BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 04/30/2020
Currency: EUR

Constitution date
11/20/2006

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
Dexia Capital Markets
Merrill Lynch International
Fortis Bank
SCH

Bond Paying Agent
Banco Santander

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Banco Santander

Amortisation Account
Bankinter

Start-up Loan
Bankinter

Swap
Bankinter

Assets Custodian
Bankinter

Fund Auditor
KPMG Auditores

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	07/17/2020	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	"Pass-Through"	Aaa (sf) AAA (sf)	Aaa AAA
Series A2 ES0313270011	11/27/2006 13,974	28,374.26 396,501,909.24 28.37%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	0.0000% 07/17/2020 0.000000 Gross 0.000000 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	Aa1 (sf) AAA (sf)	Aaa AAA
Series B ES0313270029	11/27/2006 224	56,017.97 12,548,025.28 56.02%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	0.0200% 07/17/2020 2.832020 Gross 2.293936 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	A1 (sf) AA (sf)	Aa3 A
Series C ES0313270037	11/27/2006 241	56,028.66 13,502,907.06 56.03%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	0.2300% 07/17/2020 32.574440 Gross 26.385296 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	Baa1 (sf) BBB (sf)	A3 BBB
Series D ES0313270045	11/27/2006 205	56,022.60 11,484,633.00 56.02%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	2.0000% 07/17/2020 283.225367 Gross 229.412547 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	Ba3 (sf) BB- (sf)	Ba1 BB-
Series E ES0313270052	11/27/2006 206	59,075.69 12,169,592.14 59.08%	100,000.00 20,600,000.00	Floating 3-M Euribor+3.900% 17.Jan/Apr/Jul/Oct	3.6500% 07/17/2020 545.055290 Gross 441.494785 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined Due to Cash Reserve reduction	Ca (sf) D (sf)	Ca CCC-
Total		446,207,066.72	1.570.000.000,00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date

			% Monthly CPR (SMM)	0,08	0,17	0,25	0,34	0,43	0,51	0,60	0,69
			% Annual equivalent CPR	1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00
Series A2	With optional redemption *	Average life	Years	6.05	5.65	5.28	4.94	4.61	4.31	4.10	3.82
			Date	05/02/2026	12/10/2025	07/28/2025	03/24/2025	11/25/2024	08/05/2024	05/21/2024	02/09/2024
		Final Maturity	Years	9.25	8.76	8.25	7.76	7.25	6.76	6.50	6.00
			Date	07/17/2029	01/17/2029	07/17/2028	01/17/2028	07/17/2027	01/17/2027	10/17/2026	04/17/2026
	Without optional redemption *	Average life	Years	7.41	6.98	6.58	6.22	5.88	5.59	5.30	5.04
			Date	09/11/2027	04/10/2027	11/13/2026	07/04/2026	03/04/2026	11/15/2025	08/02/2025	04/30/2025
		Final Maturity	Years	19.01	18.51	18.01	17.51	17.01	16.51	15.76	15.51
			Date	04/17/2039	10/17/2038	04/17/2038	10/17/2037	04/17/2037	10/17/2036	01/17/2036	10/17/2035
Series B	With optional redemption *	Average life	Years	6.05	5.65	5.28	4.94	4.61	4.31	4.10	3.82
			Date	05/02/2026	12/10/2025	07/28/2025	03/24/2025	11/25/2024	08/05/2024	05/21/2024	02/09/2024
		Final Maturity	Years	9.25	8.76	8.25	7.76	7.25	6.76	6.50	6.00
			Date	07/17/2029	01/17/2029	07/17/2028	01/17/2028	07/17/2027	01/17/2027	10/17/2026	04/17/2026
	Without optional redemption *	Average life	Years	9.71	9.32	9.06	8.73	8.41	8.01	7.74	7.41
			Date	12/30/2029	08/07/2029	05/08/2029	01/05/2029	09/13/2028	04/17/2028	01/12/2028	09/10/2027
		Final Maturity	Years	19.76	19.51	19.01	18.51	18.01	17.76	17.01	16.51
			Date	01/17/2040	10/17/2039	04/17/2039	10/17/2038	04/17/2038	01/17/2038	04/17/2037	10/17/2036
Series C	With optional redemption *	Average life	Years	6.05	5.65	5.28	4.94	4.61	4.31	4.10	3.82
			Date	05/02/2026	12/10/2025	07/28/2025	03/24/2025	11/25/2024	08/05/2024	05/21/2024	02/09/2024
		Final Maturity	Years	9.25	8.76	8.25	7.76	7.25	6.76	6.50	6.00
			Date	07/17/2029	01/17/2029	07/17/2028	01/17/2028	07/17/2027	01/17/2027	10/17/2026	04/17/2026
	Without optional redemption *	Average life	Years	10.00	9.65	9.46	9.17	8.91	8.52	8.31	7.97
			Date	04/16/2030	12/07/2029	09/29/2029	06/15/2029	03/11/2029	10/22/2028	08/06/2028	04/04/2028
		Final Maturity	Years	20.77	20.52	20.26	20.01	19.51	19.26	19.01	18.51
			Date	01/17/2041	10/17/2040	07/17/2040	04/17/2040	10/17/2039	07/17/2039	04/17/2039	10/17/2038
Series D	With optional redemption *	Average life	Years	6.05	5.65	5.28	4.94	4.61	4.31	4.10	3.82
			Date	05/02/2026	12/10/2025	07/28/2025	03/24/2025	11/25/2024	08/05/2024	05/21/2024	02/09/2024
		Final Maturity	Years	9.25	8.76	8.25	7.76	7.25	6.76	6.50	6.00
			Date	07/17/2029	01/17/2029	07/17/2028	01/17/2028	07/17/2027	01/17/2027	10/17/2026	04/17/2026
	Without optional redemption *	Average life	Years	10.85	10.44	10.25	9.96	9.73	9.35	9.21	8.91
			Date	02/20/2031	09/20/2030	07/15/2030	04/01/2030	01/07/2030	08/21/2029	07/01/2029	03/11/2029
		Final Maturity	Years	26.02	26.02	26.02	26.02	26.02	26.02	26.02	26.02
			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	4.78	4.53	4.27	4.02	3.77	3.52	3.39	3.14
			Date	01/25/2025	10/25/2024	07/24/2024	04/23/2024	01/21/2024	10/22/2023	09/06/2023	06/06/2023
		Final Maturity	Years	9.25	8.76	8.25	7.76	7.25	6.76	6.50	6.00
			Date	07/17/2029	01/17/2029	07/17/2028	01/17/2028	07/17/2027	01/17/2027	10/17/2026	04/17/2026
	Without optional redemption *	Average life	Years	13.16	13.16	13.15	13.15	13.15	13.15	13.15	13.14
			Date	06/11/2033	06/09/2033	06/08/2033	06/07/2033	06/07/2033	06/06/2033	06/06/2033	06/05/2033
		Final Maturity	Years	26.02	26.02	26.02	26.02	26.02	26.02	26.02	26.02
			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	88.86%	396,501,909.24	11.31%	94.42%	1,482,400,000.00	5.65%
Series A1	0.00%	0.00		5.41%	85,000,000.00	
Series A2	88.86%	396,501,909.24		89.01%	1,397,400,000.00	
Series B	2.81%	12,548,025.28	8.42%	1.43%	22,400,000.00	4.21%
Series C	3.03%	13,502,907.06	5.31%	1.54%	24,100,000.00	2.65%
Series D	2.57%	11,484,633.00	2.66%	1.31%	20,500,000.00	1.33%
Series E	2.73%	12,169,592.14		1.31%	20,600,000.00	
Issue of Bonds		446,207,066.72			1,570,000,000.00	
Reserve Fund	2.66%	11,545,397.72		1.33%	20,600,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		21,041,188.72	-0.619%
Amortization Account		0.00	
Servicer ppal collect not yet credited		781,115.70	
Servicer ints collect not yet credited		8,845.67	
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

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Collateral: Residential mortgage loans (PTCs)

General

	Current	At constitution date
Count	5,986	11,827
Principal		
Principal outstanding	428,731,872.24	1,549,431,516.52
Average loan	71,622.43	131,007.99
Minimum	0.02	257.91
Maximum	551,948.68	1,168,941.87
Interest rate		
Weighted average (wac)	0.25%	3.62%
Minimum	0.00%	2.50%
Maximum	2.80%	5.80%
Final maturity		
Weighted average (WARM) (months)	190	327
Minimum	05/02/2020	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%	5.44	6.42	1.44	7.58
10.01 - 20%	11.18	15.46	5.42	15.23
20.01 - 30%	16.25	25.46	6.37	25.19
30.01 - 40%	20.20	35.06	7.38	35.24
40.01 - 50%	22.86	45.19	9.78	45.31
50.01 - 60%	18.18	54.13	12.29	55.29
60.01 - 70%	5.74	63.82	13.29	65.26
70.01 - 80%	0.15	73.24	21.51	76.09
80.01 - 90%			12.26	84.74
90.01 - 100%			10.28	94.83
Weighted average (WALTV)		37.24		61.53
Minimum		0.00		0.17
Maximum		74.42		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.06%	0.23%	0.31%	0.31%	0.35%
Annual Percentage Rate (CPR)	0.75%	2.78%	3.61%	3.61%	4.14%

Geographic distribution

	Current	At constitution date
Andalucia	10.26%	9.39%
Aragon	2.04%	2.31%
Asturias	1.50%	1.45%
Balearic Islands	2.68%	2.46%
Basque Country	7.65%	8.20%
Canary Islands	4.75%	4.61%
Cantabria	2.41%	2.30%
Castilla-La Mancha	2.38%	2.18%
Castilla-Leon	3.13%	3.36%
Catalonia	19.77%	17.48%
Extremadura	0.56%	0.47%
Galicia	1.48%	1.66%
La Rioja	0.25%	0.32%
Madrid	31.27%	32.05%
Melilla		0.00%
Murcia	1.29%	1.40%
Navarra	0.26%	0.25%
Valencia	8.30%	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	102	36,684.60	728.22	4,178.84	41,591.66	1.46	6,180,585.66	6,222,177.32	33.62	21.30
from > 1 to = 2 months	29	24,359.57	1,055.09	0.00	25,414.66	0.89	2,004,996.00	2,030,410.66	10.97	22.49
from > 2 to = 3 months	11	24,154.64	600.86	0.00	24,755.50	0.87	1,197,905.67	1,222,661.17	6.61	35.91
from > 3 to = 6 months	8	15,755.96	670.37	0.00	16,426.33	0.58	583,903.62	600,329.95	3.24	30.83
from > 6 to < 12 months	11	43,143.16	1,476.35	0.00	44,619.51	1.56	395,197.91	439,817.42	2.38	22.76
from = 12 to < 18 months	6	81,186.71	2,348.95	0.00	83,535.66	2.93	257,513.65	341,049.31	1.84	16.48
from = 18 to < 24 months	6	90,614.12	4,767.58	0.00	95,381.70	3.34	616,941.84	712,323.54	3.85	34.46
from ≥ 2 years	68	2,221,176.64	301,924.43	0.00	2,523,101.07	88.38	4,416,195.52	6,939,296.59	37.49	39.68
Subtotal	241	2,537,075.40	313,571.85	4,178.84	2,854,826.09	100.00	15,653,239.87	18,508,065.96	100.00	27.56
Total	241	2,537,075.40	313,571.85	4,178.84	2,854,826.09		15,653,239.87	18,508,065.96		

Additional information
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