

BANKINTER 13 Fondo de Titulización de Activos



Brief report

Date: 11/30/2022
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		
		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	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

Series	Option	Average life	Years	% Monthly CPR (SMM)									
				0,08	0,17	0,25	0,34	0,43	0,51	0,60	0,69		
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	6.42	6.09	5.76	5.48	5.21	4.95	4.73	4.51		
		Final Maturity	Years	03/17/2028	04/17/2028	01/17/2028	07/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026		
	Series B	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	10.00	9.62	9.42	9.08	8.75	8.44	8.15	7.89		
		Final Maturity	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		
Series C		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	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		
	Series D	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	11.69	11.28	11.16	10.86	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		
Series E		With optional redemption *	Average life	Years	5.61	5.14	4.91	4.44	4.21	3.98	3.75	3.51	
			Final Maturity	Years	05/25/2028	12/07/2027	09/13/2027	03/26/2027	12/31/2026	10/08/2026	07/14/2026	04/20/2026	
	Without optional redemption *	Average life	Years	21.92	21.92	21.92	21.92	21.92	21.92	21.92	21.92		
		Final Maturity	Years	09/10/2044	09/10/2044	09/10/2044	09/10/2044	09/10/2044	09/10/2044	09/10/2044	09/10/2044		

* 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	88.12%	275,300,376.60	12.07%	94.42%	1,482,400,000.00
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%		9.17%	1.43%	22,400,000.00
Series C	3.00%	9,375,379.59	6.06%	1.54%	24,100,000.00
Series D	2.55%	7,974,044.90	3.42%	1.31%	20,500,000.00
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	20,119,216.57	0.904%	
Amortization Account		0.00	
Servicer ppal collect not yet credited		499,366.48	
Servicer ints collect not yet credited		13,075.48	
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

Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid www.edt-sg.com info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid www.cnmv.com +34 91 585 15 00

BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 11/30/2022
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

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	4,813	11,827	
Principal			
Principal outstanding	294,914,043.27	1,549,431,516.52	
Average loan	61,274.47	131,007.99	
Minimum	0.60	257.91	
Maximum	463,164.92	1,168,941.87	
Interest rate			
Weighted average (wac)	0.94%	3.62%	
Minimum	0.00%	2.50%	
Maximum	4.38%	5.80%	
Final maturity			
Weighted average (WARM) (months)	167	327	
Minimum	12/01/2022	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%	6.80	6.24	1.44	7.58
10.01 - 20%	14.05	14.99	5.42	15.23
20.01 - 30%	21.90	25.20	6.37	25.19
30.01 - 40%	24.07	35.21	7.38	35.24
40.01 - 50%	23.78	44.74	9.78	45.31
50.01 - 60%	9.14	54.39	12.29	55.29
60.01 - 70%	0.26	63.67	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)	32.30		61.53	
Minimum	0.00		0.17	
Maximum	67.49		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.18%	0.85%	0.70%	0.56%	0.37%
Annual Percentage Rate (CPR)	13.28%	9.70%	8.06%	6.48%	4.33%

Geographic distribution		
	Current	At constitution date
Andalucia	9.92%	9.39%
Aragon	1.86%	2.31%
Asturias	1.37%	1.45%
Balearic Islands	2.75%	2.46%
Basque Country	7.54%	8.20%
Canary Islands	4.83%	4.61%
Cantabria	2.24%	2.30%
Castilla-La Mancha	2.45%	2.18%
Castilla-Leon	3.06%	3.36%
Catalonia	20.35%	17.48%
Extremadura	0.60%	0.47%
Galicia	1.49%	1.66%
La Rioja	0.26%	0.32%
Madrid	31.55%	32.05%
Melilla		0.00%
Murcia	1.24%	1.40%
Navarra	0.29%	0.25%
Valencia	8.18%	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	67	21,094.19	709.30	4,178.84	25,982.33	0.98	3,388,073.00	3,414,055.33	30.15	20.28
from > 1 to = 2 months	14	10,516.90	351.49	0.00	10,868.39	0.41	900,697.28	911,565.67	8.05	24.31
from > 2 to = 3 months	6	10,246.95	138.61	0.00	10,385.56	0.39	510,731.49	521,117.05	4.60	25.02
from > 3 to = 6 months	4	7,455.47	258.68	0.00	7,714.15	0.29	127,338.05	135,052.20	1.19	17.78
from > 6 to < 12 months	5	17,346.18	670.20	0.00	18,016.38	0.68	372,476.58	390,492.96	3.45	18.95
from = 12 to < 18 months	2	8,097.17	397.57	0.00	8,494.74	0.32	35,891.50	44,386.24	0.39	17.05
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	63	2,314,379.43	251,494.50	0.00	2,565,873.93	96.91	3,342,539.42	5,908,413.35	52.17	37.32
Subtotal	162	2,389,406.16	254,020.35	4,178.84	2,647,605.35	100.00	8,677,747.32	11,325,352.67	100.00	27.15
Total	162	2,389,406.16	254,020.35	4,178.84	2,647,605.35		8,677,747.32	11,325,352.67		