

# BANKINTER 13 Fondo de Titulización de Activos

## Brief report

Date: 02/28/2021  
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	0.00000% 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	0.00000% 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	0.00000% 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	0.00000% 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	1.70000% 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	3.35000% 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	With optional redemption *	Without optional redemption *	% Monthly CPR (SMM)									
			% Annual equivalent CPR									
			0,08	0,17	0,25	0,34	0,43	0,51	0,60	0,69		
Series A2	Average life	Years	5.32	4.84	4.47	4.12	3.80	3.50	3.21	3.02		
		Date	05/11/2026	11/17/2025	07/06/2025	03/03/2025	11/05/2024	07/18/2024	04/03/2024	01/25/2024		
	Final Maturity	Years	8.75	8.00	7.50	7.00	6.50	6.00	5.50	5.25		
		Date	10/17/2029	01/17/2029	07/17/2028	01/17/2028	07/17/2027	01/17/2027	07/17/2026	04/17/2026		
	Average life	Years	6.51	6.09	5.69	5.33	4.99	4.68	4.41	4.13		
		Date	07/22/2027	02/17/2027	09/26/2026	05/17/2026	01/14/2026	09/22/2025	06/13/2025	03/06/2025		
Final Maturity	Years	18.01	17.50	17.01	16.50	15.76	15.25	14.75	14.25			
	Date	01/17/2039	07/17/2038	01/17/2038	07/17/2037	10/17/2036	04/17/2036	10/17/2035	04/17/2035			
Series B	Average life	Years	5.32	4.84	4.47	4.12	3.80	3.50	3.21	3.02		
		Date	05/11/2026	11/17/2025	07/06/2025	03/03/2025	11/05/2024	07/18/2024	04/03/2024	01/25/2024		
	Final Maturity	Years	8.75	8.00	7.50	7.00	6.50	6.00	5.50	5.25		
		Date	10/17/2029	01/17/2029	07/17/2028	01/17/2028	07/17/2027	01/17/2027	07/17/2026	04/17/2026		
	Average life	Years	9.30	8.89	8.52	8.18	7.86	7.57	7.20	7.04		
		Date	05/05/2030	12/07/2029	07/24/2029	03/21/2029	11/24/2028	08/13/2028	03/31/2028	01/30/2028		
Final Maturity	Years	18.76	18.50	18.01	17.50	16.01	15.50	15.25	15.25			
	Date	10/17/2039	07/17/2039	01/17/2039	07/17/2038	01/17/2038	07/17/2037	01/17/2037	04/17/2036			
Series C	Average life	Years	5.32	4.84	4.47	4.12	3.80	3.50	3.21	3.02		
		Date	05/11/2026	11/17/2025	07/06/2025	03/03/2025	11/05/2024	07/18/2024	04/03/2024	01/25/2024		
	Final Maturity	Years	8.75	8.00	7.50	7.00	6.50	6.00	5.50	5.25		
		Date	10/17/2029	01/17/2029	07/17/2028	01/17/2028	07/17/2027	01/17/2027	07/17/2026	04/17/2026		
	Average life	Years	9.67	9.31	8.98	8.70	8.44	8.22	7.86	7.70		
		Date	09/18/2030	05/09/2030	01/10/2030	09/26/2029	06/24/2029	04/06/2029	11/25/2028	09/26/2028		
Final Maturity	Years	19.76	19.51	19.26	19.01	18.76	18.25	18.01	17.50			
	Date	10/17/2040	07/17/2040	04/17/2040	01/17/2040	10/17/2039	04/17/2039	01/17/2039	07/17/2038			
Series D	Average life	Years	5.32	4.84	4.47	4.12	3.80	3.50	3.21	3.02		
		Date	05/11/2026	11/17/2025	07/06/2025	03/03/2025	11/05/2024	07/18/2024	04/03/2024	01/25/2024		
	Final Maturity	Years	8.75	8.00	7.50	7.00	6.50	6.00	5.50	5.25		
		Date	10/17/2029	01/17/2029	07/17/2028	01/17/2028	07/17/2027	01/17/2027	07/17/2026	04/17/2026		
	Average life	Years	10.60	10.20	9.86	9.58	9.37	9.23	8.91	8.88		
		Date	08/23/2031	03/28/2031	11/24/2030	08/17/2030	06/01/2030	04/11/2030	12/15/2029	12/02/2029		
Final Maturity	Years	25.26	25.26	25.26	25.26	25.26	25.26	25.26	25.26			
	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	Average life	Years	8.17	7.47	7.00	6.54	6.07	5.60	5.13	4.90		
		Date	03/17/2029	07/06/2028	01/17/2028	07/31/2027	02/10/2027	08/25/2026	03/07/2026	12/12/2025		
	Final Maturity	Years	8.75	8.00	7.50	7.00	6.50	6.00	5.50	5.25		
		Date	10/17/2029	01/17/2029	07/17/2028	01/17/2028	07/17/2027	01/17/2027	07/17/2026	04/17/2026		
	Average life	Years	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54		
		Date	07/28/2044	07/28/2044	07/28/2044	07/28/2044	07/28/2044	07/28/2044	07/28/2044	07/28/2044		
Final Maturity	Years	25.26	25.26	25.26	25.26	25.26	25.26	25.26	25.26			
	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		At issue date	
		% CE	% CE	% CE	% CE
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	16,671,727.74	-0.630%	
Amortization Account		0.00	
Servicer ppal collect not yet credited		695,665.82	
Servicer ints collect not yet credited		11,666.70	
Liabilities	Available	Balance	Interest
Start-up Loan L/T			0.00
Start-up Loan S/T			0.00

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### Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	5,547	11,827	
Principal			
Principal outstanding	383,188,980.15	1,549,431,516.52	
Average loan	69,080.40	131,007.99	
Minimum	0.63	257.91	
Maximum	523,375.37	1,168,941.87	
Interest rate			
Weighted average (wac)	0.17%	3.62%	
Minimum	0.00%	2.50%	
Maximum	2.55%	5.80%	
Final maturity			
Weighted average (WARM) (months)	183	327	
Minimum	03/01/2021	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%	5.72	6.40	1.44	7.58
10.01 - 20%	12.14	15.37	5.42	15.23
20.01 - 30%	17.69	25.41	6.37	25.19
30.01 - 40%	21.30	35.11	7.38	35.24
40.01 - 50%	23.20	45.03	9.78	45.31
50.01 - 60%	15.67	53.56	12.29	55.29
60.01 - 70%	4.15	62.55	13.29	65.26
70.01 - 80%	0.14	71.21	21.51	76.09
80.01 - 90%			12.26	84.74
90.01 - 100%			10.28	94.83
Weighted average (WALTV)	35.74		61.53	
Minimum	0.00		0.17	
Maximum	72.22		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.50%	0.52%	0.43%	0.35%	0.35%
Annual Percentage Rate (CPR)	5.83%	6.07%	5.07%	4.11%	4.16%

Geographic distribution		
	Current	At constitution date
Andalucia	10.24%	9.99%
Aragon	2.02%	2.31%
Asturias	1.45%	1.45%
Balearic Islands	2.75%	2.46%
Basque Country	7.54%	8.20%
Canary Islands	4.78%	4.61%
Cantabria	2.39%	2.30%
Castilla-La Mancha	2.34%	2.18%
Castilla-Leon	3.16%	3.36%
Catalonia	19.85%	17.48%
Extremadura	0.56%	0.47%
Galicia	1.46%	1.66%
La Rioja	0.26%	0.32%
Madrid	31.38%	32.05%
Melilla		0.00%
Murcia	1.24%	1.40%
Navarra	0.27%	0.25%
Valencia	8.31%	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	110	35,267.07	513.81	4,178.84	39,959.72	1.27	7,900,076.40	7,940,036.12	41.45
from > 1 to = 2 months	13	8,724.92	326.89	0.00	9,051.81	0.29	897,808.81	906,860.62	4.73
from > 2 to = 3 months	11	18,694.35	405.49	0.00	19,099.84	0.61	684,094.32	703,194.16	3.67
from > 3 to = 6 months	8	15,517.74	572.83	0.00	16,090.57	0.51	441,493.53	457,584.10	2.39
from > 6 to < 12 months	9	28,633.00	1,217.41	0.00	29,850.41	0.95	628,946.11	658,796.52	3.44
from = 12 to < 18 months	9	82,336.49	1,795.97	0.00	84,132.46	2.67	762,056.21	846,188.67	4.42
from = 18 to < 24 months	8	132,858.88	2,538.86	0.00	135,397.74	4.29	176,152.88	311,550.62	1.63
from ≥ 2 years	68	2,512,760.56	307,821.40	0.00	2,820,581.96	89.42	4,512,061.00	7,332,642.96	38.28
Subtotal	236	2,834,793.01	315,192.66	4,178.84	3,154,164.51	100.00	16,002,689.26	19,156,853.77	100.00
Total	236	2,834,793.01	315,192.66	4,178.84	3,154,164.51		16,002,689.26	19,156,853.77	