

BANKINTER 13 Fondo de Titulización de Activos



Brief report

Date: 09/30/2021
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	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	10/18/2021	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	23,588.79 329,629,751.46 23.59%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	0.0000% 10/18/2021 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	46,570.24 10,431,733.76 46.57%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	0.0000% 10/18/2021 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) AAA (sf)	Aa3 A	
Series C ES0313270037	11/27/2006 241	46,579.13 11,225,570.33 46.58%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	0.0000% 10/18/2021 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) AA (sf)	A3 BBB	
Series D ES0313270045	11/27/2006 205	46,574.09 9,547,688.45 46.57%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	1.7020% 10/18/2021 200.374672 Gross 162.303484 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	3.3520% 10/18/2021 454.915997 Gross 368.481958 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		371,894,754.22	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	4.99	4.63	4.30	4.08	3.78	3.58	3.40	3.24	3.13			
		Final Maturity	07/14/2026	03/06/2026	11/04/2025	08/14/2025	04/21/2025	02/15/2025	12/09/2024	09/03/2024				
	Without optional redemption *	Average life	7.50	7.00	6.50	6.25	5.75	5.50	5.25	5.00	4.75			
		Final Maturity	01/17/2029	07/17/2028	01/17/2028	10/17/2027	04/17/2027	01/17/2027	10/17/2026	04/17/2026				
	Series B	With optional redemption *	Average life	6.21	5.84	5.51	5.20	4.91	4.65	4.41	4.19			
			Final Maturity	10/01/2027	05/20/2027	01/18/2027	09/28/2026	06/16/2026	03/13/2026	12/15/2025	09/25/2025			
Series C	With optional redemption *	Average life	15.01	14.51	14.00	13.51	13.00	12.75	12.25	11.75				
		Final Maturity	07/17/2036	01/17/2036	07/17/2035	01/17/2035	07/17/2034	04/17/2034	10/17/2033	04/17/2033				
	Without optional redemption *	Average life	7.50	7.00	6.50	6.25	5.75	5.50	5.25	4.75				
		Final Maturity	01/17/2029	07/17/2028	01/17/2028	10/17/2027	04/17/2027	01/17/2027	10/17/2026	04/17/2026				
	Series D	With optional redemption *	Average life	15.66	15.09	14.56	14.10	13.67	13.23	12.80	12.36			
			Final Maturity	03/14/2037	08/15/2036	02/06/2036	08/21/2035	03/16/2035	10/08/2034	05/03/2034	11/23/2033			
Series E	With optional redemption *	Average life	16.51	15.76	15.26	14.76	14.25	13.75	13.51	13.00				
		Final Maturity	01/17/2038	04/17/2037	10/17/2036	04/17/2036	10/17/2035	04/17/2035	01/17/2035	07/17/2034				
	Without optional redemption *	Average life	7.50	7.00	6.50	6.25	5.75	5.50	5.25	4.75				
		Final Maturity	01/17/2029	07/17/2028	01/17/2028	10/17/2027	04/17/2027	01/17/2027	10/17/2026	04/17/2026				
	Series D	With optional redemption *	Average life	17.31	16.86	16.38	15.86	15.35	14.87	14.41	13.97			
			Final Maturity	11/04/2038	05/25/2038	11/29/2037	05/25/2037	11/20/2036	05/29/2036	12/12/2035	07/06/2035			
Series E	With optional redemption *	Average life	18.26	18.01	17.51	17.01	16.76	16.26	15.76	15.26				
		Final Maturity	10/17/2039	07/17/2039	01/17/2039	07/17/2038	04/17/2038	04/17/2037	04/17/2037	10/17/2036				
	Without optional redemption *	Average life	7.50	7.00	6.50	6.25	5.75	5.50	5.25	4.75				
		Final Maturity	01/16/2029	07/16/2028	01/16/2028	10/17/2027	04/16/2027	01/16/2027	10/16/2026	04/16/2026				
	Series E	With optional redemption *	Average life	19.78	19.47	19.15	18.83	18.48	18.12	17.75	17.35			
			Final Maturity	04/25/2041	01/02/2041	09/07/2040	05/11/2040	01/06/2040	08/28/2039	04/13/2039	11/20/2038			
Series E	With optional redemption *	Average life	24.76	24.76	24.76	24.76	24.76	24.76	24.76	24.76				
		Final Maturity	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046				
	Without optional redemption *	Average life	7.01	6.54	6.07	5.84	5.37	5.14	4.91	4.44				
		Final Maturity	07/18/2028	01/29/2028	08/13/2027	05/19/2027	11/30/2026	09/07/2026	06/13/2026	12/25/2025				
	Series E	With optional redemption *	Average life	7.50	7.00	6.50	6.25	5.75	5.50	5.25	4.75			
			Final Maturity	01/17/2029	07/17/2028	01/17/2028	10/17/2027	04/17/2027	01/17/2027	10/17/2026	04/17/2026			
Series E	Without optional redemption *	Average life	23.08	23.08	23.08	23.08	23.08	23.08	23.08	23.08				
		Final Maturity	08/10/2044	08/10/2044	08/10/2044	08/10/2044	08/10/2044	08/10/2044	08/10/2044	08/10/2044				

* 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		At issue date	
		% CE	% CE	% CE	% CE
Class A	88.64%	329,629,751.46	11.50%	94.42%	1,482,400,000.00
Series A1	0.00%	0.00	5.41%	85,000,000.00	5.65%
Series A2	88.64%	329,629,751.46	89.01%	1,397,400,000.00	
Series B	2.81%	10,431,733.76	8.61%	1.43%	22,400,000.00
Series C	3.02%	11,225,570.33	5.50%	1.54%	24,100,000.00
Series D	2.57%	9,547,688.45	2.85%	1.31%	20,500,000.00
Series E	2.97%	11,060,010.22	1.31%		20,600,000.00
Issue of Bonds		371,894,754.22			1,570,000,000.00
Reserve Fund	2.85%	10,300,000.00	1.33%		20,600,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	21,404,864.00	-0.630%	
Amortization Account		0.00	
Servicer ppal collect not yet credited		616,604.90	
Servicer ints collect not yet credited		1,909.92	
Liabilities	Available	Balance	Interest
Start-up Loan L/T		9,914.72	1.450%
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

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

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Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	5,294	11,827	
Principal			
Principal outstanding	353,285,504.35	1,549,431,516.52	
Average loan	66,733.19	131,007.99	
Minimum	61.22	257.91	
Maximum	503,279.02	1,168,941.87	
Interest rate			
Weighted average (wac)	0.06%	3.62%	
Minimum	0.00%	2.50%	
Maximum	2.55%	5.80%	
Final maturity			
Weighted average (WARM) (months)	177	327	
Minimum	10/03/2021	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%	6.11	6.38	1.44	7.58
10.01 - 20%	12.70	15.30	5.42	15.23
20.01 - 30%	18.84	25.38	6.37	25.19
30.01 - 40%	21.43	34.96	7.38	35.24
40.01 - 50%	26.16	45.08	9.78	45.31
50.01 - 60%	11.91	53.94	12.29	55.29
60.01 - 70%	2.79	61.64	13.29	65.26
70.01 - 80%	0.05	70.65	21.51	76.09
80.01 - 90%			12.26	84.74
90.01 - 100%			10.28	94.83
Weighted average (WALTV)	34.58		61.53	
Minimum	0.01		0.17	
Maximum	70.65		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.50%	0.48%	0.46%	0.46%	0.36%
Annual Percentage Rate (CPR)	5.84%	5.58%	5.37%	5.36%	4.20%

Geographic distribution		
	Current	At constitution date
Andalucía	10.11%	9.99%
Aragón	2.06%	2.31%
Asturias	1.44%	1.45%
Balearic Islands	2.80%	2.46%
Basque Country	7.57%	8.20%
Canary Islands	4.77%	4.61%
Cantabria	2.40%	2.30%
Castilla-La Mancha	2.34%	2.18%
Castilla-León	3.04%	3.36%
Catalonia	19.88%	17.48%
Extremadura	0.58%	0.47%
Galicia	1.48%	1.66%
La Rioja	0.27%	0.32%
Madrid	31.40%	32.05%
Melilla		0.00%
Murcia	1.27%	1.40%
Navarra	0.28%	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	72	22,613.90	233.03	4,178.84	27,025.77	0.85	5,069,650.73	5,096,676.50	34.92
from > 1 to = 2 months	6	2,824.11	40.88	0.00	2,864.99	0.09	107,715.25	110,580.24	0.76
from > 2 to = 3 months	10	12,646.64	168.24	0.00	12,814.88	0.41	740,304.61	753,119.49	5.16
from > 3 to = 6 months	5	3,449.59	56.16	0.00	3,505.75	0.11	154,416.17	157,921.92	1.08
from > 6 to < 12 months	8	40,603.65	740.10	0.00	41,343.75	1.31	506,213.12	547,556.87	3.75
from = 12 to < 18 months	6	32,649.15	1,351.92	0.00	34,001.07	1.07	319,521.87	353,522.94	2.42
from = 18 to < 24 months	5	81,310.85	945.25	0.00	82,256.10	2.60	406,172.17	488,428.27	3.35
from ≥ 2 years	70	2,669,030.32	290,545.25	0.00	2,959,575.57	93.56	4,125,988.51	7,085,564.08	48.55
Subtotal	182	2,865,128.21	294,080.83	4,178.84	3,163,387.88	100.00	11,429,982.43	14,593,370.31	100.00
Total	182	2,865,128.21	294,080.83	4,178.84	3,163,387.88		11,429,982.43	14,593,370.31	