BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 01/31/2007
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 Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Next	Rating Moody´s / S&P 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 / Secuential	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" Secuential / 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" Secuential / 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" Secuential / 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)

			% Monthly CPR (SMM)	0,51	0,69	0,87	1,06	1,25	1,44	1,64	1,84
			% Annual equivalent CPR	6,00	8,00	10,00	12,00	14,00	16,00	18,00	20,00
Series A1	With optional redemption *	Average life	Years	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30
			Date	04/17/2008	04/17/2008	04/17/2008	04/17/2008	04/17/2008	04/17/2008	04/17/2008	04/17/2008
		Final Maturity	Years	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30
			Date	04/17/2008	04/17/2008	04/17/2008	04/17/2008	04/17/2008	04/17/2008	04/17/2008	04/17/2008
	Without optional redemption *	Average life	Years	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30
			Date	04/17/2008	04/17/2008	04/17/2008	04/17/2008	04/17/2008	04/17/2008	04/17/2008	04/17/2008
		Final Maturity	Years	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30
			Date	04/17/2008	04/17/2008	04/17/2008	04/17/2008	04/17/2008	04/17/2008	04/17/2008	04/17/2008
Series A2	With optional redemption *	Average life	Years	8.89	7.56	6.52	5.72	5.08	4.56	4.14	3.77
			Date	12/20/2015	08/22/2014	08/08/2013	10/20/2012	02/28/2012	08/23/2011	03/21/2011	11/08/2010
		Final Maturity	Years	20.22	17.72	15.47	13.72	12.22	10.97	9.97	8.97
			Date	04/18/2027	10/17/2024	07/17/2022	10/18/2020	04/17/2019	01/17/2018	01/17/2017	01/17/2016
	Without optional redemption *	Average life	Years	9.34	8.03	7.00	6.18	5.52	4.97	4.52	4.13
			Date	06/01/2016	02/09/2015	01/30/2014	04/05/2013	08/05/2012	01/19/2012	08/06/2011	03/19/2011
		Final Maturity	Years	40.74	40.74	40.74	40.74	40.74	40.74	40.74	40.74
			Date	10/17/2047	10/17/2047	10/17/2047	10/17/2047	10/17/2047	10/17/2047	10/17/2047	10/17/2047
Series B	With optional redemption *	Average life	Years	16.00	13.78	11.95	10.50	9.31	8.34	7.54	6.82
			Date	01/28/2023	11/08/2020	01/09/2019	07/30/2017	05/21/2016	06/01/2015	08/13/2014	11/22/2013
		Final Maturity	Years	20.22	17.72	15.47	13.72	12.22	10.97	9.97	8.97
			Date	04/18/2027	10/17/2024	07/17/2022	10/18/2020	04/17/2019	01/17/2018	01/17/2017	01/17/2016
	Without optional redemption *	Average life	Years	17.24	15.08	13.27	11.76	10.51	9.46	8.57	7.81
			Date	04/25/2024	02/23/2022	05/04/2020	11/02/2018	08/02/2017	07/15/2016	08/25/2015	11/19/2014
		Final Maturity	Years	40.74	40.74	40.74	40.74	40.74	40.74	40.74	40.74
			Date	10/17/2047	10/17/2047	10/17/2047	10/17/2047	10/17/2047	10/17/2047	10/17/2047	10/17/2047
Series C	With optional redemption *	Average life	Years	16.00	13.78	11.95	10.50	9.31	8.34	7.54	6.82
			Date	01/28/2023	11/08/2020	01/09/2019	07/29/2017	05/21/2016	06/01/2015	08/13/2014	11/22/2013
		Final Maturity	Years	20.22	17.72	15.47	13.72	12.22	10.97	9.97	8.97
			Date	04/18/2027	10/17/2024	07/17/2022	10/18/2020	04/17/2019	01/17/2018	01/17/2017	01/17/2016
	Without optional redemption *	Average life	Years	17.24	15.08	13.27	11.76	10.51	9.46	8.57	7.81
			Date	04/24/2024	02/23/2022	05/04/2020	11/02/2018	08/01/2017	07/15/2016	08/25/2015	11/19/2014
		Final Maturity	Years	40.74	40.74	40.74	40.74	40.74	40.74	40.74	40.74
			Date	10/17/2047	10/17/2047	10/17/2047	10/17/2047	10/17/2047	10/17/2047	10/17/2047	10/17/2047
Series D	With optional redemption *	Average life	Years	16.00	13.78	11.95	10.50	9.31	8.34	7.54	6.82
			Date	01/28/2023	11/08/2020	01/09/2019	07/29/2017	05/21/2016	06/01/2015	08/13/2014	11/22/2013
		Final Maturity	Years	20.22	17.72	15.47	13.72	12.22	10.97	9.97	8.97
			Date	04/18/2027	10/17/2024	07/17/2022	10/18/2020	04/17/2019	01/17/2018	01/17/2017	01/17/2016
	Without optional redemption *	Average life	Years	17.24	15.08	13.27	11.76	10.51	9.46	8.57	7.81
			Date	04/24/2024	02/23/2022	05/04/2020	11/02/2018	08/01/2017	07/15/2016	08/25/2015	11/19/2014
		Final Maturity	Years	40.74	40.74	40.74	40.74	40.74	40.74	40.74	40.74
			Date	10/17/2047	10/17/2047	10/17/2047	10/17/2047	10/17/2047	10/17/2047	10/17/2047	10/17/2047
Series E	With optional redemption *	Average life	Years	15.22	13.13	11.38	10.02	8.89	7.97	7.22	6.51
			Date	04/17/2022	03/16/2020	06/15/2018	02/05/2017	12/21/2015	01/16/2015	04/18/2014	08/02/2013
		Final Maturity	Years	20.22	17.72	15.47	13.72	12.22	10.97	9.97	8.97
			Date	04/18/2027	10/17/2024	07/17/2022	10/18/2020	04/17/2019	01/17/2018	01/17/2017	01/17/2016
	Without optional redemption *	Average life	Years	25.48	24.64	24.01	23.53	23.15	22.85	22.60	22.39
			Date	07/17/2032	09/15/2031	01/29/2031	08/07/2030	03/22/2030	11/30/2029	09/01/2029	06/17/2029
		Final Maturity	Years	40.74	40.74	40.74	40.74	40.74	40.74	40.74	40.74
			Date	10/17/2047	10/17/2047	10/17/2047	10/17/2047	10/17/2047	10/17/2047	10/17/2047	10/17/2047

* 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		% CE	At issue date		% 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%	85,000,000.00	
Series A2	89.01%	1,397,400,000.00		89.01%	1,397,400,000.00	
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%	20,600,000.00	
Issue of Bonds		1,570,000,000.00			1,570,000,000.00	
Reserve Fund	1.33%	20,600,000.00		1.33%	20,600,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		60,747,894.07	4.030%
Amortization Account		0.00	
Servicer ppal collect not yet credited		7,067,030.26	
Servicer ints collect not yet credited		1,412,134.16	
Liabilities	**Available**	**Balance**	**Interest**
Start-up Loan		1,950,000.00	5.970%

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
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Additional information
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Official register CNMV: Pº de la Castellana, 19 - 28046 Madrid ☎ +34 91 585 15 00 www.cnmv.com

BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 01/31/2007
Currency: EUR

Date of constitution
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VAT Reg. no.
G84634575

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Fund Auditors
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Collateral: Residential mortgage loans

General

	Current	At constitution date
Count	11,185	11,827
Principal		
Principal outstanding	1,510,312,098.96	1,549,431,516.52
Average loan	135,030.14	131,007.99
Minimum	89.91	257.91
Maximum	1,164,087.96	1,168,941.87
Interest rate		
Weighted average (wac)	3.95%	3.62%
Minimum	2.68%	2.50%
Maximum	5.92%	5.80%
Final maturity		
Weighted average (WARM) (months)	325	327
Minimum	08/02/2007	01/16/2007
Maximum	12/23/2071	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%	1.29	7.62	1.44	7.58
10.01 - 20%	4.89	15.23	5.42	15.23
20.01 - 30%	5.85	25.18	6.37	25.19
30.01 - 40%	7.28	35.31	7.38	35.24
40.01 - 50%	9.82	45.32	9.78	45.31
50.01 - 60%	12.99	55.20	12.29	55.29
60.01 - 70%	14.36	65.28	13.28	65.26
70.01 - 80%	22.24	75.94	21.51	76.09
80.01 - 90%	11.79	84.70	12.26	84.74
90.01 - 100%	9.50	94.70	10.28	94.83
Weighted average (WALTV)		61.75		61.53
Minimum		0.03		0.17
Maximum		100.00		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.88%	0.93%			0.93%
Annual Percentage Rate (CPR)	10.07%	10.63%			10.63%

Geographic distribution

	Current	At constitution date
Andalucia	9.65%	9.39%
Aragon	2.25%	2.31%
Asturias	1.40%	1.45%
Balearic Islands	2.57%	2.46%
Basque Country	7.89%	8.20%
Canary Islands	4.62%	4.61%
Cantabria	2.30%	2.30%
Castilla-La Mancha	2.24%	2.18%
Castilla-Leon	3.27%	3.36%
Catalonia	18.11%	17.48%
Extremadura	0.46%	0.47%
Galicia	1.58%	1.66%
La Rioja	0.31%	0.32%
Madrid	31.83%	32.05%
Melilla	0.00%	0.00%
Murcia	1.34%	1.40%
Navarra	0.26%	0.25%
Valencia	9.91%	10.09%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	177	35,403.09	30,528.52	0.00	65,931.61	63.30	21,861,518.51	21,927,450.12	85.26	43.15
1 to 2 months	23	14,146.27	14,323.53	0.00	28,469.80	27.34	3,191,609.06	3,220,078.86	12.52	43.92
2 to 3 months	4	4,562.20	5,185.66	0.00	9,747.86	9.36	559,940.66	569,688.52	2.22	52.13
Subtotal	204	54,111.56	50,037.71	0.00	104,149.27	100.00	25,613,068.23	25,717,217.50	100.00	43.41
Doubt debts (subjectives)										
	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	0.00
Total	204	54,111.56	50,037.71	0.00	104,149.27		25,613,068.23	25,717,217.50		43.41

Each range includes the beginning but not the ending time

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