2.25	1.99	1.99	1.99	1.99	1.99	1.99	1.99
	With optional redemption *	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042
		24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51

* 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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Credit enhancement and financial operations

Credit enhancement (CE)						
		Current	% CE		At issue date	% CE
Class A	45.87%	48,560,198.85	62.27%	90.72%	560,100,000.00	9.55%
Series A1	0.00%	0.00		29.15%	180,000,000.00	
Series A2	14.04%	14,861,160.45		46.79%	288,900,000.00	
Series A3(G)	31.83%	33,699,038.40		14.77%	91,200,000.00	
Series B	21.82%	23,100,000.00	36.16%	3.74%	23,100,000.00	5.70%
Series C	5.67%	6,000,000.00	29.38%	0.97%	6,000,000.00	4.70%
Series D	10.20%	10,800,000.00	17.17%	1.75%	10,800,000.00	2.90%
Series E	16.44%	17,400,000.00		2.82%	17,400,000.00	
Issue of Bonds		105,860,198.85			617,400,000.00	
Reserve Fund	8.58%	15,188,362.96		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	16,891,709.08	-0.350%	
Servicer ppal collect not yet credited	87,237.92		
Servicer ints collect not yet credited	2,418.17		
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	846	2,166	
Principal			
Principal outstanding	90,637,326.83	600,030,104.03	
Average loan	107,136.32	277,022.21	
Minimum	837.89	52,258.86	
Maximum	937,476.92	1,917,168.12	
Interest rate			
Weighted average (wac)	0.60%	4.88%	
Minimum	0.15%	3.70%	
Maximum	4.00%	7.92%	
Final maturity			
Weighted average (WARM) (months)	103	159	
Minimum	12/06/2017	11/25/2007	
Maximum	07/19/2042	12/13/2041	
Index (principal outstanding distribution)			
1-month EURIBOR/MIBOR	0.24%	10.72%	
3-month EURIBOR/MIBOR	0.00%	0.25%	
1-year EURIBOR/MIBOR	99.76%	89.04%	

Distribution by sector (CNAE 2009)		
	Current	At constitution date
(C) - Manufacturing industry	8.15%	19.16%
(G) - Wholesale and retail trade; repair of motor vehicles and motorcycles	25.68%	18.49%
(L) - Real estate activities	26.37%	16.01%
(F) - Building	9.35%	15.47%
(M) - Professional, scientific and technical activities	11.22%	8.49%
(I) - Catering trade	1.98%	3.41%
(K) - Financial and insurance activities	1.61%	2.77%
(J) - Information and communications	2.55%	2.33%
(H) - Transport and storage	1.26%	2.29%
(S) - Other services	1.17%	2.09%
(Q) - Health Activities and Social Services	3.93%	2.06%
(R) - Artistic, recreational and entertainment activities	2.61%	1.81%
(A) - Agriculture, stockbreeding, fishing and silviculture	1.69%	1.76%
(N) - Clerical activities and support services	1.84%	1.42%
(P) - Education	0.16%	1.00%
(E) - Water supply, sanitation activities, waste management and depollution	0.11%	0.60%
(D) - Supply of electric power, gas, steam and air-conditioning	0.23%	0.51%
(B) - Extractive industries	0.12%	0.35%

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.40%	0.48%	0.37%	0.46%	0.32%
Annual Percentage Rate (CPR)	4.71%	5.66%	4.39%	5.34%	3.74%

Geographic distribution		
	Current	At constitution date
Andalucia	17.40%	15.89%
Aragon	2.45%	2.38%
Asturias	1.29%	1.54%
Balearic Islands	1.34%	1.51%
Basque Country	6.08%	5.70%
Canary Islands	6.33%	8.06%
Cantabria	2.69%	1.75%
Castilla-La Mancha	3.15%	3.87%
Castilla-Leon	3.98%	2.99%
Catalonia	9.02%	9.23%
Extremadura	0.91%	0.84%
Galicia	1.31%	1.73%
La Rioja	0.08%	0.22%
Madrid	31.51%	29.16%
Murcia	1.34%	2.00%
Navarra	0.30%	0.88%
Valencia	10.82%	12.26%

Current delinquency									
Aging	Assets	Overdue debt				Outstanding debt		Total debt	
		Principal	Interest	Other	Total	%		%	
<i>Delinquencies</i>									
Up to 1 month	24	24,275.42	495.38	0.00	24,770.80	0.63	2,141,727.83	2,166,498.63	15.47
from > 1 to ≤ 2 months	13	37,817.93	1,268.44	0.00	39,086.37	1.00	2,003,049.69	2,042,136.06	14.59
from > 2 to ≤ 3 months	13	46,033.00	3,131.84	0.00	49,164.84	1.26	1,251,254.12	1,300,418.96	9.29
from > 3 to ≤ 6 months	2	8,081.16	519.87	0.00	8,601.03	0.22	229,950.85	238,551.88	1.70
from > 6 to < 12 months	5	79,176.34	1,405.76	0.00	80,582.10	2.06	488,757.15	569,339.25	4.07
from ≥ 12 to < 18 months	6	94,004.56	5,286.76	0.00	99,291.32	2.54	627,374.25	726,665.57	5.19
from ≥ 18 to < 24 months	4	69,161.20	10,085.16	0.00	79,246.36	2.03	459,306.84	538,553.20	3.85
from ≥ 2 years	36	3,171,772.68	355,692.43	0.00	3,527,465.11	90.26	2,890,841.43	6,418,306.54	45.84
Subtotal	103	3,530,322.29	377,885.64	0.00	3,908,207.93	100.00	10,092,262.16	14,000,470.09	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	103	3,530,322.29	377,885.64	0.00	3,908,207.93		10,092,262.16	14,000,470.09	