

Brief report

Date: 10/31/2018
Currency: EUR

Constitution date
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
Banco Santander

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Banco Santander

Swap
Bankinter

Start-up Loan
Bankinter

Fund Auditor
KPMG Auditores

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 MOOD / SPOO		
		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	11/19/2018 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	131.45 379,759.05 0.13%	100,000.00 288,900,000.00	Floating 3-M Euribor+0.200% 18.Feb/May/Aug/Nov	0.0000% 11/19/2018 0.000000 Gross 0.000000 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Aa1 AAA	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% 11/19/2018 0.000000 Gross 0.000000 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Aa1 AAA	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	0.0310% 11/19/2018 7.836111 Gross 6.347250 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Aa1 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	0.5810% 11/19/2018 146.863889 Gross 118.959750 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Baa1 BB-	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	1.4810% 11/19/2018 374.363889 Gross 303.234750 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	B2(sf) 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	3.5810% 11/19/2018 905.197222 Gross 733.209750 Net	02/18/2046 Quarterly 18.Feb/May/Aug/Nov	To Be Determined Due to Cash Reserve reduction	C D	C CCC-	
Total		91,378,797.45	617,400,000.00							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date											
		% Monthly CPR (SMM)		0,08	0,17	0,25	0,34	0,43	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	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	11/18/2018	11/18/2018	11/18/2018	11/18/2018	11/18/2018	11/18/2018	11/18/2018	11/18/2018
			Date	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
	Without optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	11/18/2018	11/18/2018	11/18/2018	11/18/2018	11/18/2018	11/18/2018	11/18/2018	11/18/2018
			Date	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Series A3(G)	With optional redemption *	Average life	Years	1.11	1.10	0.96	0.95	0.94	0.93	0.91	0.79
		Final Maturity	Years	09/30/2019	09/23/2019	08/06/2019	08/02/2019	07/28/2019	07/24/2019	07/19/2019	06/02/2019
			Date	1.50	1.50	1.25	1.25	1.25	1.25	1.25	0.99
	Without optional redemption *	Average life	Years	1.37	1.32	1.28	1.23	1.19	1.15	1.12	1.08
		Final Maturity	Years	01/03/2020	12/15/2019	11/29/2019	11/12/2019	10/27/2019	10/14/2019	10/01/2019	09/17/2019
			Date	2.75	2.75	2.50	2.50	2.25	2.25	2.25	2.25
Series B	With optional redemption *	Average life	Years	1.50	1.50	1.25	1.25	1.25	1.25	1.25	0.99
		Final Maturity	Years	02/18/2020	02/18/2020	11/18/2019	11/18/2019	11/18/2019	11/18/2019	11/18/2019	08/18/2019
			Date	1.50	1.50	1.25	1.25	1.25	1.25	1.25	0.99
	Without optional redemption *	Average life	Years	4.35	4.18	4.01	3.86	3.72	3.58	3.45	3.33
		Final Maturity	Years	12/25/2022	10/23/2022	08/23/2022	06/28/2022	05/07/2022	03/17/2022	01/29/2022	12/18/2021
			Date	6.25	6.00	6.00	5.75	5.50	5.25	5.25	5.00
Series C	With optional redemption *	Average life	Years	1.50	1.50	1.25	1.25	1.25	1.25	1.25	0.99
		Final Maturity	Years	02/18/2020	02/18/2020	11/18/2019	11/18/2019	11/18/2019	11/18/2019	11/18/2019	08/18/2019
			Date	1.50	1.50	1.25	1.25	1.25	1.25	1.25	0.99
	Without optional redemption *	Average life	Years	6.89	6.71	6.51	6.33	6.14	5.96	5.78	5.60
		Final Maturity	Years	07/08/2025	05/02/2025	02/20/2025	12/14/2024	10/07/2024	08/01/2024	05/28/2024	03/24/2024
			Date	7.50	7.25	7.25	7.00	6.75	6.50	6.50	6.25
Series D	With optional redemption *	Average life	Years	1.50	1.50	1.25	1.25	1.25	1.25	1.25	0.99
		Final Maturity	Years	02/18/2020	02/18/2020	11/18/2019	11/18/2019	11/18/2019	11/18/2019	11/18/2019	08/18/2019
			Date	1.50	1.50	1.25	1.25	1.25	1.25	1.25	0.99
	Without optional redemption *	Average life	Years	10.99	10.62	10.27	9.95	9.64	9.36	9.08	8.83
		Final Maturity	Years	08/13/2029	03/31/2029	11/25/2028	07/28/2028	04/08/2028	12/26/2027	09/17/2027	06/15/2027
			Date	23.76	23.76	23.76	23.76	23.76	23.76	23.76	23.76
Series E	With optional redemption *	Average life	Years	1.50	1.50	1.25	1.25	1.25	1.25	1.25	0.99
		Final Maturity	Years	02/18/2020	02/18/2020	11/18/2019	11/18/2019	11/18/2019	11/18/2019	11/18/2019	08/18/2019
			Date	1.50	1.50	1.25	1.25	1.25	1.25	1.25	0.99
	Without optional redemption *	Average life	Years	23.76	23.76	23.76	23.76	23.76	23.76	23.76	23.76
		Final Maturity	Years	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042	05/18/2042
			Date	23.76	23.76	23.76	23.76	23.76	23.76	23.76	23.76

BANKINTER 3 FTPYME Fondo de Titulización de Activos

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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
Banco Santander

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Banco Santander

Swap
Bankinter

Start-up Loan
Bankinter

Fund Auditor
KPMG Auditores

Credit enhancement and financial operations

Credit enhancement (CE)					
			Current	At issue date	
				% CE	% CE
Class A	37.29%	34,078,797.45	75.47%	90.72%	560,100,000.00
Series A1	0.00%	0.00		29.15%	180,000,000.00
Series A2	0.42%	379,759.05		46.79%	288,900,000.00
Series A3(G)	36.88%	33,699,038.40		14.77%	91,200,000.00
Series B	25.28%	23,100,000.00	44.24%	3.74%	23,100,000.00
Series C	6.57%	6,000,000.00	36.13%	0.97%	6,000,000.00
Series D	11.82%	10,800,000.00	21.54%	1.75%	10,800,000.00
Series E	19.04%	17,400,000.00		2.82%	17,400,000.00
Issue of Bonds		91,378,797.45			617,400,000.00
Reserve Fund	21.54%	15,931,535.48	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		19,577,348.10	-0.549%
Servicer ppal collect not yet credited		37,822.71	
Servicer ints collect not yet credited		904.35	
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		756	2,166
Principal			
Principal outstanding		72,764,591.31	600,030,104.03
Average loan		96,249.46	277,022.21
Minimum		784.79	52,258.86
Maximum		834,146.67	1,917,168.12
Interest rate			
Weighted average (wac)		0.58%	4.88%
Minimum		0.15%	3.70%
Maximum		4.00%	7.92%
Final maturity			
Weighted average (WARM) (months)		98	159
Minimum		11/06/2018	11/25/2007
Maximum		07/19/2042	12/13/2041
Index (principal outstanding distribution)			
1-month EURIBOR/MIBOR		0.20%	10.72%
3-month EURIBOR/MIBOR		0.00%	0.25%
1-year EURIBOR/MIBOR		99.80%	89.04%

Distribution by sector (CNAE 2009)		
	Current	At constitution date
(C) - Manufacturing industry	7.81%	19.16%
(G) - Wholesale and retail trade; repair of motor vehicles and motorcycles	25.29%	18.49%
(L) - Real estate activities	26.94%	16.01%
(F) - Building	8.53%	15.47%
(M) - Professional, scientific and technical activities	11.62%	8.49%
(I) - Catering trade	2.07%	3.41%
(K) - Financial and insurance activities	1.65%	2.77%
(J) - Information and communications	2.71%	2.33%
(H) - Transport and storage	1.17%	2.29%
(S) - Other services	1.15%	2.09%
(Q) - Health Activities and Social Services	3.98%	2.06%
(R) - Artistic, recreational and entertainment activities	2.63%	1.81%
(A) - Agriculture, stockbreeding, fishing and silviculture	1.84%	1.76%
(N) - Clerical activities and support services	1.98%	1.42%
(P) - Education	0.17%	1.00%
(E) - Water supply, sanitation activities, waste management and depollution	0.10%	0.60%
(D) - Supply of electric power, gas, steam and air-conditioning	0.22%	0.51%
(B) - Extractive industries	0.14%	0.35%

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.60%	0.35%	0.49%	0.38%	0.32%
Annual Percentage Rate (CPR)	6.92%	4.09%	5.71%	4.44%	3.79%

Geographic distribution		
	Current	At constitution date
Andalucia	18.18%	15.89%
Aragon	2.36%	2.38%
Asturias	1.24%	1.54%
Balearic Islands	1.25%	1.51%
Basque Country	6.00%	5.70%
Canary Islands	6.16%	8.06%
Cantabria	2.96%	1.75%
Castilla-La Mancha	2.90%	3.87%
Castilla-Leon	4.26%	2.99%
Catalonia	8.98%	9.23%
Extremadura	0.89%	0.84%
Galicia	1.25%	1.73%
La Rioja	0.05%	0.22%
Madrid	31.46%	29.16%
Murcia	1.22%	2.00%
Navarra	0.29%	0.88%
Valencia	10.55%	12.26%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	26	31,111.68	562.65	0.00	31,674.33	0.87	3,448,016.53	3,479,690.86	27.28
from > 1 to ≤ 2 months	4	7,141.87	425.32	0.00	7,567.19	0.21	290,251.29	297,818.48	2.33
from > 2 to ≤ 3 months	10	54,614.06	3,306.14	0.00	57,920.20	1.59	1,830,333.93	1,888,254.13	14.80
from > 3 to ≤ 6 months	3	10,499.16	60.51	0.00	10,559.67	0.29	46,856.50	57,416.17	0.45
from > 6 to < 12 months	5	60,381.22	3,616.30	0.00	63,997.52	1.76	637,501.12	701,498.64	5.50
from ≥ 12 to < 18 months	1	10,314.03	303.29	0.00	10,617.32	0.29	19,901.74	30,519.06	0.24
from ≥ 18 to < 24 months	2	178,999.53	4,796.81	0.00	183,796.34	5.05	428,877.91	612,674.25	4.80
from ≥ 2 years	39	3,003,026.40	270,445.87	0.00	3,273,472.27	89.94	2,414,683.93	5,688,156.20	44.59
Subtotal	90	3,356,087.95	283,516.89	0.00	3,639,604.84	100.00	9,116,422.95	12,756,027.79	100.00
Total	90	3,356,087.95	283,516.89	0.00	3,639,604.84		9,116,422.95	12,756,027.79	