BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 08/31/2022
Currency: EUR

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

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	10/17/2022	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	20,167.12 281,815,334.88 20.17%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	0.1520% 10/17/2022 7.748656 Gross 6.276411 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	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	0.2720% 10/17/2022 32.019627 Gross 25.935898 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	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	0.4820% 10/17/2022 56.751494 Gross 45.968710 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	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	2.2520% 10/17/2022 265.125595 Gross 214.751732 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	3.9020% 10/17/2022 529.559136 Gross 428.942900 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		324,080,337.64	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	4.37	4.02	3.80	3.49	3.30	3.11	2.94	2.77
			Date	11/27/2026	07/25/2026	05/06/2026	01/11/2026	11/02/2025	08/27/2025	06/24/2025	04/23/2025
		Final Maturity	Years	6.25	5.75	5.50	5.00	4.75	4.50	4.25	4.00
			Date	10/17/2028	04/17/2028	01/17/2028	07/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	5.79	5.46	5.16	4.88	4.62	4.38	4.16	3.95
			Date	05/01/2028	01/01/2028	09/12/2027	06/02/2027	02/27/2027	12/02/2026	09/12/2026	06/30/2026
		Final Maturity	Years	13.76	13.26	13.01	12.51	12.01	11.76	11.26	10.76
			Date	04/17/2036	10/17/2035	07/17/2035	01/17/2035	07/17/2034	04/17/2034	10/17/2033	04/17/2033
Series B	With optional redemption *	Average life	Years	6.25	5.75	5.50	5.00	4.75	4.50	4.25	4.00
			Date	10/17/2028	04/17/2028	01/17/2028	07/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026
		Final Maturity	Years	6.25	5.75	5.50	5.00	4.75	4.50	4.25	4.00
			Date	10/17/2028	04/17/2028	01/17/2028	07/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	14.51	13.98	13.50	13.06	12.66	12.26	11.86	11.45
			Date	01/16/2037	07/05/2036	01/12/2036	08/07/2035	03/13/2035	10/16/2034	05/23/2034	12/26/2033
		Final Maturity	Years	15.26	14.76	14.26	13.76	13.26	13.01	12.51	12.01
			Date	10/17/2037	04/17/2037	10/17/2036	04/17/2036	10/17/2035	07/17/2035	01/17/2035	07/17/2034
Series C	With optional redemption *	Average life	Years	6.25	5.75	5.50	5.00	4.75	4.50	4.25	4.00
			Date	10/17/2028	04/17/2028	01/17/2028	07/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026
		Final Maturity	Years	6.25	5.75	5.50	5.00	4.75	4.50	4.25	4.00
			Date	10/17/2028	04/17/2028	01/17/2028	07/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	16.22	15.78	15.32	14.83	14.35	13.90	13.47	13.06
			Date	09/30/2038	04/25/2038	11/08/2037	05/14/2037	11/20/2036	06/07/2036	12/31/2035	08/07/2035
		Final Maturity	Years	17.26	16.76	16.51	16.01	15.76	15.26	14.76	14.26
			Date	10/17/2039	04/17/2039	01/17/2039	07/17/2038	04/17/2038	10/17/2037	04/17/2037	10/17/2036
Series D	With optional redemption *	Average life	Years	6.25	5.75	5.50	5.00	4.75	4.50	4.25	4.00
			Date	10/17/2028	04/17/2028	01/16/2028	07/17/2027	04/16/2027	01/16/2027	10/16/2026	07/16/2026
		Final Maturity	Years	6.25	5.75	5.50	5.00	4.75	4.50	4.25	4.00
			Date	10/17/2028	04/17/2028	01/17/2028	07/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	18.75	18.45	18.14	17.83	17.50	17.16	16.80	16.43
			Date	04/11/2041	12/23/2040	09/02/2040	05/11/2040	01/12/2040	09/09/2039	05/02/2039	12/19/2038
		Final Maturity	Years	23.76	23.76	23.76	23.76	23.76	23.76	23.76	23.76
			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	6.25	5.75	5.50	5.00	4.75	4.50	4.25	4.00
			Date	10/17/2028	04/17/2028	01/17/2028	07/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026
		Final Maturity	Years	6.25	5.75	5.50	5.00	4.75	4.50	4.25	4.00
			Date	10/17/2028	04/17/2028	01/17/2028	07/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	23.76	23.76	23.76	23.76	23.76	23.76	23.76	23.76
			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
		Final Maturity	Years	23.76	23.76	23.76	23.76	23.76	23.76	23.76	23.76
			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	86.96%	281,815,334.88	13.15%	94.42%	1,482,400,000.00	5.65%
Series A1	0.00%	0.00		5.41%	85,000,000.00	
Series A2	86.96%	281,815,334.88		89.01%	1,397,400,000.00	
Series B	3.22%	10,431,733.76	9.82%	1.43%	22,400,000.00	4.21%
Series C	3.46%	11,225,570.33	6.24%	1.54%	24,100,000.00	2.65%
Series D	2.95%	9,547,688.45	3.19%	1.31%	20,500,000.00	1.33%
Series E	3.41%	11,060,010.22		1.31%	20,600,000.00	
Issue of Bonds		324,080,337.64			1,570,000,000.00	
Reserve Fund	3.19%	9,972,511.70		1.33%	20,600,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		16,512,485.00	-0.630%
Amortization Account		0.00	
Servicer ppal collect not yet credited		208,586.88	
Servicer ints collect not yet credited		3,722.35	
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	4,952	11,827
Principal		
Principal outstanding	310,320,362.45	1,549,431,516.52
Average loan	62,665.66	131,007.99
Minimum	13.93	257.91
Maximum	471,730.61	1,168,941.87
Interest rate		
Weighted average (wac)	0.29%	3.62%
Minimum	0.00%	2.50%
Maximum	2.79%	5.80%
Final maturity		
Weighted average (WARM) (months)	169	327
Minimum	09/03/2022	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%	6.56	6.23	1.44	7.58
10.01 - 20%	13.82	15.04	5.42	15.23
20.01 - 30%	21.09	25.33	6.37	25.19
30.01 - 40%	23.82	35.28	7.38	35.24
40.01 - 50%	24.66	44.92	9.78	45.31
50.01 - 60%	9.69	54.69	12.29	55.29
60.01 - 70%	0.36	63.09	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)		32.84		61.53
Minimum		0.00		0.17
Maximum		68.17		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.47%	0.55%	0.47%	0.43%	0.36%
Annual Percentage Rate (CPR)	5.44%	6.38%	5.47%	5.09%	4.25%

Geographic distribution

	Current	At constitution date
Andalucia	9.97%	9.39%
Aragon	1.92%	2.31%
Asturias	1.35%	1.45%
Balearic Islands	2.79%	2.46%
Basque Country	7.61%	8.20%
Canary Islands	4.81%	4.61%
Cantabria	2.36%	2.30%
Castilla-La Mancha	2.40%	2.18%
Castilla-Leon	3.08%	3.36%
Catalonia	20.17%	17.48%
Extremadura	0.60%	0.47%
Galicia	1.49%	1.66%
La Rioja	0.28%	0.32%
Madrid	31.54%	32.05%
Melilla		0.00%
Murcia	1.23%	1.40%
Navarra	0.28%	0.25%
Valencia	8.14%	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	61	16,272.61	436.52	4,178.84	20,887.97	0.76	3,686,936.09	3,707,824.06	30.27	21.13
from > 1 to = 2 months	13	10,989.88	187.33	0.00	11,177.21	0.41	975,462.49	986,639.70	8.06	29.07
from > 2 to = 3 months	5	8,851.89	69.03	0.00	8,920.92	0.32	439,068.72	447,989.64	3.66	24.29
from > 3 to = 6 months	6	10,988.24	306.56	0.00	11,294.80	0.41	303,623.24	314,918.04	2.57	15.53
from > 6 to < 12 months	5	19,587.82	699.71	0.00	20,287.53	0.74	370,560.55	390,848.08	3.19	34.15
from = 12 to < 18 months	2	3,049.97	11.64	0.00	3,061.61	0.11	7,571.98	10,633.59	0.09	3.49
from = 18 to < 24 months	1	2,075.53	3.71	0.00	2,079.24	0.08	13,024.85	15,104.09	0.12	5.25
from ≥ 2 years	66	2,415,835.63	263,258.46	0.00	2,679,094.09	97.18	3,694,643.70	6,373,737.79	52.04	37.61
Subtotal	159	2,487,651.57	264,972.96	4,178.84	2,756,803.37	100.00	9,490,891.62	12,247,694.99	100.00	28.15
Total	159	2,487,651.57	264,972.96	4,178.84	2,756,803.37		9,490,891.62	12,247,694.99		

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