# BANKINTER 13 Fondo de Titulización de Activos

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

## Brief report

**Date: 06/30/2014**
**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)

### 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 | | 100,000.00 85,000,000.00 | Floating 3-M Euribor+0.060% 17.Jan/Apr/Jul/Oct | 07/17/2014 Gross Net | 07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct | "Pass-Through" | Aaa AAA | Aaa AAA |
| Series A2 ES0313270011 | 11/27/2006 13,974 | 52,794.71 737,753,277.54 52.79% | 100,000.00 1,397,400,000.00 | Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct | 0.4770% 07/17/2014 60.159572 Gross 47.526062 Net | 07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct | To be determined "Pass-Through" Secuential / Pro rata under certain circumstances | Baa1sf AAsf | 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 | 0.5970% 07/17/2014 142.616667 Gross 112.667167 Net | 07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct | To be determined "Pass-Through" Secuential / Pro rata under certain circumstances | Ba2sf 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 | 0.8070% 07/17/2014 192.783333 Gross 152.298833 Net | 07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct | To be determined "Pass-Through" Secuential / Pro rata under certain circumstances | B1sf 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 | 2.5770% 07/17/2014 615.616667 Gross 486.337167 Net | 07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct | To be determined "Pass-Through" Secuential / Pro rata under certain circumstances | Caa1sf 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 | 4.2270% 07/17/2014 1,009.783333 Gross 797.728833 Net | 07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct | To be determined Due to Cash Reserve reduction | Ca D | Ca CCC- |
| Total | | 825,353,277.54 | 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 | 7.91 | 6.75 | 5.86 | 5.13 | 4.57 | 4.10 | 3.72 | 3.39 |
| | | | Date | 03/13/2022 | 01/12/2021 | 02/23/2020 | 06/02/2019 | 11/11/2018 | 05/23/2018 | 01/04/2018 | 09/06/2017 |
| | | Final Maturity | Years | 15.76 | 13.76 | 12.26 | 10.76 | 9.76 | 8.76 | 8.01 | 7.25 |
| | | | Date | 01/17/2030 | 01/17/2028 | 07/17/2026 | 01/17/2025 | 01/17/2024 | 01/17/2023 | 04/17/2022 | 07/17/2021 |
| | Without optional redemption * | Average life | Years | 8.14 | 7.00 | 6.09 | 5.36 | 4.77 | 4.29 | 3.89 | 3.55 |
| | | | Date | 06/04/2022 | 04/13/2021 | 05/17/2020 | 08/25/2019 | 01/22/2019 | 07/29/2018 | 03/05/2018 | 11/02/2017 |
| | | Final Maturity | Years | 20.01 | 18.26 | 16.51 | 15.01 | 13.76 | 12.51 | 11.26 | 10.26 |
| | | | Date | 04/17/2034 | 07/17/2032 | 10/17/2030 | 04/17/2029 | 01/17/2028 | 10/17/2026 | 07/17/2025 | 07/17/2024 |
| Series B | With optional redemption * | Average life | Years | 15.76 | 13.76 | 12.26 | 10.76 | 9.76 | 8.76 | 8.01 | 7.25 |
| | | | Date | 01/17/2030 | 01/17/2028 | 07/17/2026 | 01/17/2025 | 01/17/2024 | 01/17/2023 | 04/17/2022 | 07/17/2021 |
| | | Final Maturity | Years | 15.76 | 13.76 | 12.26 | 10.76 | 9.76 | 8.76 | 8.01 | 7.25 |
| | | | Date | 01/17/2030 | 01/17/2028 | 07/17/2026 | 01/17/2025 | 01/17/2024 | 01/17/2023 | 04/17/2022 | 07/17/2021 |
| | Without optional redemption * | Average life | Years | 20.63 | 19.09 | 17.44 | 15.89 | 14.48 | 13.20 | 12.04 | 11.06 |
| | | | Date | 11/28/2034 | 05/13/2033 | 09/19/2031 | 03/05/2030 | 10/05/2028 | 06/24/2027 | 04/29/2026 | 05/05/2025 |
| | | Final Maturity | Years | 21.26 | 20.01 | 18.52 | 16.76 | 15.51 | 14.01 | 13.01 | 11.76 |
| | | | Date | 07/17/2035 | 04/17/2034 | 10/17/2032 | 01/17/2031 | 10/17/2029 | 04/17/2028 | 04/17/2027 | 01/17/2026 |
| Series C | With optional redemption * | Average life | Years | 15.76 | 13.76 | 12.26 | 10.76 | 9.76 | 8.76 | 8.01 | 7.25 |
| | | | Date | 01/17/2030 | 01/17/2028 | 07/17/2026 | 01/17/2025 | 01/17/2024 | 01/17/2023 | 04/17/2022 | 07/17/2021 |
| | | Final Maturity | Years | 15.76 | 13.76 | 12.26 | 10.76 | 9.76 | 8.76 | 8.01 | 7.25 |
| | | | Date | 01/17/2030 | 01/17/2028 | 07/17/2026 | 01/17/2025 | 01/17/2024 | 01/17/2023 | 04/17/2022 | 07/17/2021 |
| | Without optional redemption * | Average life | Years | 22.53 | 21.05 | 19.64 | 18.15 | 16.71 | 15.37 | 14.15 | 13.03 |
| | | | Date | 10/21/2036 | 04/29/2035 | 12/01/2033 | 06/07/2032 | 12/27/2030 | 08/26/2029 | 06/05/2028 | 04/24/2027 |
| | | Final Maturity | Years | 24.02 | 22.52 | 21.01 | 19.77 | 18.26 | 17.01 | 15.76 | 14.51 |
| | | | Date | 04/17/2038 | 10/17/2036 | 04/17/2035 | 01/17/2034 | 07/17/2032 | 04/17/2031 | 01/17/2030 | 10/17/2028 |
| Series D | With optional redemption * | Average life | Years | 15.76 | 13.76 | 12.26 | 10.76 | 9.76 | 8.76 | 8.01 | 7.25 |
| | | | Date | 01/17/2030 | 01/16/2028 | 07/16/2026 | 01/16/2025 | 01/17/2024 | 01/16/2023 | 04/16/2022 | 07/16/2021 |
| | | Final Maturity | Years | 15.76 | 13.76 | 12.26 | 10.76 | 9.76 | 8.76 | 8.01 | 7.25 |
| | | | Date | 01/17/2030 | 01/17/2028 | 07/17/2026 | 01/17/2025 | 01/17/2024 | 01/17/2023 | 04/17/2022 | 07/17/2021 |
| | Without optional redemption * | Average life | Years | 25.88 | 24.80 | 23.57 | 22.34 | 21.10 | 19.84 | 18.60 | 17.41 |
| | | | Date | 02/27/2040 | 01/29/2039 | 11/06/2037 | 08/14/2036 | 05/17/2035 | 02/11/2034 | 11/15/2032 | 09/09/2031 |
| | | Final Maturity | Years | 32.02 | 32.02 | 32.02 | 32.02 | 32.02 | 32.02 | 32.02 | 32.02 |
| | | | 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 | 15.76 | 13.76 | 12.26 | 10.76 | 9.76 | 8.76 | 8.01 | 7.25 |
| | | | Date | 01/17/2030 | 01/17/2028 | 07/17/2026 | 01/17/2025 | 01/17/2024 | 01/17/2023 | 04/17/2022 | 07/17/2021 |
| | | Final Maturity | Years | 15.76 | 13.76 | 12.26 | 10.76 | 9.76 | 8.76 | 8.01 | 7.25 |
| | | | Date | 01/17/2030 | 01/17/2028 | 07/17/2026 | 01/17/2025 | 01/17/2024 | 01/17/2023 | 04/17/2022 | 07/17/2021 |
| | Without optional redemption * | Average life | Years | 32.02 | 32.02 | 32.02 | 32.02 | 32.02 | 32.02 | 32.02 | 32.02 |
| | | | 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 | 32.02 | 32.02 | 32.02 | 32.02 | 32.02 | 32.02 | 32.02 | 32.02 |
| | | | 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 | 89.39% | 737,753,277.54 | 10.77% | 94.42% | 1,482,400,000.00 | 5.65% |
| Series A1 | 0.00% | 0.00 | | 5.41% | 85,000,000.00 | |
| Series A2 | 89.39% | 737,753,277.54 | | 89.01% | 1,397,400,000.00 | |
| Series B | 2.71% | 22,400,000.00 | 7.98% | 1.43% | 22,400,000.00 | 4.21% |
| Series C | 2.92% | 24,100,000.00 | 4.99% | 1.54% | 24,100,000.00 | 2.65% |
| Series D | 2.48% | 20,500,000.00 | 2.44% | 1.31% | 20,500,000.00 | 1.33% |
| Series E | 2.50% | 20,600,000.00 | | 1.31% | 20,600,000.00 | |
| Issue of Bonds | | 825,353,277.54 | | | 1,570,000,000.00 | |
| Reserve Fund | 2.44% | 19,635,000.28 | | 1.33% | 20,600,000.00 | |

**Other finantial operations (current)**

| Assets | | Balance | Interest |
|---|---|---|---|
| Treasury Account | | 34,766,086.81 | 0.330% |
| Amortization Account | | 0.00 | |
| Servicer ppal collect not yet credited | | 1,768,330.34 | |
| Servicer ints collect not yet credited | | 254,337.24 | |
| **Liabilities** | **Available** | **Balance** | **Interest** |
| Start-up Loan L/T | | 0.00 | |
| Start-up Loan S/T | | 0.00 | |

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/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 www.cnmv.com

# BANKINTER 13 Fondo de Titulización de Activos

## Brief report

**Date:** 06/30/2014
**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

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**Register of Book Securities**
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**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 | 8,093 | 11,827 |
| Principal | | |
| Principal outstanding | 797,490,707.13 | 1,549,431,516.52 |
| Average loan | 98,540.80 | 131,007.99 |
| Minimum | 129.84 | 257.91 |
| Maximum | 978,450.10 | 1,168,941.87 |
| Interest rate | | |
| Weighted average (wac) | 1.06% | 3.62% |
| Minimum | 0.52% | 2.50% |
| Maximum | 4.08% | 5.80% |
| Final maturity | | |
| Weighted average (WARM) (months) | 245 | 327 |
| Minimum | 07/18/2014 | 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% | 2.91 | 6.99 | 1.44 | 7.58 |
| 10.01 - 20% | 7.28 | 15.19 | 5.42 | 15.23 |
| 20.01 - 30% | 9.64 | 25.28 | 6.37 | 25.19 |
| 30.01 - 40% | 13.18 | 35.46 | 7.38 | 35.24 |
| 40.01 - 50% | 16.26 | 45.03 | 9.78 | 45.31 |
| 50.01 - 60% | 17.59 | 55.32 | 12.29 | 55.29 |
| 60.01 - 70% | 20.51 | 64.81 | 13.28 | 65.26 |
| 70.01 - 80% | 9.73 | 74.68 | 21.51 | 76.09 |
| 80.01 - 90% | 2.90 | 82.76 | 12.26 | 84.74 |
| 90.01 - 100% | | | 10.28 | 94.83 |
| Weighted average (WALTV) | | 48.44 | | 61.53 |
| Minimum | | 0.05 | | 0.17 |
| Maximum | | 88.63 | | 100.00 |

### Prepayments

| | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
|---|---|---|---|---|---|
| Single month. mort. (SMM) | 0.12% | 0.15% | 0.18% | 0.18% | 0.39% |
| Annual Percentage Rate (CPR) | 1.38% | 1.84% | 2.10% | 2.12% | 4.64% |

### Geographic distribution

| | Current | At constitution date |
|---|---|---|
| Andalucia | 9.90% | 9.39% |
| Aragon | 2.15% | 2.31% |
| Asturias | 1.44% | 1.45% |
| Balearic Islands | 2.74% | 2.46% |
| Basque Country | 7.73% | 8.20% |
| Canary Islands | 4.75% | 4.61% |
| Cantabria | 2.38% | 2.30% |
| Castilla-La Mancha | 2.22% | 2.18% |
| Castilla-Leon | 3.22% | 3.36% |
| Catalonia | 19.26% | 17.48% |
| Extremadura | 0.48% | 0.47% |
| Galicia | 1.59% | 1.66% |
| La Rioja | 0.29% | 0.32% |
| Madrid | 31.13% | 32.05% |
| Melilla | | 0.00% |
| Murcia | 1.40% | 1.40% |
| Navarra | 0.23% | 0.25% |
| Valencia | 9.09% | 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 | 262 | 87,850.12 | 10,336.51 | 0.00 | 98,186.63 | 4.06 | 28,030,594.64 | 28,128,781.27 | 51.94 | 36.42 |
| from > 1 to ≤ 2 months | 54 | 43,087.97 | 7,340.12 | 0.00 | 50,428.09 | 2.09 | 5,553,098.52 | 5,603,526.61 | 10.35 | 35.39 |
| from > 2 to ≤ 3 months | 33 | 38,961.94 | 7,214.45 | 0.00 | 46,176.39 | 1.91 | 3,099,195.23 | 3,145,371.62 | 5.81 | 37.26 |
| from > 3 to ≤ 6 months | 29 | 54,287.69 | 13,151.50 | 0.00 | 67,439.19 | 2.79 | 3,208,184.14 | 3,275,623.33 | 6.05 | 41.13 |
| from > 6 to < 12 months | 25 | 123,718.73 | 19,363.74 | 0.00 | 143,082.47 | 5.92 | 2,644,233.32 | 2,787,315.79 | 5.15 | 35.86 |
| from ≥ 12 to < 18 months | 23 | 119,126.83 | 32,912.93 | 0.00 | 152,039.76 | 6.29 | 1,785,189.88 | 1,937,229.64 | 3.58 | 32.10 |
| from ≥ 18 to < 24 months | 12 | 143,412.50 | 36,817.44 | 0.00 | 180,229.94 | 7.46 | 1,187,913.70 | 1,368,143.64 | 2.53 | 35.34 |
| from ≥ 2 years | 55 | 1,100,583.69 | 574,644.43 | 3,102.15 | 1,678,330.27 | 69.47 | 6,231,885.46 | 7,910,215.73 | 14.61 | 52.83 |
| Subtotal | 493 | 1,711,029.47 | 701,781.12 | 3,102.15 | 2,415,912.74 | 100.00 | 51,740,294.89 | 54,156,207.63 | 100.00 | 38.11 |
| *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 | 493 | 1,711,029.47 | 701,781.12 | 3,102.15 | 2,415,912.74 | | 51,740,294.89 | 54,156,207.63 | | 38.11 |



**Additional information**
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