

Brief report

Date: 10/31/2020
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)		Interest type Reference Rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating		
		Current	Original			Final maturity (legal)	Next	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	01/18/2021	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	26,164.41 365,621,465.34 26.16%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	0.0000% 01/18/2021 0.000000 Gross 0.000000 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa1 (sf) AAA (sf)	Aaa AAA	
Series B ES0313270029	11/27/2006 224	51,655.16 11,570,755.84 51.66%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	0.0000% 01/18/2021 0.000000 Gross 0.000000 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	A1 (sf) AA (sf)	Aa3 A	
Series C ES0313270037	11/27/2006 241	51,665.02 12,451,269.82 51.67%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	0.0000% 01/18/2021 0.000000 Gross 0.000000 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Baa1 (sf) BBB (sf)	A3 BBB	
Series D ES0313270045	11/27/2006 205	51,659.43 10,590,183.15 51.66%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	1.7430% 01/18/2021 227.607144 Gross 184.361787 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Ba3 (sf) BB- (sf)	Ba1 BB-	
Series E ES0313270052	11/27/2006 206	53,689.37 11,060,010.22 53.69%	100,000.00 20,600,000.00	Floating 3-M Euribor+3.900% 17.Jan/Apr/Jul/Oct	3.3930% 01/18/2021 460.480304 Gross 372.989046 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		411,293,684.37	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

Series	With optional redemption *	Without optional redemption *	Average life	Years	% 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 *	Final Maturity	Average life	Years	5.70	5.32	4.96	4.62	4.30	4.09	3.79	3.61		
			Date	07/01/2026	02/12/2026	10/03/2025	06/02/2025	02/04/2025	11/19/2024	08/04/2024	05/27/2024			
	Without optional redemption *	Final Maturity	Average life	Years	8.50	8.00	7.50	7.00	6.50	6.25	5.75	5.50		
			Date	04/17/2029	10/17/2028	04/17/2028	10/17/2027	04/17/2027	01/17/2027	07/17/2026	04/17/2026			
	Series B	With optional redemption *	Final Maturity	Average life	Years	5.70	5.32	4.96	4.62	4.30	4.09	3.79	3.61	
				Date	07/01/2026	02/12/2026	10/03/2025	06/02/2025	02/04/2025	11/19/2024	08/04/2024	05/27/2024		
Without optional redemption *		Final Maturity	Average life	Years	7.20	6.80	6.42	6.07	5.75	5.45	5.18	4.93		
			Date	07/16/2030	03/04/2030	11/02/2029	07/12/2029	03/30/2029	12/24/2028	08/13/2028	04/17/2028			
Series C		With optional redemption *	Final Maturity	Average life	Years	5.70	5.32	4.96	4.62	4.30	4.09	3.79	3.61	
				Date	07/01/2026	02/12/2026	10/03/2025	06/02/2025	02/04/2025	11/19/2024	08/04/2024	05/27/2024		
	Without optional redemption *	Final Maturity	Average life	Years	10.08	9.75	9.46	9.20	8.97	8.78	8.43	8.11		
			Date	11/13/2030	07/18/2030	04/03/2030	12/30/2029	10/07/2029	07/26/2029	03/24/2029	11/27/2028			
	Series D	With optional redemption *	Final Maturity	Average life	Years	5.70	5.32	4.96	4.62	4.30	4.09	3.79	3.61	
				Date	07/01/2026	02/12/2026	10/03/2025	06/02/2025	02/04/2025	11/19/2024	08/04/2024	05/27/2024		
Without optional redemption *		Final Maturity	Average life	Years	10.98	10.61	10.30	10.05	9.86	9.72	9.41	9.13		
			Date	10/11/2031	05/27/2031	02/02/2031	11/03/2030	08/25/2030	07/06/2030	03/14/2030	12/02/2029			
Series E		With optional redemption *	Final Maturity	Average life	Years	4.37	4.12	3.87	3.62	3.37	3.25	3.00	2.87	
				Date	03/03/2025	12/02/2024	09/01/2024	06/02/2024	03/02/2024	01/17/2024	10/17/2023	09/02/2023		
	Without optional redemption *	Final Maturity	Average life	Years	8.50	8.00	7.50	7.00	6.50	6.25	5.75	5.50		
			Date	04/17/2029	10/17/2028	04/17/2028	10/17/2027	04/17/2027	01/17/2027	07/17/2026	04/17/2026			

* 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)					
Class	Current	% CE		At issue date	
		%	CE	%	CE
Class A	88.90%	365,621,465.34	11.31%	94.42%	1,482,400,000.00
Series A1	0.00%	0.00		5.41%	85,000,000.00
Series A2	88.90%	365,621,465.34		89.01%	1,397,400,000.00
Series B	2.81%	11,570,755.84	8.42%	1.43%	22,400,000.00
Series C	3.03%	12,451,269.82	5.31%	1.54%	24,100,000.00
Series D	2.57%	10,590,183.15	2.66%	1.31%	20,500,000.00
Series E	2.69%	11,060,010.22		1.31%	20,600,000.00
Issue of Bonds		411,293,684.37			1,570,000,000.00
Reserve Fund	2.66%	10,646,215.96		1.33%	20,600,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	13,207,122.58	-0.630%	
Amortization Account		0.00	
Servicer ppal collect not yet credited		512,262.41	
Servicer ints collect not yet credited		7,923.76	
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

BANKINTER 13 Fondo de Titulización de Activos

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Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	5,767	11,827	
Principal			
Principal outstanding	401,667,468.55	1,549,431,516.52	
Average loan	69,649.29	131,007.99	
Minimum	1.03	257.91	
Maximum	534,806.99	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)	186	327	
Minimum	11/01/2020	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%	5.58	6.40	1.44	7.58
10.01 - 20%	11.54	15.34	5.42	15.23
20.01 - 30%	17.08	25.35	6.37	25.19
30.01 - 40%	21.14	35.09	7.38	35.24
40.01 - 50%	23.06	45.13	9.78	45.31
50.01 - 60%	16.74	53.79	12.29	55.29
60.01 - 70%	4.71	63.08	13.29	65.26
70.01 - 80%	0.16	71.90	21.51	76.09
80.01 - 90%			12.26	84.74
90.01 - 100%			10.28	94.83
Weighted average (WALTV)	36.37		61.53	
Minimum	0.00		0.17	
Maximum	73.11		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.39%	0.28%	0.29%	0.30%	0.35%
Annual Percentage Rate (CPR)	4.61%	3.34%	3.44%	3.53%	4.12%

Geographic distribution		
	Current	At constitution date
Andalucia	10.19%	9.99%
Aragon	2.04%	2.31%
Asturias	1.44%	1.45%
Balearic Islands	2.70%	2.46%
Basque Country	7.63%	8.20%
Canary Islands	4.78%	4.61%
Cantabria	2.43%	2.30%
Castilla-La Mancha	2.34%	2.18%
Castilla-Leon	3.13%	3.36%
Catalonia	19.88%	17.48%
Extremadura	0.55%	0.47%
Galicia	1.49%	1.66%
La Rioja	0.25%	0.32%
Madrid	31.29%	32.05%
Melilla		0.00%
Murcia	1.27%	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	%		%		
<i>Delinquencies</i>										
Up to 1 month	100	33,481.04	513.64	4,178.84	38,173.52	1.26	6,309,654.65	6,347,828.17	35.31	21.47
from > 1 to = 2 months	13	10,698.74	324.44	0.00	11,023.18	0.37	1,132,860.38	1,143,883.56	6.36	25.91
from > 2 to = 3 months	12	11,102.56	508.58	0.00	11,611.14	0.38	545,127.44	556,738.58	3.10	17.19
from > 3 to = 6 months	10	18,377.20	650.59	0.00	19,027.79	0.63	936,761.06	955,788.65	5.32	34.14
from > 6 to < 12 months	12	68,043.80	1,534.58	0.00	69,578.38	2.31	971,136.42	1,040,714.80	5.79	34.31
from = 12 to < 18 months	7	33,641.79	1,663.78	0.00	35,305.57	1.17	310,119.43	345,425.00	1.92	21.80
from = 18 to < 24 months	4	103,316.32	1,787.62	0.00	105,103.94	3.48	51,608.02	156,711.96	0.87	10.13
from ≥ 2 years	71	2,422,477.25	305,662.45	0.00	2,728,139.70	90.40	4,703,386.32	7,431,526.02	41.34	39.07
Subtotal	229	2,701,138.70	312,645.68	4,178.84	3,017,963.22	100.00	14,960,653.72	17,978,616.94	100.00	27.57
Total	229	2,701,138.70	312,645.68	4,178.84	3,017,963.22		14,960,653.72	17,978,616.94		