

BANKINTER 13 Fondo de Titulización de Activos



Brief report

Date: 05/31/2022
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	07/18/2022	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	"Pass-Through"	Aaa (sf) AAA	Aaa AAA	
Series A2 ES0313270011	11/27/2006 13,974	21,054.47 294,215,163.78 21.05%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	0.0000% 07/18/2022 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% 07/18/2022 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	0.0470% 07/18/2022 5.473048 Gross 4.433169 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 9,547,686.45 46.57%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	1.8170% 07/18/2022 211.562804 Gross 171.365871 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	3.4670% 07/18/2022 465.352614 Gross 376.935617 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		336,480,166.54	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	Average life	4.49	4.24	3.92	3.71	3.41	3.23	3.05	2.88		
	Final Maturity	Final Maturity	10/11/2026	07/15/2026	03/18/2026	12/31/2025	09/13/2025	07/08/2025	05/04/2025	03/03/2025		
			6.50	6.25	5.75	5.50	5.00	4.75	4.50	4.25		
			10/17/2028	07/17/2028	01/17/2028	10/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026		
			02/27/2028	10/27/2027	07/06/2027	03/24/2027	12/18/2026	09/20/2026	06/30/2026	04/15/2026		
			14.01	13.51	13.25	12.76	12.25	11.76	11.51	11.01		
			04/17/2036	10/17/2035	07/17/2035	01/17/2035	07/17/2034	01/17/2034	10/17/2033	04/17/2033		
Series B	Average life	Average life	6.50	6.25	5.75	5.50	5.00	4.75	4.50	4.25		
	Final Maturity	Final Maturity	10/17/2028	07/17/2028	01/17/2028	10/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026		
			6.50	6.25	5.75	5.50	5.00	4.75	4.50	4.25		
			10/17/2028	07/17/2028	01/17/2028	10/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026		
			14.76	14.22	13.74	13.30	12.89	12.48	12.07	11.66		
			01/17/2037	07/03/2036	01/08/2036	08/01/2035	03/05/2035	10/06/2034	05/10/2034	12/10/2033		
			15.51	15.01	14.51	14.01	13.51	13.01	12.76	12.25		
			10/17/2037	04/17/2037	01/17/2036	04/17/2036	10/17/2035	04/17/2035	01/17/2035	07/17/2034		
Series C	Average life	Average life	6.50	6.25	5.75	5.50	5.00	4.75	4.50	4.25		
	Final Maturity	Final Maturity	10/17/2028	07/17/2028	01/17/2028	10/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026		
			6.50	6.25	5.75	5.50	5.00	4.75	4.50	4.25		
			10/17/2028	07/17/2028	01/17/2028	10/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026		
			16.46	16.02	15.55	15.06	14.57	14.11	13.67	13.27		
			09/27/2038	04/20/2038	11/01/2037	05/05/2037	11/08/2036	05/25/2036	12/17/2035	07/20/2035		
			17.51	17.01	16.76	16.26	16.01	15.51	15.01	14.51		
			10/17/2039	04/17/2039	01/17/2039	07/17/2038	04/17/2038	01/17/2037	04/17/2037	10/17/2036		
Series D	Average life	Average life	6.50	6.25	5.75	5.50	5.00	4.75	4.50	4.25		
	Final Maturity	Final Maturity	10/16/2028	07/17/2028	01/16/2028	10/16/2027	04/16/2027	01/16/2027	10/16/2026	07/17/2026		
			6.50	6.25	5.75	5.50	5.00	4.75	4.50	4.25		
			10/17/2028	07/17/2028	01/17/2028	10/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026		
			18.98	18.68	18.37	18.05	17.72	17.37	17.01	16.64		
			04/06/2041	12/16/2040	08/25/2040	05/01/2040	01/01/2040	08/28/2039	04/18/2039	12/01/2038		
			24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01		
			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	Average life	6.07	5.84	5.38	5.14	4.67	4.44	4.21	3.97		
	Final Maturity	Final Maturity	05/13/2028	02/17/2028	08/31/2027	06/07/2027	12/18/2026	09/25/2026	07/02/2026	04/07/2026		
			6.50	6.25	5.75	5.50	5.00	4.75	4.50	4.25		
			10/17/2028	07/17/2028	01/17/2028	10/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026		
			22.38	22.38	22.38	22.38	22.38	22.38	22.38	22.38		
			08/28/2044	08/28/2044	08/28/2044	08/28/2044	08/28/2044	08/28/2044	08/28/2044	08/28/2044		
			24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01		
			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	87.44%	294,215,163.78	12.53%	94.42%	1,482,400,000.00
Series A1	0.00%	0.00	5.41%	85,000,000.00	5.65%
Series A2	87.44%	294,215,163.78	89.01%	1,397,400,000.00	
Series B	3.10%	10,431,733.76	9.33%	1.43%	22,400,000.00
Series C	3.34%	11,225,570.33	5.88%	1.54%	24,100,000.00
Series D	2.84%	9,547,688.45	2.94%	1.31%	20,500,000.00
Series E	3.29%	11,060,010.22	1.31%		20,600,000.00
Issue of Bonds		336,480,166.54			1,570,000,000.00
Reserve Fund	2.94%	9,572,352.46	1.33%		20,600,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	15,771,817.89	-0.630%	
Amortization Account		0.00	
Servicer ppal collect not yet credited		736,664.12	
Servicer ints collect not yet credited		3,191.27	
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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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	5.053	11,827	
Principal			
Principal outstanding	322,610,235.65	1,549,431,516.52	
Average loan	63,845.29	131,007.99	
Minimum	99.12	257.91	
Maximum	480,293.94	1,168,941.87	
Interest rate			
Weighted average (wac)	0.12%	3.62%	
Minimum	0.00%	2.50%	
Maximum	2.57%	5.80%	
Final maturity			
Weighted average (WARM) (months)	171	327	
Minimum	06/01/2022	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%	6.39	6.27	1.44	7.58
10.01 - 20%	13.49	15.08	5.42	15.23
20.01 - 30%	20.37	25.32	6.37	25.19
30.01 - 40%	22.90	35.10	7.38	35.24
40.01 - 50%	25.88	44.95	9.78	45.31
50.01 - 60%	10.29	54.77	12.29	55.29
60.01 - 70%	0.67	62.14	13.29	65.26
70.01 - 80%			21.51	76.09
80.01 - 90%			12.26	84.74
90.01 - 100%			10.28	94.83
Weighted average (WALTV)	33.32		61.53	
Minimum	0.05		0.17	
Maximum	68.84		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.45%	0.39%	0.42%	0.41%	0.36%
Annual Percentage Rate (CPR)	5.23%	4.56%	4.87%	4.81%	4.21%

Geographic distribution		
	Current	At constitution date
Andalucia	10.06%	9.99%
Aragon	1.97%	2.31%
Asturias	1.38%	1.45%
Balearic Islands	2.84%	2.46%
Basque Country	7.62%	8.20%
Canary Islands	4.79%	4.61%
Cantabria	2.34%	2.30%
Castilla-La Mancha	2.36%	2.18%
Castilla-Leon	3.09%	3.36%
Catalonia	20.02%	17.48%
Extremadura	0.59%	0.47%
Galicia	1.48%	1.66%
La Rioja	0.27%	0.32%
Madrid	31.54%	32.05%
Melilla		0.00%
Murcia	1.21%	1.40%
Navarra	0.29%	0.25%
Valencia	8.15%	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	71	20,901.83	103.64	4,178.84	25,184.31	0.80	4,730,263.53	4,755,447.84	35.05
from > 1 to = 2 months	10	8,944.62	140.25	0.00	9,084.87	0.29	589,326.63	598,411.50	4.41
from > 2 to = 3 months	7	8,743.11	39.90	0.00	8,783.01	0.25	459,379.23	468,162.24	3.45
from > 3 to = 6 months	8	11,393.35	241.37	0.00	11,634.72	0.37	418,176.17	429,810.89	3.17
from > 6 to < 12 months	6	30,408.75	515.07	0.00	30,923.82	0.98	358,676.70	389,600.52	2.87
from = 12 to < 18 months	2	1,779.27	3.38	0.00	1,782.65	0.06	13,590.98	15,373.63	0.11
from = 18 to < 24 months	5	38,795.75	1,355.64	0.00	40,151.39	1.28	141,300.13	181,451.52	1.34
from ≥ 2 years	66	2,762,525.28	258,437.49	0.00	3,020,962.77	95.95	3,706,793.24	6,727,756.01	49.59
Subtotal	175	2,883,491.96	260,836.74	4,178.84	3,148,507.54	100.00	10,417,506.61	13,566,014.15	100.00
Total	175	2,883,491.96	260,836.74	4,178.84	3,148,507.54		10,417,506.61	13,566,014.15	

Additional information