

BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 10/31/2007
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	N° bonds	Principal outstanding		Interest type	Reference rate and margin	Interest Rate	Redemption		Rating	
				(Bond Unit / Series Total / %Factor)	Original				Final maturity (legal)	Next		Moody's / S&P
				Current							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	4.7190% 01/17/2008 1,205.966667 Gross 988.892667 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	4.8090% 01/17/2008 1,228.968667 Gross 1,007.752667 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	4.9290% 01/17/2008 1,259.633333 Gross 1,032.899333 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	5.1390% 01/17/2008 1,313.300000 Gross 1,076.906000 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	6.9090% 01/17/2008 1,765.633333 Gross 1,447.819333 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	8.5590% 01/17/2008 2,187.300000 Gross 1,793.586000 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									
				0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44		
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	
		Final Maturity	Years	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	
	Without optional redemption *	Average life	Years	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	
Series A2	With optional redemption *	Average life	Years	12.21	10.03	8.41	7.14	6.15	5.39	4.77	4.27		
		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		
	Without optional redemption *	Average life	Years	12.54	10.46	8.86	7.62	6.65	5.86	5.22	4.70		
		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		
Series B	With optional redemption *	Average life	Years	19.07	16.05	13.63	11.66	10.06	8.82	7.80	6.96		
		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		
	Without optional redemption *	Average life	Years	19.74	16.90	14.53	12.61	11.03	9.76	8.70	7.81		
		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		
Series C	With optional redemption *	Average life	Years	19.07	16.05	13.64	11.66	10.06	8.82	7.80	6.96		
		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		
	Without optional redemption *	Average life	Years	19.74	16.90	14.54	12.61	11.04	9.76	8.70	7.81		
		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		
Series D	With optional redemption *	Average life	Years	19.07	16.05	13.64	11.66	10.06	8.82	7.80	6.96		
		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		
	Without optional redemption *	Average life	Years	19.74	16.90	14.53	12.61	11.03	9.76	8.70	7.81		
		Final Maturity	Years	05/22/2027	07/20/2024	10/03/2022	06/04/2020	09/09/2018	05/30/2017	08/05/2016	06/20/2015		
Series E	With optional redemption *	Average life	Years	20.11	17.12	14.78	12.73	11.00	9.67	8.56	7.65		
		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		
	Without optional redemption *	Average life	Years	26.87	25.38	24.28	23.48	22.88	22.43	22.07	21.78		
		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		

* 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
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	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	32,973,079.10	4.720%	
Amortization Account	145,873,847.93	4.910%	
Servicer ppal collect not yet credited	3,184,380.74		
Servicer ints collect not yet credited	1,479,319.36		
Liabilities	Available	Balance	Interest
Start-up Loan		1,052,679.75	6.660%

Additional information

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Management Company

Europa 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

Collateral: Residential mortgage loans

General			
	Current	At constitution date	
Count	10,603	11,827	
Principal			
Principal outstanding	1,392,968,673.84	1,549,431,516.52	
Average loan	131,374.96	131,007.99	
Minimum	227.50	257.91	
Maximum	1,151,663.91	1,168,941.87	
Interest rate			
Weighted average (wac)	4.65%	3.62%	
Minimum	3.25%	2.50%	
Maximum	6.73%	5.80%	
Final maturity			
Weighted average (WARM) (months)	316	327	
Minimum	11/12/2007	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%	1.37	7.48	1.44	7.58
10.01 - 20%	5.10	15.11	5.42	15.23
20.01 - 30%	6.11	25.17	6.37	25.19
30.01 - 40%	7.53	35.28	7.38	35.24
40.01 - 50%	10.82	45.30	9.78	45.31
50.01 - 60%	13.39	55.02	12.29	55.29
60.01 - 70%	14.60	65.21	13.28	65.26
70.01 - 80%	21.89	75.47	21.51	76.09
80.01 - 90%	11.19	84.74	12.26	84.74
90.01 - 100%	7.99	94.18	10.28	94.83
Weighted average (WALTV)	60.40		61.53	
Minimum	0.13		0.17	
Maximum	99.26		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.57%	0.56%	0.67%	0.75%	0.75%
Annual Percentage Rate (CPR)	6.66%	6.51%	7.72%	8.64%	8.64%

Geographic distribution		
	Current	At constitution date
Andalucia	9.56%	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	4.66%	4.61%
Cantabria	2.29%	2.30%
Castilla-La Mancha	2.24%	2.18%
Castilla-Leon	3.33%	3.36%
Catalonia	18.36%	17.48%
Extremadura	0.46%	0.47%
Galicia	1.61%	1.66%
La Rioja	0.31%	0.32%
Madrid	31.53%	32.05%
Meilla		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	%				
Delinquencies										
Up to 1 month	195	39,982.32	43,608.05	0.00	83,590.37	46.04	26,152,131.50	26,235,721.87	76.97	45.01
1 to 2 months	39	17,982.62	29,164.36	0.00	47,146.98	25.96	5,129,376.52	5,176,523.50	15.19	47.23
2 to 3 months	11	12,779.06	17,916.86	0.00	30,695.92	16.90	1,893,032.27	1,923,728.19	5.64	47.79
3 to 6 months	3	5,364.91	8,765.61	0.00	14,130.52	7.78	578,553.89	592,684.41	1.74	67.59
6 to 12 months	3	1,403.86	4,612.13	0.00	6,015.99	3.31	149,299.87	155,315.86	0.46	25.13
Subtotal	251	77,512.77	104,067.01	0.00	181,579.78	100.00	33,902,394.05	34,083,973.83	100.00	45.59
Doubt debts (subjectives)										
	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	251	77,512.77	104,067.01	0.00	181,579.78		33,902,394.05	34,083,973.83		45.59

Each range includes the beginning but not the ending time

Additional information