

# BANKINTER 13 Fondo de Titulización de Activos

## Brief report

**Date:** 09/30/2007  
**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 N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current Original		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating Moody's / S&P Current Original		
						Final maturity (legal) Next				
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	4.2740% 10/17/2007 1,092.244444 Gross 895.640444 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	4.3840% 10/17/2007 1,115.244444 Gross 914.500444 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Sequential	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	4.4840% 10/17/2007 1,145.911111 Gross 939.647111 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Sequential / 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	4.6940% 10/17/2007 1,199.577778 Gross 983.653778 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Sequential / 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	6.4640% 10/17/2007 1,651.911111 Gross 1,354.567111 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Sequential / 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	8.1140% 10/17/2007 2,073.577778 Gross 1,700.333778 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	With optional redemption *	Average life	Years	% Monthly CPR (SMM)											
				% Annual equivalent CPR											
Series A1	With optional redemption *	Average life	Years	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
		Final Maturity	Years	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
		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	04/17/2008	04/17/2008	04/17/2008	04/17/2008	04/17/2008
	Without optional redemption *	Average life	Years	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
		Final Maturity	Years	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
		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	04/17/2008	04/17/2008	04/17/2008	04/17/2008	04/17/2008
Series A2	With optional redemption *	Average life	Years	12.21	10.03	8.41	7.14	6.15	5.39	4.77	4.27	3.89	3.59	3.34	3.11
		Final Maturity	Years	11/11/2019	06/09/2017	01/24/2016	10/20/2014	10/23/2013	01/16/2013	05/06/2012	05/12/2011	05/12/2011	05/12/2011	05/12/2011	05/12/2011
		Date	01/17/2033	01/17/2030	07/18/2027	01/19/2025	10/17/2022	01/17/2021	07/17/2019	04/17/2018	04/17/2018	04/17/2018	04/17/2018	04/17/2018	04/17/2018
	Without optional redemption *	Average life	Years	12.54	10.46	8.86	7.62	6.65	5.86	5.22	4.70	4.27	3.97	3.72	3.49
		Final Maturity	Years	03/13/2020	10/02/2018	08/07/2016	04/13/2015	04/21/2014	09/07/2013	11/16/2012	09/05/2012	09/05/2012	09/05/2012	09/05/2012	09/05/2012
		Date	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046
Series B	With optional redemption *	Average life	Years	19.07	16.05	13.63	11.66	10.06	8.82	7.80	6.96	6.21	5.56	5.00	
		Final Maturity	Years	09/20/2026	09/14/2023	04/15/2021	04/26/2019	09/19/2017	06/22/2016	06/16/2015	08/14/2014	08/14/2014	08/14/2014	08/14/2014	
		Date	01/17/2033	01/17/2030	07/18/2027	01/19/2025	10/17/2022	01/17/2021	07/17/2019	04/17/2018	04/17/2018	04/17/2018	04/17/2018	04/17/2018	
	Without optional redemption *	Average life	Years	19.74	16.90	14.53	12.61	11.03	9.76	8.70	7.81	7.06	6.39	5.82	
		Final Maturity	Years	05/22/2027	07/20/2024	10/03/2022	06/04/2020	09/09/2018	05/30/2017	08/05/2016	06/19/2015	06/19/2015	06/19/2015	06/19/2015	
		Date	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	
Series C	With optional redemption *	Average life	Years	19.07	16.05	13.64	11.66	10.06	8.82	7.80	6.96	6.21	5.56		
		Final Maturity	Years	09/21/2026	09/15/2023	04/16/2021	04/27/2019	09/19/2017	06/22/2016	06/16/2015	08/14/2014	08/14/2014	08/14/2014	08/14/2014	
		Date	01/17/2033	01/17/2030	07/18/2027	01/19/2025	10/17/2022	01/17/2021	07/17/2019	04/17/2018	04/17/2018	04/17/2018	04/17/2018	04/17/2018	
	Without optional redemption *	Average life	Years	19.74	16.90	14.54	12.61	11.04	9.76	8.70	7.81	7.06	6.39		
		Final Maturity	Years	05/23/2027	07/20/2024	10/03/2022	06/04/2020	09/09/2018	05/31/2017	09/05/2016	06/20/2015	06/20/2015	06/20/2015	06/20/2015	
		Date	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	
Series D	With optional redemption *	Average life	Years	19.07	16.05	13.64	11.66	10.06	8.82	7.80	6.96	6.21	5.56		
		Final Maturity	Years	09/21/2026	09/15/2023	04/15/2021	04/26/2019	09/19/2017	06/22/2016	06/16/2015	08/14/2014	08/14/2014	08/14/2014	08/14/2014	
		Date	01/17/2033	01/17/2030	07/18/2027	01/19/2025	10/17/2022	01/17/2021	07/17/2019	04/17/2018	04/17/2018	04/17/2018	04/17/2018	04/17/2018	
	Without optional redemption *	Average life	Years	19.74	16.90	14.53	12.61	11.03	9.76	8.70	7.81	7.06	6.39		
		Final Maturity	Years	05/22/2027	07/20/2024	10/03/2022	06/04/2020	09/09/2018	05/30/2017	08/05/2016	06/19/2015	06/19/2015	06/19/2015	06/19/2015	
		Date	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	
Series E	With optional redemption *	Average life	Years	20.11	17.12	14.78	12.73	11.00	9.67	8.56	7.65	6.80	6.00		
		Final Maturity	Years	06/10/2027	09/10/2024	06/06/2022	05/19/2020	08/28/2018	04/30/2017	03/20/2016	04/22/2015	04/22/2015	04/22/2015	04/22/2015	
		Date	01/17/2033	01/17/2030	07/18/2027	01/19/2025	10/17/2022	01/17/2021	07/17/2019	04/17/2018	04/17/2018	04/17/2018	04/17/2018	04/17/2018	
	Without optional redemption *	Average life	Years	26.87	25.38	24.28	23.48	22.88	22.43	22.07	21.78	21.50	21.22		
		Final Maturity	Years	06/07/2034	08/01/2033	06/12/2031	02/16/2031	07/13/2030	01/28/2030	09/19/2029	06/06/2029	06/06/2029	06/06/2029	06/06/2029	
		Date	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	07/17/2046	

\* 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%	1,482,400,000.00	5.65%
Series A1	5.41%	85,000,000.00	5.41%	85,000,000.00	5.41%
Series A2	89.01%	1,397,400,000.00	89.01%	1,397,400,000.00	89.01%
Series B	1.43%	22,400,000.00	4.21%	22,400,000.00	4.21%
Series C	1.54%	24,100,000.00	2.65%	24,100,000.00	2.65%
Series D	1.31%	20,500,000.00	1.33%	20,500,000.00	1.33%
Series E	1.31%	20,600,000.00	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%	20,600,000.00	1.33%

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	65,167,885.65	4.270%	
Amortization Account	109,589,007.51	4.450%	
Servicer ppal collect not yet credited	4,769,679.63		
Servicer ints collect not yet credited	1,963,759.28		
Liabilities	Available	Balance	Interest
Start-up Loan		1,114,602.09	6.210%

# BANKINTER 13 Fondo de Titulización de Activos

## Brief report

Date: 09/30/2007

Currency: EUR

### Date of constitution

11/27/2006

### VAT Reg. no.

G84634575

### 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	10,663	11,827	
Principal			
Principal outstanding	1,404,023,547.86	1,549,431,516.52	
Average loan	131,672.47	131,007.99	
Minimum	194.03	257.91	
Maximum	1,152,987.90	1,168,941.87	
Interest rate			
Weighted average (wac)	4.60%	3.62%	
Minimum	3.10%	2.50%	
Maximum	6.51%	5.80%	
Final maturity			
Weighted average (WARM) (months)	317	327	
Minimum	09/15/2007	01/16/2007	
Maximum	06/20/2046	06/20/2046	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	100.00%	100.00%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.54%	0.63%	0.68%		0.76%
Annual Percentage Rate (CPR)	6.30%	7.30%	7.90%		8.79%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.36	7.50	1.44	7.58
10.01 - 20%	5.07	15.12	5.42	15.23
20.01 - 30%	6.09	25.17	6.37	25.19
30.01 - 40%	7.52	35.27	7.38	35.24
40.01 - 50%	10.69	45.26	9.78	45.31
50.01 - 60%	13.43	55.03	12.29	55.29
60.01 - 70%	14.58	65.25	13.28	65.26
70.01 - 80%	21.86	75.51	21.51	76.09
80.01 - 90%	11.32	84.78	12.26	84.74
90.01 - 100%	8.09	94.25	10.28	94.83
Weighted average (WALTV)	60.52		61.53	
Minimum	0.08		0.17	
Maximum	99.37		100.00	

Geographic distribution		
	Current	At constitution date
Andalucia	9.59%	9.39%
Aragon	2.26%	2.31%
Asturias	1.41%	1.45%
Balearic Islands	2.59%	2.46%
Basque Country	8.02%	8.20%
Canary Islands	4.67%	4.61%
Cantabria	2.30%	2.30%
Castilla-La Mancha	2.25%	2.18%
Castilla-Leon	3.33%	3.36%
Catalonia	18.33%	17.48%
Extremadura	0.46%	0.47%
Galicia	1.61%	1.66%
La Rioja	0.31%	0.32%
Madrid	31.51%	32.05%
Meilla	0.00%	0.00%
Murcia	1.33%	1.40%
Navarra	0.24%	0.25%
Valencia	9.81%	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	218	48,139.52	50,093.87	0.00	98,233.39	51.31	28,725,393.20	28,823,626.59	78.36	46.11
1 to 2 months	43	26,675.60	36,974.89	0.00	63,650.49	33.24	6,369,204.63	6,432,855.12	17.49	52.65
2 to 3 months	11	10,163.68	14,182.44	0.00	24,346.12	12.72	1,348,583.95	1,372,930.07	3.73	47.26
3 to 6 months	2	637.05	1,932.32	0.00	2,569.37	1.34	86,863.27	89,432.64	0.24	22.89
6 to 12 months	1	604.09	2,056.62	0.00	2,660.71	1.39	62,599.32	65,260.03	0.18	28.70
Subtotal	275	86,219.94	105,240.14	0.00	191,460.08	100.00	36,592,644.37	36,784,104.45	100.00	47.01
<b>Doubt debts (subjectives)</b>										
	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
<b>Total</b>	<b>275</b>	<b>86,219.94</b>	<b>105,240.14</b>	<b>0.00</b>	<b>191,460.08</b>		<b>36,592,644.37</b>	<b>36,784,104.45</b>		<b>47.01</b>

Each range includes the beginning but not the ending time

### Additional information