

BANKINTER 13 Fondo de Titulización de Activos



Brief report

Date: 01/31/2021
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	04/19/2021	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	25,208.78 352,267,491.72 25.21%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	0.0000% 04/19/2021 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	49,768.51 11,148,146.24 49.77%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	0.0000% 04/19/2021 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	49,778.01 11,996,500.41 49.78%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	0.0000% 04/19/2021 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	49,772.62 10,203,387.10 49.77%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	1.7000% 04/19/2021 213.884009 Gross 173.246047 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	3.3500% 04/19/2021 454.644568 Gross 368.262100 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		396,675,535.69	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	Option	Type	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 *	Average life	5.32	4.84	4.47	4.12	3.80	3.50	3.21	3.02				
		Final Maturity	05/11/2026	11/17/2025	07/06/2025	03/03/2025	11/05/2024	07/18/2024	04/03/2024	01/25/2024				
	Without optional redemption *	Average life	6.51	6.09	5.69	5.33	4.99	4.68	4.41	4.13				
		Final Maturity	07/22/2027	02/17/2027	09/26/2026	05/17/2026	01/14/2026	09/22/2025	06/13/2025	03/06/2025				
	Series B	With optional redemption *	Average life	5.32	4.84	4.47	4.12	3.80	3.50	3.21	3.02			
			Final Maturity	05/11/2026	11/17/2025	07/06/2025	03/03/2025	11/05/2024	07/18/2024	04/03/2024	01/25/2024			
Without optional redemption *		Average life	9.30	8.89	8.52	8.18	7.86	7.57	7.20	7.04				
		Final Maturity	05/05/2030	12/07/2029	07/24/2029	03/21/2029	11/24/2028	08/13/2028	03/31/2028	01/30/2028				
Series C		With optional redemption *	Average life	5.32	4.84	4.47	4.12	3.80	3.50	3.21	3.02			
			Final Maturity	05/11/2026	11/17/2025	07/06/2025	03/03/2025	11/05/2024	07/18/2024	04/03/2024	01/25/2024			
	Without optional redemption *	Average life	9.67	9.31	8.98	8.70	8.44	8.22	7.86	7.70				
		Final Maturity	09/18/2030	05/09/2030	01/10/2030	09/26/2029	06/24/2029	04/06/2029	11/25/2028	09/26/2028				
	Series D	With optional redemption *	Average life	5.32	4.84	4.47	4.12	3.80	3.50	3.21	3.02			
			Final Maturity	05/11/2026	11/17/2025	07/06/2025	03/03/2025	11/05/2024	07/18/2024	04/03/2024	01/25/2024			
Without optional redemption *		Average life	10.60	10.20	9.86	9.58	9.37	9.23	8.91	8.88				
		Final Maturity	08/23/2031	03/28/2031	11/24/2030	08/17/2030	06/01/2030	04/11/2030	12/15/2029	12/02/2029				
Series E		With optional redemption *	Average life	8.17	7.47	7.00	6.54	6.07	5.60	5.13	4.90			
			Final Maturity	03/17/2029	07/06/2028	01/17/2028	07/31/2027	02/10/2027	08/25/2026	03/07/2026	12/12/2025			
	Without optional redemption *	Average life	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54				
		Final Maturity	07/28/2044	07/28/2044	07/28/2044	07/28/2044	07/28/2044	07/28/2044	07/28/2044	07/28/2044				

* 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	
		%	Value	%	Value
Class A	88.80%	352,267,491.72	11.32%	94.42%	1,482,400,000.00
Series A1	0.00%	0.00		5.41%	85,000,000.00
Series A2	88.80%	352,267,491.72		89.01%	1,397,400,000.00
Series B	2.81%	11,148,146.24	8.43%	1.43%	22,400,000.00
Series C	3.02%	11,996,500.41	5.32%	1.54%	24,100,000.00
Series D	2.57%	10,203,387.10	2.67%	1.31%	20,500,000.00
Series E	2.79%	11,060,010.22		1.31%	20,600,000.00
Issue of Bonds		396,675,535.69			1,570,000,000.00
Reserve Fund	2.67%	10,300,000.00		1.33%	20,600,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	12,178,974.18	-0.630%	
Amortization Account		0.00	
Servicer ppal collect not yet credited		595,988.60	
Servicer ints collect not yet credited		7,885.65	
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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 Europea de Titulización, S.G.F.T

Originator
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Servicer
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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

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	5.590	11,827	
Principal			
Principal outstanding	387,755,616.42	1,549,431,516.52	
Average loan	69,365.94	131,007.99	
Minimum	0.73	257.91	
Maximum	526,233.56	1,168,941.87	
Interest rate			
Weighted average (wac)	0.19%	3.62%	
Minimum	0.00%	2.50%	
Maximum	2.80%	5.80%	
Final maturity			
Weighted average (WARM) (months)	184	327	
Minimum	02/02/2021	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%	5.65	6.40	1.44	7.58
10.01 - 20%	11.90	15.31	5.42	15.23
20.01 - 30%	17.57	25.34	6.37	25.19
30.01 - 40%	21.31	35.09	7.38	35.24
40.01 - 50%	23.20	45.06	9.78	45.31
50.01 - 60%	16.03	53.68	12.29	55.29
60.01 - 70%	4.20	62.75	13.29	65.26
70.01 - 80%	0.14	71.43	21.51	76.09
80.01 - 90%			12.26	84.74
90.01 - 100%			10.28	94.83
Weighted average (WALTV)	35.91		61.53	
Minimum	0.00		0.17	
Maximum	72.44		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.27%	0.50%	0.39%	0.33%	0.35%
Annual Percentage Rate (CPR)	3.21%	5.85%	4.60%	3.89%	4.15%

Geographic distribution		
	Current	At constitution date
Andalucia	10.23%	9.99%
Aragon	2.02%	2.31%
Asturias	1.44%	1.45%
Balearic Islands	2.74%	2.46%
Basque Country	7.55%	8.20%
Canary Islands	4.78%	4.61%
Cantabria	2.41%	2.30%
Castilla-La Mancha	2.33%	2.18%
Castilla-Leon	3.15%	3.36%
Catalonia	19.84%	17.48%
Extremadura	0.56%	0.47%
Galicia	1.45%	1.66%
La Rioja	0.26%	0.32%
Madrid	31.40%	32.05%
Melilla		0.00%
Murcia	1.25%	1.40%
Navarra	0.28%	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	79	25,244.98	399.73	4,178.84	29,823.55	0.95	5,607,929.89	5,637,753.44	32.89	25.16
from > 1 to = 2 months	19	17,974.65	304.81	0.00	18,279.46	0.58	1,261,523.07	1,279,802.53	7.47	24.25
from > 2 to = 3 months	9	10,537.93	405.98	0.00	10,943.91	0.35	628,189.56	639,133.47	3.73	25.45
from > 3 to = 6 months	8	15,881.89	694.17	0.00	16,576.06	0.53	406,225.33	424,801.39	2.48	20.20
from > 6 to < 12 months	9	61,066.57	1,140.56	0.00	62,207.13	1.99	868,719.92	930,927.05	5.43	37.15
from = 12 to < 18 months	7	43,249.49	1,515.84	0.00	44,765.33	1.43	488,747.19	533,512.52	3.11	36.89
from = 18 to < 24 months	9	130,935.22	2,598.16	0.00	133,533.38	4.27	187,862.73	321,396.11	1.88	12.26
from ≥ 2 years	68	2,501,446.17	307,962.59	0.00	2,809,408.76	89.89	4,563,843.36	7,373,252.12	43.02	39.92
Subtotal	208	2,806,336.90	315,021.84	4,178.84	3,125,537.58	100.00	14,015,041.05	17,140,578.63	100.00	29.89
Total	208	2,806,336.90	315,021.84	4,178.84	3,125,537.58		14,015,041.05	17,140,578.63		