

BANKINTER 13 Fondo de Titulización de Activos



Brief report

Date: 04/30/2021
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	07/19/2021	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	24,334.08 340,044,433.92 24.33%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	0.0000% 07/19/2021 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% 07/19/2021 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) 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% 07/19/2021 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) 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	1.7130% 07/19/2021 215.519592 Gross 174.570870 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / 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	3.3630% 07/19/2021 456.408860 Gross 389.691177 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		384,452,477.89	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	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 *	Years	5.19	4.83	4.49	4.18	3.88	3.68	3.49	3.23			
		Date	06/26/2026	02/15/2026	10/15/2025	06/21/2025	03/03/2025	12/21/2024	10/13/2024	07/09/2024			
	Final Maturity	Years	8.00	7.50	7.00	6.50	6.00	5.75	5.50	5.00			
		Date	04/17/2029	10/17/2028	04/17/2028	10/17/2027	04/17/2027	01/17/2027	10/17/2026	04/17/2026			
Series B	With optional redemption *	Years	8.26	5.89	5.54	5.23	4.94	4.67	4.29	4.20			
		Date	07/21/2027	03/07/2027	11/01/2026	07/10/2026	03/26/2026	12/19/2025	09/21/2025	07/01/2025			
	Final Maturity	Years	15.01	14.50	14.00	13.50	13.00	12.75	12.25	11.76			
		Date	04/17/2036	10/17/2035	04/17/2035	10/17/2034	04/17/2034	01/17/2034	07/17/2033	01/17/2033			
Series C	With optional redemption *	Years	8.00	7.50	7.00	6.50	6.00	5.75	5.50	5.00			
		Date	04/17/2029	10/17/2028	04/17/2028	10/17/2027	04/17/2027	01/17/2027	10/17/2026	04/17/2026			
	Final Maturity	Years	15.71	15.14	14.62	14.17	13.72	13.28	12.82	12.37			
		Date	12/31/2036	06/04/2036	11/29/2035	06/16/2035	01/04/2035	07/25/2034	02/10/2034	08/29/2033			
Series D	With optional redemption *	Years	16.51	16.01	15.25	14.76	14.25	14.00	13.50	13.00			
		Date	10/17/2037	04/17/2037	07/17/2036	01/17/2036	07/17/2035	04/17/2035	10/17/2034	04/17/2034			
	Final Maturity	Years	8.00	7.50	7.00	6.50	6.00	5.75	5.50	5.00			
		Date	04/17/2029	10/17/2028	04/17/2028	10/17/2027	04/17/2027	01/17/2027	10/17/2026	04/17/2026			
Series E	With optional redemption *	Years	17.42	16.96	16.45	15.92	15.41	14.92	14.46	14.03			
		Date	09/16/2038	03/30/2038	09/26/2037	03/17/2037	09/11/2036	03/16/2036	09/30/2035	04/25/2035			
	Final Maturity	Years	18.51	18.01	17.76	17.25	16.76	16.25	15.76	15.25			
		Date	10/17/2039	04/17/2039	01/17/2039	07/17/2038	01/17/2038	07/17/2037	01/17/2037	07/17/2036			
Series A2	With optional redemption *	Years	8.00	7.50	7.00	6.50	6.00	5.75	5.50	5.00			
		Date	04/17/2029	10/17/2028	04/17/2028	10/17/2027	04/17/2027	01/17/2027	10/17/2026	04/17/2026			
	Final Maturity	Years	8.00	7.50	7.00	6.50	6.00	5.75	5.50	5.00			
		Date	04/17/2029	10/17/2028	04/17/2028	10/17/2027	04/17/2027	01/17/2027	10/17/2026	04/17/2026			
Series B	With optional redemption *	Years	19.96	19.64	19.31	18.97	18.62	18.25	17.85	17.45			
		Date	03/29/2041	12/02/2040	08/06/2040	04/03/2040	11/26/2039	07/13/2039	02/20/2039	09/25/2038			
	Final Maturity	Years	25.01	25.01	25.01	25.01	25.01	25.01	25.01	25.01			
		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 C	With optional redemption *	Years	7.47	7.00	6.54	6.07	5.60	5.37	5.14	4.67			
		Date	10/04/2028	04/17/2028	10/30/2027	05/13/2027	11/23/2026	08/31/2026	06/07/2026	12/18/2025			
	Final Maturity	Years	8.00	7.50	7.00	6.50	6.00	5.75	5.50	5.00			
		Date	04/17/2029	10/17/2028	04/17/2028	10/17/2027	04/17/2027	01/17/2027	10/17/2026	04/17/2026			
Series D	With optional redemption *	Years	23.31	23.31	23.31	23.31	23.31	23.31	23.31	23.31			
		Date	08/03/2044	08/03/2044	08/03/2044	08/03/2044	08/03/2044	08/03/2044	08/03/2044	08/03/2044			
	Final Maturity	Years	25.01	25.01	25.01	25.01	25.01	25.01	25.01	25.01			
		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)					
Class	Current	% CE		At issue date	
		% CE	% CE	% CE	% CE
Class A	88.45%	340,044,433.92	11.65%	94.42%	1,482,400,000.00
Series A1	0.00%	0.00	5.41%	85,000,000.00	5.65%
Series A2	88.45%	340,044,433.92	89.01%	1,397,400,000.00	
Series B	2.90%	11,148,146.24	8.66%	1.43%	22,400,000.00
Series C	3.12%	11,996,500.41	5.45%	1.54%	24,100,000.00
Series D	2.65%	10,203,387.10	2.72%	1.31%	20,500,000.00
Series E	2.88%	11,060,010.22	1.31%	1.31%	20,600,000.00
Issue of Bonds		384,452,477.89			1,570,000,000.00
Reserve Fund	2.72%	10,143,256.31	1.33%		20,600,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	12,683,910.19	-0.630%	
Amortization Account		0.00	
Servicer ppal collect not yet credited	456,728.54		
Servicer ints collect not yet credited	9,106.57		
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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Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	5,456	11,827	
Principal			
Principal outstanding	374,944,843.80	1,549,431,516.52	
Average loan	68,721.56	131,007.99	
Minimum	0.43	257.91	
Maximum	517,658.42	1,168,941.87	
Interest rate			
Weighted average (wac)	0.14%	3.62%	
Minimum	0.00%	2.50%	
Maximum	2.55%	5.80%	
Final maturity			
Weighted average (WARM) (months)	181	327	
Minimum	05/01/2021	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%	5.77	6.39	1.44	7.58
10.01 - 20%	12.42	15.37	5.42	15.23
20.01 - 30%	17.85	25.41	6.37	25.19
30.01 - 40%	21.28	35.05	7.38	35.24
40.01 - 50%	23.49	44.94	9.78	45.31
50.01 - 60%	15.14	53.40	12.29	55.29
60.01 - 70%	3.95	62.32	13.29	65.26
70.01 - 80%	0.09	71.23	21.51	76.09
80.01 - 90%			12.26	84.74
90.01 - 100%			10.28	94.83
Weighted average (WALTV)	35.44		61.53	
Minimum	0.00		0.17	
Maximum	71.77		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.46%	0.44%	0.47%	0.38%	0.35%
Annual Percentage Rate (CPR)	5.42%	5.10%	5.48%	4.47%	4.17%

Geographic distribution		
	Current	At constitution date
Andalucia	10.13%	9.99%
Aragon	2.03%	2.31%
Asturias	1.43%	1.45%
Balearic Islands	2.72%	2.46%
Basque Country	7.57%	8.20%
Canary Islands	4.78%	4.61%
Cantabria	2.41%	2.30%
Castilla-La Mancha	2.36%	2.18%
Castilla-Leon	3.11%	3.36%
Catalonia	19.87%	17.48%
Extremadura	0.56%	0.47%
Galicia	1.47%	1.66%
La Rioja	0.26%	0.32%
Madrid	31.46%	32.05%
Melilla		0.00%
Murcia	1.24%	1.40%
Navarra	0.27%	0.25%
Valencia	8.34%	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	84	26,370.22	279.48	4,178.84	30,828.54	1.00	5,525,124.41	5,555,952.95	34.18	21.38
from > 1 to = 2 months	15	10,564.73	268.26	0.00	10,832.99	0.35	882,478.44	893,311.43	5.50	23.13
from > 2 to = 3 months	8	15,720.86	271.86	0.00	15,992.52	0.52	575,619.11	591,611.63	3.64	22.75
from > 3 to = 6 months	6	10,411.53	295.36	0.00	10,706.89	0.35	287,132.77	297,839.66	1.83	17.34
from > 6 to < 12 months	11	28,880.59	1,771.07	0.00	30,651.66	1.00	902,997.19	933,648.85	5.74	31.40
from = 12 to < 18 months	8	82,669.60	1,292.69	0.00	83,962.29	2.73	593,554.81	677,517.10	4.17	29.19
from = 18 to < 24 months	7	144,235.46	2,611.06	0.00	146,846.52	4.77	173,635.48	320,482.00	1.97	14.42
from ≥ 2 years	66	2,444,967.21	300,739.07	0.00	2,745,706.28	89.28	4,239,230.96	6,984,937.24	42.97	39.30
Subtotal	205	2,763,820.20	307,528.65	4,178.84	3,075,527.69	100.00	13,179,773.17	16,255,300.86	100.00	27.34
Total	205	2,763,820.20	307,528.65	4,178.84	3,075,527.69		13,179,773.17	16,255,300.86		