

BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 07/31/2011
Currency: EUR

Date of constitution
11/27/2006

VAT Reg. no.
V84892272

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)

Collateral: Residential mortgage loans

General		
	Current	At constitution date
Count	8,905	11,827
Principal		
Principal outstanding	1,006,185,996.90	1,549,431,516.52
Average loan	112,991.13	131,007.99
Minimum	114.82	257.91
Maximum	1,066,638.65	1,168,941.87
Interest rate		
Weighted average (wac)	2.20%	3.62%
Minimum	1.55%	2.50%
Maximum	4.15%	5.80%
Final maturity		
Weighted average (WARM) (months)	273	327
Minimum	08/01/2011	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%	2.08	7.17	1.44	7.58
10.01 - 20%	6.23	15.26	5.42	15.23
20.01 - 30%	7.21	24.99	6.37	25.19
30.01 - 40%	10.40	35.11	7.38	35.24
40.01 - 50%	14.62	45.36	9.78	45.31
50.01 - 60%	14.89	54.94	12.29	55.29
60.01 - 70%	18.10	65.24	13.28	65.26
70.01 - 80%	17.24	74.04	21.51	76.09
80.01 - 90%	7.74	84.76	12.26	84.74
90.01 - 100%	1.49	91.10	10.28	94.83
Weighted average (WALTV)	53.86		61.53	
Minimum	0.01		0.17	
Maximum	94.11		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.26%	0.20%	0.21%	0.27%	0.51%
Annual Percentage Rate (CPR)	3.05%	2.34%	2.52%	3.14%	5.90%

Geographic distribution		
	Current	At constitution date
Andalucia	9.81%	9.39%
Aragon	2.24%	2.31%
Asturias	1.43%	1.45%
Balearic Islands	2.70%	2.46%
Basque Country	7.72%	8.20%
Canary Islands	4.72%	4.61%
Cantabria	2.33%	2.30%
Castilla-La Mancha	2.21%	2.18%
Castilla-Leon	3.33%	3.36%
Catalonia	18.90%	17.48%
Extremadura	0.50%	0.47%
Galicia	1.58%	1.66%
La Rioja	0.28%	0.32%
Madrid	31.03%	32.05%
Mejilla		0.00%
Murcia	1.38%	1.40%
Navarra	0.25%	0.25%
Valencia	9.59%	10.09%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
<i>Delinquencies</i>										
Up to 1 month	222	71,976.51	26,092.48	0.00	98,068.99	6.24	27,799,906.11	27,897,975.10	51.46	42.74
from > 1 to ≤ 2 months	70	51,402.77	23,571.16	0.00	74,973.93	4.77	8,746,499.18	8,821,473.11	16.27	44.48
from > 2 to ≤ 3 months	26	36,497.09	17,000.63	0.00	53,497.72	3.40	3,558,391.83	3,621,888.55	6.68	52.77
from > 3 to ≤ 6 months	31	51,071.94	26,538.83	0.00	77,610.77	4.94	3,346,820.13	3,424,430.90	6.32	39.81
from > 6 to < 12 months	9	28,913.98	12,608.32	0.00	41,522.30	2.64	830,092.42	871,614.72	1.61	47.78
from ≥ 12 to < 18 months	14	81,728.28	42,193.53	0.00	123,921.81	7.89	1,493,272.61	1,617,194.42	2.98	49.50
from ≥ 18 to < 24 months	17	155,734.33	106,006.60	0.00	261,740.93	16.66	2,456,253.02	2,717,993.95	5.01	61.06
from ≥ 2 years	36	390,642.49	449,453.31	0.00	840,095.80	53.46	4,401,297.58	5,241,393.38	9.67	60.42
Subtotal	425	867,967.39	703,464.86	0.00	1,571,432.25	100.00	52,642,532.88	54,213,965.13	100.00	45.64
<i>Doubt debts (subjectives)</i>										
	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	425	867,967.39	703,464.86	0.00	1,571,432.25		52,642,532.88	54,213,965.13		45.64