

BANKINTER 2 Fondo de Titulización Hipotecaria

Brief report

Date: 09/30/2013
Currency: EUR

Date of constitution
10/25/1999

VAT Reg. no.
V82463423

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

Originator
Bankinter

Servicer
Bankinter

Lead Managers
Bankinter

Bond Paying Agent
Barclays Bank PLC

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Barclays Bank PLC

Subordinated Credit
Bankinter

Subordinated Loan
Bankinter

Assets Custodian
Bankinter

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

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.11%	0.17%	0.28%	0.34%	0.62%
Annual Percentage Rate (CPR)	1.26%	2.05%	3.25%	4.04%	7.17%

Geographic distribution

	Current	At constitution date
Andalucia	5.65%	7.06%
Aragon	2.06%	2.29%
Asturias	3.97%	2.86%
Balearic Islands	1.29%	0.96%
Basque Country	16.60%	12.47%
Canary Islands	2.26%	2.37%
Cantabria	3.30%	2.88%
Castilla-La Mancha	2.24%	1.96%
Castilla-Leon	6.12%	6.44%
Catalonia	13.69%	12.27%
Extremadura	0.64%	0.72%
Galicia	6.73%	4.95%
La Rioja	0.30%	0.35%
Madrid	29.11%	34.85%
Murcia	0.90%	1.17%
Navarra	0.51%	0.67%
Valencia	4.62%	5.93%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
<i>Delinquencies</i>										
Up to 1 month	26	5,766.41	214.76	0.00	5,981.17	8.14	667,638.53	673,519.70	44.83	20.00
from > 1 to ≤ 2 months	9	3,964.40	396.63	0.00	4,361.03	5.94	274,784.21	279,145.24	18.58	25.31
from > 2 to ≤ 3 months	4	3,184.41	360.04	0.00	3,544.45	4.82	126,460.95	130,005.40	8.65	27.57
from > 3 to ≤ 6 months	7	5,055.06	528.47	0.00	5,583.53	7.60	120,122.85	125,706.38	8.37	23.57
from > 6 to < 12 months	1	2,012.53	159.85	0.00	2,172.38	2.96	18,469.05	20,641.43	1.37	27.21
from ≥ 12 to < 18 months	4	29,183.16	5,418.31	0.00	34,601.47	47.09	199,783.12	234,384.59	15.60	27.02
from ≥ 18 to < 24 months	1	6,585.65	966.29	0.00	7,551.94	10.28	21,763.40	29,315.34	1.95	13.47
from ≥ 2 years	2	9,545.43	134.19	0.00	9,679.62	13.17	0.00	9,679.62	0.64	3.09
Subtotal	54	65,297.05	8,178.54	0.00	73,475.59	100.00	1,428,922.11	1,502,397.70	100.00	21.62
<i>Doubt debts (subjectives)</i>										
	0	0.00	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	0.00
Total	54	65,297.05	8,178.54	0.00	73,475.59		1,428,922.11	1,502,397.70		21.62

Additional information