BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 03/31/2021
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) 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	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" Secuential / 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" Secuential / Pro rata under certain circumstances	A1 (sf) AAA (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" Secuential / Pro rata under certain circumstances	Baa1 (sf) AA (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" Secuential / Pro rata under certain circumstances	Ba3 (sf) BBB (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

			% 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	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
	Without optional redemption *	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	With optional redemption *	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
	Without optional redemption *	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	17.01	16.50	16.01	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	With optional redemption *	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
	Without optional redemption *	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	With optional redemption *	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
	Without optional redemption *	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	With optional redemption *	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
	Without optional redemption *	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		% CE	At issue date		% CE
Class A	88.80%	352,267,491.72	11.32%	94.42%	1,482,400,000.00	5.65%
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	4.21%
Series C	3.02%	11,996,500.41	5.32%	1.54%	24,100,000.00	2.65%
Series D	2.57%	10,203,387.10	2.67%	1.31%	20,500,000.00	1.33%
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	Available	Balance	Interest
Treasury Account		20,932,784.95	-0.630%
Amortization Account		0.00	
Servicer ppal collect not yet credited		389,995.57	
Servicer ints collect not yet credited		3,906.44	
Liabilities	**Available**	**Balance**	**Interest**
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Additional information
Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid ☎ +34 91 411 84 67 Fax +34 91 411 84 68 www.edt-sg.com info@edt-sg.com
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: 03/31/2021
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

Collateral: Residential mortgage loans (PTCs)

General

	Current	At constitution date
Count	5,499	11,827
Principal		
Principal outstanding	379,214,473.26	1,549,431,516.52
Average loan	68,960.62	131,007.99
Minimum	0.53	257.91
Maximum	520,516.99	1,168,941.87
Interest rate		
Weighted average (wac)	0.15%	3.62%
Minimum	0.00%	2.50%
Maximum	2.55%	5.80%
Final maturity		
Weighted average (WARM) (months)	182	327
Minimum	04/04/2021	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%	5.76	6.42	1.44	7.58
10.01 - 20%	12.25	15.39	5.42	15.23
20.01 - 30%	17.87	25.43	6.37	25.19
30.01 - 40%	21.15	35.08	7.38	35.24
40.01 - 50%	23.37	44.96	9.78	45.31
50.01 - 60%	15.43	53.48	12.29	55.29
60.01 - 70%	4.02	62.39	13.29	65.26
70.01 - 80%	0.14	70.98	21.51	76.09
80.01 - 90%			12.26	84.74
90.01 - 100%			10.28	94.83
Weighted average (WALTV)		35.59		61.53
Minimum		0.00		0.17
Maximum		71.99		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.34%	0.37%	0.46%	0.35%	0.35%
Annual Percentage Rate (CPR)	4.03%	4.36%	5.34%	4.08%	4.16%

Geographic distribution

	Current	At constitution date
Andalucia	10.23%	9.39%
Aragon	2.03%	2.31%
Asturias	1.44%	1.45%
Balearic Islands	2.71%	2.46%
Basque Country	7.55%	8.20%
Canary Islands	4.77%	4.61%
Cantabria	2.40%	2.30%
Castilla-La Mancha	2.35%	2.18%
Castilla-Leon	3.13%	3.36%
Catalonia	19.89%	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	1.23%	1.40%
Navarra	0.27%	0.25%
Valencia	8.33%	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	75	22,066.19	345.03	4,178.84	26,590.06	0.85	4,454,038.03	4,480,628.09	28.98	21.48
from > 1 to = 2 months	13	8,615.28	216.42	0.00	8,831.70	0.28	862,706.90	871,538.60	5.64	28.00
from > 2 to = 3 months	12	18,343.98	336.56	0.00	18,680.54	0.59	665,014.71	683,695.25	4.42	19.21
from > 3 to = 6 months	5	11,298.88	328.15	0.00	11,627.03	0.37	256,562.34	268,189.37	1.73	18.88
from > 6 to < 12 months	11	31,086.62	1,489.69	0.00	32,576.31	1.04	775,377.97	807,954.28	5.23	29.50
from = 12 to < 18 months	8	77,648.04	1,494.63	0.00	79,142.67	2.52	681,648.56	760,791.23	4.92	33.44
from = 18 to < 24 months	7	138,198.48	2,593.05	0.00	140,791.53	4.48	179,873.85	320,665.38	2.07	14.43
from ≥ 2 years	68	2,521,324.21	304,665.92	0.00	2,825,990.13	89.88	4,439,523.20	7,265,513.33	47.00	39.32
Subtotal	199	2,828,581.68	311,469.45	4,178.84	3,144,229.97	100.00	12,314,745.56	15,458,975.53	100.00	28.28
Total	199	2,828,581.68	311,469.45	4,178.84	3,144,229.97		12,314,745.56	15,458,975.53		

Additional information
Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid +34 91 411 84 67 +34 91 411 84 68 www.edt-sg.com info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid +34 91 585 15 00 www.cnmv.com