# BANKINTER 13 Fondo de Titulización de Activos

## Brief report

**Date:** 07/31/2020
**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) | Redemption: Next | Rating Moody's / S&P: Current | Original |
|---|---|---|---|---|---|---|---|---|---|
| Series A1<br>ES0313270003 | 11/27/2006<br>850 | | 100,000.00<br>85,000,000.00 | Floating<br>3-M Euribor+0.060%<br>17.Jan/Apr/Jul/Oct | 10/19/2020 | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | "Pass-Through" | Aaa (sf)<br>AAA (sf) | Aaa<br>AAA |
| Series A2<br>ES0313270011 | 11/27/2006<br>13,974 | 26,913.67<br>376,091,624.58<br>26.91% | 100,000.00<br>1,397,400,000.00 | Floating<br>3-M Euribor+0.150%<br>17.Jan/Apr/Jul/Oct | 0.0000%<br>10/19/2020<br>0.000000 Gross<br>0.000000 Net | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Secuential /<br>Pro rata under certain circumstances | Aa1 (sf)<br>AAA (sf) | Aaa<br>AAA |
| Series B<br>ES0313270029 | 11/27/2006<br>224 | 53,134.39<br>11,902,103.36<br>53.13% | 100,000.00<br>22,400,000.00 | Floating<br>3-M Euribor+0.270%<br>17.Jan/Apr/Jul/Oct | 0.0000%<br>10/19/2020<br>0.000000 Gross<br>0.000000 Net | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Secuential /<br>Pro rata under certain circumstances | A1 (sf)<br>AA (sf) | Aa3 A |
| Series C<br>ES0313270037 | 11/27/2006<br>241 | 53,144.53<br>12,807,831.73<br>53.14% | 100,000.00<br>24,100,000.00 | Floating<br>3-M Euribor+0.480%<br>17.Jan/Apr/Jul/Oct | 0.0370%<br>10/19/2020<br>5.134352 Gross<br>4.158825 Net | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Secuential /<br>Pro rata under certain circumstances | Baa1 (sf)<br>BBB (sf) | A3 BBB |
| Series D<br>ES0313270045 | 11/27/2006<br>205 | 53,138.79<br>10,893,451.95<br>53.14% | 100,000.00<br>20,500,000.00 | Floating<br>3-M Euribor+2.250%<br>17.Jan/Apr/Jul/Oct | 1.8070%<br>10/19/2020<br>250.723572 Gross<br>203.086093 Net | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Secuential /<br>Pro rata under certain circumstances | Ba3 (sf)<br>BB- (sf) | Ba1 BB- |
| Series E<br>ES0313270052 | 11/27/2006<br>206 | 54,302.57<br>11,186,329.42<br>54.30% | 100,000.00<br>20,600,000.00 | Floating<br>3-M Euribor+3.900%<br>17.Jan/Apr/Jul/Oct | 3.4570%<br>10/19/2020<br>490.168182 Gross<br>397.036227 Net | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>Due to Cash Reserve reduction | Ca (sf)<br>D (sf) | Ca<br>CCC- |
| Total | | 422,881,341.04 | 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 | 88.94% | 376,091,624.58 | 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 | 88.94% | 376,091,624.58 | | 89.01% | 1,397,400,000.00 | |
| Series B | 2.81% | 11,902,103.36 | 8.42% | 1.43% | 22,400,000.00 | 4.21% |
| Series C | 3.03% | 12,807,831.73 | 5.31% | 1.54% | 24,100,000.00 | 2.65% |
| Series D | 2.58% | 10,893,451.95 | 2.66% | 1.31% | 20,500,000.00 | 1.33% |
| Series E | 2.65% | 11,186,329.42 | | 1.31% | 20,600,000.00 | |
| Issue of Bonds | | 422,881,341.04 | | | 1,570,000,000.00 | |
| Reserve Fund | 2.66% | 10,951,087.72 | | 1.33% | 20,600,000.00 | |

**Other finantial operations (current)**

| Assets | | Balance | Interest |
|---|---|---|---|
| Treasury Account | | 13,662,863.60 | -0.619% |
| Amortization Account | | 0.00 | |
| Servicer ppal collect not yet credited | | 423,449.15 | |
| Servicer ints collect not yet credited | | 5,500.71 | |
| **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:** 07/31/2020
**Currency:** EUR

**Constitution date**
11/20/2006

**VAT Reg. no.**
V84892272

**Management Company**
Europea de Titulización, S.G.F.T

**Originator**
Bankinter

**Servicer**
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**Lead Managers**
Bankinter
Calyon
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SCH

**Bond Underwriters and Placement Agents**
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**Market**
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Bankinter

**Swap**
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**Assets Custodian**
Bankinter

**Fund Auditor**
KPMG Auditores

**Collateral: Residential mortgage loans (PTCs)**

### General

| | Current | At constitution date |
|---|---|---|
| Count | 5,845 | 11,827 |
| Principal | | |
| Principal outstanding | 413,198,005.42 | 1,549,431,516.52 |
| Average loan | 70,692.56 | 131,007.99 |
| Minimum | 1.33 | 257.91 |
| Maximum | 543,378.70 | 1,168,941.87 |
| Interest rate | | |
| Weighted average (wac) | 0.26% | 3.62% |
| Minimum | 0.00% | 2.50% |
| Maximum | 2.80% | 5.80% |
| Final maturity | | |
| Weighted average (WARM) (months) | 188 | 327 |
| Minimum | 08/02/2020 | 01/16/2007 |
| Maximum | 06/25/2046 | 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% | 5.51 | 6.40 | 1.44 | 7.58 |
| 10.01 - 20% | 11.44 | 15.43 | 5.42 | 15.23 |
| 20.01 - 30% | 16.43 | 25.36 | 6.37 | 25.19 |
| 30.01 - 40% | 20.69 | 35.02 | 7.38 | 35.24 |
| 40.01 - 50% | 23.05 | 45.13 | 9.78 | 45.31 |
| 50.01 - 60% | 17.69 | 54.00 | 12.29 | 55.29 |
| 60.01 - 70% | 5.04 | 63.61 | 13.29 | 65.26 |
| 70.01 - 80% | 0.15 | 72.57 | 21.51 | 76.09 |
| 80.01 - 90% | | | 12.26 | 84.74 |
| 90.01 - 100% | | | 10.28 | 94.83 |
| Weighted average (WALTV) | | 36.80 | | 61.53 |
| Minimum | | 0.00 | | 0.17 |
| Maximum | | 73.77 | | 100.00 |

### Prepayments

| | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
|---|---|---|---|---|---|
| Single month. mort. (SMM) | 0.45% | 0.30% | 0.27% | 0.30% | 0.35% |
| Annual Percentage Rate (CPR) | 5.30% | 3.55% | 3.16% | 3.55% | 4.13% |

### Geographic distribution

| | Current | At constitution date |
|---|---|---|
| Andalucia | 10.28% | 9.39% |
| Aragon | 2.03% | 2.31% |
| Asturias | 1.45% | 1.45% |
| Balearic Islands | 2.73% | 2.46% |
| Basque Country | 7.64% | 8.20% |
| Canary Islands | 4.77% | 4.61% |
| Cantabria | 2.43% | 2.30% |
| Castilla-La Mancha | 2.33% | 2.18% |
| Castilla-Leon | 3.13% | 3.36% |
| Catalonia | 19.82% | 17.48% |
| Extremadura | 0.57% | 0.47% |
| Galicia | 1.48% | 1.66% |
| La Rioja | 0.25% | 0.32% |
| Madrid | 31.22% | 32.05% |
| Melilla | | 0.00% |
| Murcia | 1.26% | 1.40% |
| Navarra | 0.27% | 0.25% |
| Valencia | 8.32% | 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 | 82 | 21,260.18 | 413.82 | 4,178.84 | 25,852.84 | 0.90 | 5,251,518.54 | 5,277,371.38 | 32.43 | 22.25 |
| from > 1 to = 2 months | 15 | 9,039.04 | 249.63 | 0.00 | 9,288.67 | 0.32 | 909,671.31 | 918,959.98 | 5.65 | 22.05 |
| from > 2 to = 3 months | 12 | 12,977.29 | 435.40 | 0.00 | 13,412.69 | 0.47 | 633,531.37 | 646,944.06 | 3.98 | 25.93 |
| from > 3 to = 6 months | 7 | 23,950.26 | 549.19 | 0.00 | 24,499.45 | 0.86 | 827,441.16 | 851,940.61 | 5.24 | 32.63 |
| from > 6 to < 12 months | 11 | 47,553.09 | 1,382.02 | 0.00 | 48,935.11 | 1.71 | 683,218.97 | 732,154.08 | 4.50 | 36.49 |
| from = 12 to < 18 months | 9 | 105,950.67 | 2,718.90 | 0.00 | 108,669.57 | 3.80 | 302,344.83 | 411,014.40 | 2.53 | 14.47 |
| from = 18 to < 24 months | 4 | 37,504.45 | 2,892.19 | 0.00 | 40,396.64 | 1.41 | 394,224.07 | 434,620.71 | 2.67 | 46.54 |
| from ≥ 2 years | 67 | 2,288,559.57 | 299,498.67 | 0.00 | 2,588,058.24 | 90.52 | 4,409,893.57 | 6,997,951.81 | 43.01 | 38.69 |
| Subtotal | 207 | 2,546,794.55 | 308,139.82 | 4,178.84 | 2,859,113.21 | 100.00 | 13,411,843.82 | 16,270,957.03 | 100.00 | 28.61 |
| Total | 207 | 2,546,794.55 | 308,139.82 | 4,178.84 | 2,859,113.21 | | 13,411,843.82 | 16,270,957.03 | | |



**Additional information**
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