

BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 10/31/2022
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 N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating Moody's / S&P	
		Current	Original			Final maturity (legal)	Next	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	01/17/2023	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	19,700.90 275,300,376.60 19.70%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	1.5280% 01/17/2023 76.929826 Gross 62.313159 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	38,894.56 8,712,381.44 38.89%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	1.6480% 01/17/2023 163.806600 Gross 132.683346 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	38,901.99 9,375,379.59 38.90%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	1.8580% 01/17/2023 184.715293 Gross 149.619387 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	38,897.78 7,974,044.90 38.90%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	3.6280% 01/17/2023 360.642928 Gross 292.120772 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	5.2780% 01/17/2023 724.174154 Gross 586.581065 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		312,422,192.75	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	4.42	4.06	3.84	3.51	3.31	3.12	2.94	2.76
		Final Maturity	Years	03/18/2027	11/07/2026	08/19/2026	04/19/2026	02/06/2026	11/29/2025	09/23/2025	07/20/2025
	Without optional redemption *	Average life	Years	6.01	5.50	5.25	4.75	4.50	4.25	4.00	3.75
			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
		Average life	Years	6.42	6.09	5.76	5.48	5.21	4.95	4.73	4.51
		Final Maturity	Years	03/17/2029	11/17/2028	07/21/2028	04/07/2028	12/31/2027	10/01/2027	07/07/2027	04/18/2027
Series B	With optional redemption *	Average life	Years	16.26	15.76	15.26	15.01	14.51	14.01	13.51	13.01
		Final Maturity	Years	01/17/2039	07/17/2038	01/17/2038	10/17/2037	04/17/2037	10/17/2036	04/17/2036	10/17/2035
	Without optional redemption *	Average life	Years	4.42	4.06	3.84	3.51	3.31	3.12	2.94	2.76
		Final Maturity	Years	03/18/2027	11/07/2026	08/19/2026	04/19/2026	02/06/2026	11/29/2025	09/23/2025	07/20/2025
			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
		Average life	Years	10.00	9.62	9.42	9.08	8.75	8.44	8.15	7.89
Series C	With optional redemption *	Average life	Years	10/14/2032	05/28/2032	03/16/2032	11/12/2031	07/15/2031	03/24/2031	12/07/2030	09/03/2030
		Final Maturity	Years	17.01	16.76	16.26	16.01	15.51	15.26	14.76	14.26
	Without optional redemption *	Average life	Years	10/17/2039	07/17/2039	01/17/2039	10/17/2038	04/17/2038	01/17/2038	07/17/2037	01/17/2037
			Date	03/18/2027	11/07/2026	08/19/2026	04/19/2026	02/06/2026	11/29/2025	09/23/2025	07/20/2025
		Average life	Years	6.01	5.50	5.25	4.75	4.50	4.25	4.00	3.75
		Final Maturity	Years	10/17/2028	04/17/2028	01/17/2028	07/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026
Series D	With optional redemption *	Average life	Years	10.48	10.13	10.01	9.71	9.44	9.17	8.93	8.70
		Final Maturity	Years	04/06/2033	12/01/2032	10/18/2032	07/01/2032	03/22/2032	12/17/2031	09/19/2031	06/26/2031
	Without optional redemption *	Average life	Years	18.01	17.76	17.51	17.51	17.26	16.76	16.51	16.26
			Date	10/17/2040	07/17/2040	04/17/2040	04/17/2040	01/17/2040	07/17/2039	04/17/2039	01/17/2039
		Average life	Years	4.42	4.06	3.84	3.51	3.31	3.12	2.94	2.76
		Final Maturity	Years	03/18/2027	11/07/2026	08/19/2026	04/19/2026	02/06/2026	11/29/2025	09/23/2025	07/20/2025
Series E	With optional redemption *	Average life	Years	6.01	5.50	5.25	4.75	4.50	4.25	4.00	3.75
		Final Maturity	Years	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	11.69	11.28	11.16	10.88	10.59	10.37	10.18	10.02
		Final Maturity	Years	06/21/2034	01/23/2034	12/12/2033	08/22/2033	05/18/2033	02/26/2033	12/18/2032	10/22/2032
		Average life	Years	23.52	23.52	23.52	23.52	23.52	23.52	23.52	23.52
		Final Maturity	Years	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			At issue date		
	% CE			% CE		
Class A	88.12%	275,300,376.60	12.07%	94.42%	1,482,400,000.00	5.65%
Series A1	0.00%	0.00		5.41%	85,000,000.00	
Series A2	88.12%	275,300,376.60	89.01%	1,397,400,000.00		
Series B	2.79%	8,712,381.44	9.17%	1.43%	22,400,000.00	4.21%
Series C	3.00%	9,375,379.59	6.06%	1.54%	24,100,000.00	2.65%
Series D	2.55%	7,974,044.90	3.42%	1.31%	20,500,000.00	1.33%
Series E	3.54%	11,060,010.22	1.31%		20,600,000.00	
Issue of Bonds		312,422,192.75			1,570,000,000.00	
Reserve Fund	3.42%	10,300,000.00		1.33%	20,600,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	13,656,683.61	0.156%	
Amortization Account	0.00		
Servicer ppal collect not yet credited	734,987.47		
Servicer ints collect not yet credited	11,449.47		
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

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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	4,870		11,827
Principal			
Principal outstanding	300,885,474.01		1,549,431,516.52
Average loan	61,783.46		131,007.99
Minimum	0.61		257.91
Maximum	466,020.41		1,168,941.87
Interest rate			
Weighted average (wac)	0.51%		3.62%
Minimum	0.00%		2.50%
Maximum	3.73%		5.80%
Final maturity			
Weighted average (WARM) (months)	168		327
Minimum	11/04/2022		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%	6.71	6.23	1.44 7.58
10.01 - 20%	13.97	14.99	5.42 15.23
20.01 - 30%	21.60	25.21	6.37 25.19
30.01 - 40%	24.02	35.24	7.38 35.24
40.01 - 50%	24.02	44.80	9.78 45.31
50.01 - 60%	9.34	54.47	12.29 55.29
60.01 - 70%	0.33	63.01	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)	32.48		61.53
Minimum	0.00		0.17
Maximum	67.71		100.00

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.71%	0.61%	0.58%	0.49%	0.36%
Annual Percentage Rate (CPR)	8.22%	7.06%	6.69%	5.73%	4.29%

Geographic distribution		
	Current	At constitution date
Andalucia	9.90%	9.39%
Aragon	1.87%	2.31%
Asturias	1.36%	1.45%
Balearic Islands	2.79%	2.46%
Basque Country	7.59%	8.20%
Canary Islands	4.82%	4.61%
Cantabria	2.25%	2.30%
Castilla-La Mancha	2.43%	2.18%
Castilla-Leon	3.04%	3.36%
Catalonia	20.24%	17.48%
Extremadura	0.60%	0.47%
Galicia	1.50%	1.66%
La Rioja	0.28%	0.32%
Madrid	31.59%	32.05%
Melilla		0.00%
Murcia	1.25%	1.40%
Navarra	0.29%	0.25%
Valencia	8.19%	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	69	21,786.13	169.03	4,178.84	26,134.00	0.93	4,143,173.25	4,169,307.25	33.05	20.53
from > 1 to = 2 months	15	9,537.10	143.77	0.00	9,680.87	0.35	822,164.20	831,845.07	6.59	24.79
from > 2 to = 3 months	5	11,801.37	639.81	0.00	12,441.18	0.44	620,108.36	632,549.54	5.01	26.75
from > 3 to = 6 months	6	9,501.34	552.88	0.00	10,054.22	0.36	206,010.28	216,064.50	1.71	11.51
from > 6 to < 12 months	5	17,302.95	375.74	0.00	17,678.69	0.63	358,941.92	376,620.61	2.99	31.45
from = 12 to < 18 months	2	7,561.95	363.77	0.00	7,925.72	0.28	36,426.72	44,352.44	0.35	17.04
from = 18 to < 24 months	1	269.87	0.00	0.00	269.87	0.01	0.00	269.87	0.00	0.20
from ≥ 2 years	65	2,453,358.36	263,234.98	0.00	2,716,593.34	96.99	3,626,554.99	6,343,148.33	50.29	38.12
Subtotal	168	2,531,119.07	265,479.98	4,178.84	2,800,777.89	100.00	9,813,379.72	12,614,157.61	100.00	27.34
Total	168	2,531,119.07	265,479.98	4,178.84	2,800,777.89		9,813,379.72	12,614,157.61		