

BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 01/31/2013
 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
 Barclays Bank PLC

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Barclays Bank PLC

Amortisation Account
 Bankinter

Start-up Loan
 Bankinter

Swap
 Calyon

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	8,470	11,827
Principal		
Principal outstanding	891,489,312.88	1,549,431,516.52
Average loan	105,252.58	131,007.99
Minimum	57.83	257.91
Maximum	1,024,938.78	1,168,941.87
Interest rate		
Weighted average (wac)	1.61%	3.62%
Minimum	0.60%	2.50%
Maximum	5.00%	5.80%
Final maturity		
Weighted average (WARM) (months)	258	327
Minimum	02/01/2013	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%	2.49	7.06	1.44	7.58
10.01 - 20%	6.81	15.20	5.42	15.23
20.01 - 30%	8.39	25.29	6.37	25.19
30.01 - 40%	11.32	35.14	7.38	35.24
40.01 - 50%	15.73	45.07	9.78	45.31
50.01 - 60%	15.90	55.05	12.29	55.29
60.01 - 70%	20.54	65.23	13.28	65.26
70.01 - 80%	12.70	74.06	21.51	76.09
80.01 - 90%	6.02	83.99	12.26	84.74
90.01 - 100%	0.10	90.89	10.28	94.83
Weighted average (WALTV)	51.11		61.53	
Minimum	0.02		0.17	
Maximum	91.64		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.18%	0.25%	0.19%	0.21%	0.44%
Annual Percentage Rate (CPR)	2.13%	2.93%	2.30%	2.54%	5.20%

Geographic distribution		
	Current	At constitution date
Andalucia	9.97%	9.39%
Aragon	2.16%	2.31%
Asturias	1.43%	1.45%
Balearic Islands	2.70%	2.46%
Basque Country	7.73%	8.20%
Canary Islands	4.76%	4.61%
Cantabria	2.34%	2.30%
Castilla-La Mancha	2.22%	2.18%
Castilla-Leon	3.26%	3.36%
Catalonia	19.14%	17.48%
Extremadura	0.47%	0.47%
Galicia	1.59%	1.66%
La Rioja	0.28%	0.32%
Madrid	31.02%	32.05%
Meillia		0.00%
Murcia	1.38%	1.40%
Navarra	0.25%	0.25%
Valencia	9.29%	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	230	65,874.04	16,826.02	0.00	82,700.06	4.39	25,773,218.65	25,855,918.71	46.86	38.41
from > 1 to ≤ 2 months	83	73,322.79	24,568.25	0.00	97,891.04	5.20	9,920,342.12	10,018,233.16	18.16	41.61
from > 2 to ≤ 3 months	41	52,696.67	19,998.08	0.00	72,694.75	3.86	4,366,407.20	4,459,091.95	8.08	39.51
from > 3 to ≤ 6 months	21	43,771.02	16,878.15	0.00	60,649.17	3.22	2,319,255.02	2,379,904.19	4.31	37.85
from > 6 to < 12 months	30	117,252.84	64,994.10	0.00	182,246.94	9.68	3,649,671.23	3,832,118.17	6.95	40.89
from ≥ 12 to < 18 months	8	31,437.85	23,382.33	0.00	54,820.18	2.91	818,124.02	872,944.20	1.58	43.93
from ≥ 18 to < 24 months	16	165,106.03	98,379.07	0.00	263,485.10	14.00	2,265,116.06	2,528,601.16	4.58	51.68
from ≥ 2 years	42	634,547.92	433,359.95	0.00	1,067,907.87	56.73	4,163,246.50	5,231,154.37	9.48	50.99
Subtotal	471	1,183,999.16	698,385.95	0.00	1,882,385.11	100.00	53,295,580.80	55,177,965.91	100.00	40.64
<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	471	1,183,999.16	698,385.95	0.00	1,882,385.11		53,295,580.80	55,177,965.91		40.64