

# BANKINTER 13 Fondo de Titulización de Activos



## Brief report

Date: 12/31/2006  
 Currency: EUR

Date of constitution  
 11/27/2006

VAT Reg. no.  
 G84634575

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

Originator  
 Bankinter

Servicer  
 Bankinter

Lead Managers  
 Bankinter  
 Calyon  
 Merrill Lynch International  
 SCH

Bond Underwriters and Placement Agents  
 Calyon  
 Merrill Lynch International  
 SCH  
 Dexia Capital Markets  
 Fortis Bank

Bond Paying Agent  
 Bankinter

Market  
 AIAF Mercado de Renta Fija

Register of Book Securities  
 Iberclear

Treasury Account  
 Bankinter

Amortisation Account  
 Bankinter

Start-up Loan  
 Bankinter

Swap  
 Bankinter

Assets Custodian  
 Bankinter

Fund Auditors  
 Ernst&Young

### Issued securities: Asset-Backed Bonds

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 ES0313270003	11/27/2006 850	100,000.00 85,000,000.00 100.00%	100,000.00 85,000,000.00	Floating 3-M Euribor+0.060% 17.Jan/Apr/Jul/Oct	3.7410% 04/17/2007 1,465.225000 Gross 1,201.484500 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	04/17/2008 "Soft-Bullet" except certain circumstances	Aaa AAA	Aaa AAA	
Series A2 ES0313270011	11/27/2006 13,974	100,000.00 1,397,400,000.00 100.00%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	3.8310% 04/17/2007 1,500.475000 Gross 1,230.389500 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Pro rata deferred start / Secutorial	Aaa AAA	Aaa AAA	
Series B ES0313270029	11/27/2006 224	100,000.00 22,400,000.00 100.00%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	3.9510% 04/17/2007 1,547.475000 Gross 1,268.929500 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa3 A	Aa3 A	
Series C ES0313270037	11/27/2006 241	100,000.00 24,100,000.00 100.00%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	4.1610% 04/17/2007 1,629.725000 Gross 1,336.374500 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	A3 BBB	A3 BBB	
Series D ES0313270045	11/27/2006 205	100,000.00 20,500,000.00 100.00%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	5.9310% 04/17/2007 2,322.975000 Gross 1,904.839500 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	BA1 BB-	BA1 BB-	
Series E ES0313270052	11/27/2006 206	100,000.00 20,600,000.00 100.00%	100,000.00 20,600,000.00	Floating 3-M Euribor+3.900% 17.Jan/Apr/Jul/Oct	7.5810% 04/17/2007 2,969.225000 Gross 2,434.764500 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To Be Determined Due to Cash Reserve reduction	Ca CCC-	Ca CCC-	
Total		1,570,000,000.00	1,570,000,000.00							

### Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)

Series	Redemption	Average life Years	Final Maturity Date	% Monthly CPR (SMM)									
				% Annual equivalent CPR									
				0,51	0,69	0,87	1,06	1,25	1,44	1,64	1,84		
Series A1	With optional redemption *	1.30	04/17/2008	6.00	8.00	10.00	12.00	14.00	16.00	18.00	20.00		
	Without optional redemption *	1.30	04/17/2008	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30		
Series A2	With optional redemption *	8.98	12/20/2015	8.98	8.11	7.64	6.59	5.79	5.14	4.62	4.19		
	Without optional redemption *	9.43	06/01/2016	8.11	7.07	6.24	5.57	5.02	4.56	4.18	3.83		
Series B	With optional redemption *	16.07	01/17/2048	13.85	12.01	10.56	9.37	8.39	7.59	6.87	6.27		
	Without optional redemption *	17.31	04/17/2024	15.13	13.32	11.81	10.55	9.50	8.61	7.84			
Series C	With optional redemption *	16.07	01/22/2023	13.85	12.01	10.56	9.37	8.39	7.59	6.87	6.27		
	Without optional redemption *	17.31	04/18/2027	15.13	13.32	11.81	10.55	9.50	8.61	7.84			
Series D	With optional redemption *	16.07	01/22/2023	13.85	12.01	10.56	9.37	8.39	7.59	6.87	6.27		
	Without optional redemption *	17.31	04/18/2027	15.13	13.32	11.81	10.55	9.50	8.61	7.84			
Series E	With optional redemption *	15.30	04/15/2022	13.21	11.45	10.09	8.96	8.03	7.28	6.57	5.95		
	Without optional redemption *	25.68	08/30/2032	24.84	24.21	23.73	23.35	23.04	22.79	22.46			

\* 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%

### Credit enhancement and financial operations

Credit enhancement (CE)						
	Current			At issue date		
	% CE		% CE	% CE		% CE
Class A	94.42%	1,482,400,000.00	5.65%	94.42%	1,482,400,000.00	5.65%
Series A1	5.41%	85,000,000.00	5.41%	5.41%	85,000,000.00	5.41%
Series A2	89.01%	1,397,400,000.00	89.01%	89.01%	1,397,400,000.00	89.01%
Series B	1.43%	22,400,000.00	4.21%	1.43%	22,400,000.00	4.21%
Series C	1.54%	24,100,000.00	2.65%	1.54%	24,100,000.00	2.65%
Series D	1.31%	20,500,000.00	1.33%	1.31%	20,500,000.00	1.33%
Series E	1.31%	20,600,000.00	1.31%	1.31%	20,600,000.00	1.31%
Issue of Bonds		1,570,000,000.00			1,570,000,000.00	
Reserve Fund	1.33%	20,600,000.00	1.33%	1.33%	20,600,000.00	1.33%

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	38,918,309.05	4.030%	
Amortization Account		0.00	
Servicer ppal collect not yet credited	7,762,565.06		
Servicer ints collect not yet credited	1,834,891.39		
Liabilities	Available	Balance	Interest
Start-up Loan		1,950,000.00	5.970%

Europa de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.  
 Only the information communicated by Europa de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

#### Additional information

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### VAT Reg. no.

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### Management Company

Europa de Titulización, S.G.F.T

### Originator

Bankinter

### Service

Bankinter

### Lead Managers

Bankinter

Calyon

Merrill Lynch International

SCH

### Bond Underwriters and Placement Agents

Calyon

Merrill Lynch International

SCH

Dexia Capital Markets

Fortis Bank

### Bond Paying Agent

Bankinter

### Market

AIAF Mercado de Renta Fija

### Register of Book Securities

Iberclear

### Treasury Account

Bankinter

### Amortisation Account

Bankinter

### Start-up Loan

Bankinter

### Swap

Bankinter

### Assets Custodian

Bankinter

### Fund Auditors

Ernst&Young

### Collateral: Residential mortgage loans

General			
	Current	At constitution date	
Count	11,249	11,827	
Principal			
Principal outstanding	1,526,312,204.03	1,549,431,516.52	
Average loan	135,684.26	131,007.99	
Minimum	1,442.82	257.91	
Maximum	1,165,710.32	1,168,941.87	
Interest rate			
Weighted average (wac)	3.83%	3.62%	
Minimum	2.60%	2.50%	
Maximum	5.86%	5.80%	
Final maturity			
Weighted average (WARM) (months)	326	327	
Minimum	10/27/2007	01/16/2007	
Maximum	06/20/2046	06/20/2046	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	100.00%	100.00%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.27	7.59	1.44	7.58
10.01 - 20%	4.86	15.25	5.42	15.23
20.01 - 30%	5.68	25.12	6.37	25.19
30.01 - 40%	7.25	35.22	7.38	35.24
40.01 - 50%	9.72	45.31	9.78	45.31
50.01 - 60%	12.87	55.23	12.29	55.29
60.01 - 70%	14.20	65.22	13.28	65.26
70.01 - 80%	22.57	75.95	21.51	76.09
80.01 - 90%	11.81	84.67	12.26	84.74
90.01 - 100%	9.77	94.73	10.28	94.83
Weighted average (WALTV)	61.99		61.53	
Minimum	0.40		0.17	
Maximum	100.00		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.83%				0.96%
Annual Percentage Rate (CPR)	9.46%				10.91%

Geographic distribution		
	Current	At constitution date
Andalucia	9.61%	9.39%
Aragon	2.25%	2.31%
Asturias	1.40%	1.45%
Balearic Islands	2.57%	2.46%
Basque Country	7.86%	8.20%
Canary Islands	4.60%	4.61%
Cantabria	2.29%	2.30%
Castilla-La Mancha	2.22%	2.18%
Castilla-Leon	3.27%	3.36%
Catalonia	18.08%	17.48%
Extremadura	0.47%	0.47%
Galicia	1.58%	1.66%
La Rioja	0.31%	0.32%
Madrid	31.95%	32.05%
Meilla	0.00%	0.00%
Murcia	1.34%	1.40%
Navarra	0.27%	0.25%
Valencia	9.94%	10.09%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			
<b>Delinquencies</b>									
Up to 1 month	120	34,560.19	25,200.03	0.00	59,760.22	81.57	17,758,896.21	17,818,656.43	94.34
1 to 2 months	11	7,462.21	6,036.00	0.00	13,498.21	18.43	1,055,424.35	1,068,922.56	5.66
Subtotal	131	42,022.40	31,236.03	0.00	73,258.43	100.00	18,814,320.56	18,887,578.99	100.00
<b>Doubt debts (subjectives)</b>									
	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
<b>Total</b>	<b>131</b>	<b>42,022.40</b>	<b>31,236.03</b>	<b>0.00</b>	<b>73,258.43</b>		<b>18,814,320.56</b>	<b>18,887,578.99</b>	<b>46.35</b>

Each range includes the beginning but not the ending time

### Additional information