BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 11/30/2010
Currency: EUR

Date of constitution
11/27/2006

VAT Reg. no.
V84634575

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

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	0.00 0.00 0.00%	100,000.00 85,000,000.00	Floating 3-M Euribor+0.060% 17.Jan/Apr/Jul/Oct		07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	Amortized		Aaa AAA
Series A2 ES0313270011	11/27/2006 13,974	71,798.90 1,003,317,828.60 71.80%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	1.1370% 01/17/2011 206.356022 Gross 167.148378 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	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	1.2570% 01/17/2011 317.741667 Gross 257.370750 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	1.4670% 01/17/2011 370.825000 Gross 300.368250 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	3.2370% 01/17/2011 818.241667 Gross 662.775750 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	4.8870% 01/17/2011 1,235.325000 Gross 1,000.613250 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined Due to Cash Reserve reduction	Ca D	Ca CCC-
Total		1,090,917,828.60	1,570,000,000.00						

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

		% Monthly CPR (SMM)		0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44
		% Annual equivalent CPR		2,00	4,00	6,00	8,00	10,00	12,00	14,00	16,00
Series A2	With optional redemption *	Average life	Years	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96
			Date	10/04/2014	10/04/2014	10/04/2014	10/04/2014	10/04/2014	10/04/2014	10/04/2014	10/04/2014
		Final Maturity	Years	8.75	8.75	8.75	8.75	8.75	8.75	8.75	8.75
			Date	07/17/2019	07/17/2019	07/17/2019	07/17/2019	07/17/2019	07/17/2019	07/17/2019	07/17/2019
	Without optional redemption *	Average life	Years	9.72	8.20	7.01	6.08	5.34	4.75	4.26	3.86
			Date	07/04/2020	12/26/2018	10/20/2017	11/15/2016	02/19/2016	07/17/2015	01/20/2015	08/25/2014
		Final Maturity	Years	24.01	22.01	20.01	18.01	16.26	14.51	13.26	12.01
			Date	10/17/2034	10/17/2032	10/17/2030	10/17/2028	01/17/2027	04/17/2025	01/17/2024	10/17/2022
Series B	With optional redemption *	Average life	Years	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24
			Date	01/12/2016	01/12/2016	01/12/2016	01/12/2016	01/12/2016	01/12/2016	01/12/2016	01/12/2016
		Final Maturity	Years	8.75	8.75	8.75	8.75	8.75	8.75	8.75	8.75
			Date	07/17/2019	07/17/2019	07/17/2019	07/17/2019	07/17/2019	07/17/2019	07/17/2019	07/17/2019
	Without optional redemption *	Average life	Years	24.57	22.78	20.78	18.87	17.09	15.46	14.05	12.83
			Date	05/08/2035	07/22/2033	07/25/2031	08/27/2029	11/14/2027	03/30/2026	11/02/2024	08/12/2023
		Final Maturity	Years	25.27	23.51	21.76	19.76	18.01	16.51	15.01	13.76
			Date	01/17/2036	04/17/2034	07/17/2032	07/17/2030	10/17/2028	04/17/2027	10/17/2025	07/17/2024
Series C	With optional redemption *	Average life	Years	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24
			Date	01/12/2016	01/12/2016	01/12/2016	01/12/2016	01/12/2016	01/12/2016	01/12/2016	01/12/2016
		Final Maturity	Years	8.75	8.75	8.75	8.75	8.75	8.75	8.75	8.75
			Date	07/17/2019	07/17/2019	07/17/2019	07/17/2019	07/17/2019	07/17/2019	07/17/2019	07/17/2019
	Without optional redemption *	Average life	Years	26.49	24.72	23.04	21.22	19.44	17.79	16.26	14.90
			Date	04/07/2037	07/03/2035	10/26/2033	01/01/2032	03/23/2030	07/28/2028	01/15/2027	09/06/2025
		Final Maturity	Years	28.02	26.27	24.51	23.01	21.26	19.51	18.01	16.51
			Date	10/17/2038	01/17/2037	04/17/2035	10/17/2033	01/17/2032	04/17/2030	10/17/2028	04/17/2027
Series D	With optional redemption *	Average life	Years	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24
			Date	01/12/2016	01/12/2016	01/12/2016	01/12/2016	01/12/2016	01/12/2016	01/12/2016	01/12/2016
		Final Maturity	Years	8.75	8.75	8.75	8.75	8.75	8.75	8.75	8.75
			Date	07/17/2019	07/17/2019	07/17/2019	07/17/2019	07/17/2019	07/17/2019	07/17/2019	07/17/2019
	Without optional redemption *	Average life	Years	29.63	28.45	27.03	25.59	24.08	22.54	21.03	19.59
			Date	05/26/2040	03/23/2039	10/21/2037	05/13/2036	11/11/2034	04/27/2033	10/25/2031	05/14/2030
		Final Maturity	Years	35.52	35.52	35.52	35.52	35.52	35.52	35.52	35.52
			Date	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046
Series E	With optional redemption *	Average life	Years	19.76	17.51	15.26	13.51	12.01	10.75	9.75	8.75
			Date	07/17/2030	04/17/2028	01/17/2026	04/17/2024	10/17/2022	07/17/2021	07/17/2020	07/17/2019
		Final Maturity	Years	19.76	17.51	15.26	13.51	12.01	10.75	9.75	8.75
			Date	07/17/2030	04/17/2028	01/17/2026	04/17/2024	10/17/2022	07/17/2021	07/17/2020	07/17/2019
	Without optional redemption *	Average life	Years	35.52	35.52	35.52	35.52	35.52	35.52	35.52	35.52
			Date	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046
		Final Maturity	Years	35.52	35.52	35.52	35.52	35.52	35.52	35.52	35.52
			Date	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046

* 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	% CE		At issue date	% CE
Class A	91.97%	1,003,317,828.60	8.14%	94.42%	1,482,400,000.00	5.65%
Series A1	0.00%	0.00		5.41%	85,000,000.00	
Series A2	91.97%	1,003,317,828.60		89.01%	1,397,400,000.00	
Series B	2.05%	22,400,000.00	6.05%	1.43%	22,400,000.00	4.21%
Series C	2.21%	24,100,000.00	3.79%	1.54%	24,100,000.00	2.65%
Series D	1.88%	20,500,000.00	1.88%	1.31%	20,500,000.00	1.33%
Series E	1.89%	20,600,000.00		1.31%	20,600,000.00	
Issue of Bonds		1,090,917,828.60			1,570,000,000.00	
Reserve Fund	1.88%	20,113,775.95		1.33%	20,600,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		34,485,188.89	1.010%
Amortization Account		0.00	
Servicer ppal collect not yet credited		2,341,746.19	
Servicer ints collect not yet credited		552,806.23	
Liabilities	**Available**	**Balance**	**Interest**
Start-up Loan L/T		61,922.31	3.020%
Start-up Loan S/T		247,689.36	

Europea 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 Europea 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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Official register CNMV: C/ Miguel Angel, 11 - 28010 Madrid ☎ +34 91 585 15 00 www.cnmv.com

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Collateral: Residential mortgage loans

General

	Current	At constitution date
Count	9,119	11,827
Principal		
Principal outstanding	1,060,179,632.87	1,549,431,516.52
Average loan	116,260.51	131,007.99
Minimum	11.79	257.91
Maximum	1,085,432.33	1,168,941.87
Interest rate		
Weighted average (wac)	1.81%	3.62%
Minimum	1.00%	2.50%
Maximum	3.50%	5.80%
Final maturity		
Weighted average (WARM) (months)	281	327
Minimum	12/21/2010	01/16/2007
Maximum	06/21/2046	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%	1.95	7.22	1.44	7.58
10.01 - 20%	5.89	15.18	5.42	15.23
20.01 - 30%	7.04	24.93	6.37	25.19
30.01 - 40%	9.73	35.25	7.38	35.24
40.01 - 50%	13.63	45.33	9.78	45.31
50.01 - 60%	14.82	54.90	12.29	55.29
60.01 - 70%	17.33	65.32	13.28	65.26
70.01 - 80%	18.28	74.25	21.51	76.09
80.01 - 90%	8.80	84.64	12.26	84.74
90.01 - 100%	2.52	91.80	10.28	94.83
Weighted average (WALTV)		55.19		61.53
Minimum		0.01		0.17
Maximum		95.24		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.33%	0.25%	0.27%	0.32%	0.54%
Annual Percentage Rate (CPR)	3.84%	2.94%	3.19%	3.76%	6.30%

Geographic distribution

	Current	At constitution date
Andalucia	9.79%	9.39%
Aragon	2.26%	2.31%
Asturias	1.43%	1.45%
Balearic Islands	2.74%	2.46%
Basque Country	7.74%	8.20%
Canary Islands	4.76%	4.61%
Cantabria	2.36%	2.30%
Castilla-La Mancha	2.19%	2.18%
Castilla-Leon	3.35%	3.36%
Catalonia	18.81%	17.48%
Extremadura	0.49%	0.47%
Galicia	1.60%	1.66%
La Rioja	0.28%	0.32%
Madrid	30.91%	32.05%
Melilla		0.00%
Murcia	1.39%	1.40%
Navarra	0.26%	0.25%
Valencia	9.65%	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	279	84,475.64	25,820.28	0.00	110,295.92	8.19	32,422,421.08	32,532,717.00	58.74	42.50
from > 1 to ≤ 2 months	47	41,225.03	14,698.44	0.00	55,923.47	4.15	6,084,486.50	6,140,409.97	11.09	42.26
from > 2 to ≤ 3 months	25	29,123.93	11,185.69	0.00	40,309.62	2.99	2,848,601.23	2,888,910.85	5.22	46.82
from > 3 to ≤ 6 months	21	47,473.63	22,580.25	0.00	70,053.88	5.20	2,809,995.12	2,880,049.00	5.20	46.20
from > 6 to < 12 months	20	69,743.57	37,835.08	0.00	107,578.65	7.98	2,440,948.09	2,548,526.74	4.60	48.35
from ≥ 12 to < 18 months	18	111,442.86	90,229.44	0.00	201,672.30	14.97	2,588,806.21	2,790,478.51	5.04	52.43
from ≥ 18 to < 24 months	14	93,345.56	94,886.21	0.00	188,231.77	13.97	1,635,238.54	1,823,470.31	3.29	61.00
from ≥ 2 years	26	234,550.81	338,900.70	0.00	573,451.51	42.56	3,208,690.34	3,782,141.85	6.83	65.47
Subtotal	450	711,381.03	636,136.09	0.00	1,347,517.12	100.00	54,039,187.11	55,386,704.23	100.00	45.09
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	450	711,381.03	636,136.09	0.00	1,347,517.12		54,039,187.11	55,386,704.23		45.09

Additional information
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