

# BANKINTER 13 Fondo de Titulización de Activos



## Brief report

Date: 12/31/2022  
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	01/17/2023	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	"Pass-Through"	Aaa (sf) AAA	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	With optional redemption *	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	Final Maturity	Years	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	Date	4.42	4.06	3.84	3.51	3.31	3.12	2.94	2.76		
	Final Maturity	Years	Date	6.01	5.50	5.25	4.75	4.50	4.25	4.00	3.75		
	Average life	Years	Date	6.42	6.09	5.76	5.48	5.21	4.95	4.73	4.51		
Series B	Final Maturity	Years	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	Date	4.42	4.06	3.84	3.51	3.31	3.12	2.94	2.76		
	Final Maturity	Years	Date	6.01	5.50	5.25	4.75	4.50	4.25	4.00	3.75		
	Average life	Years	Date	10.00	9.62	9.42	9.08	8.75	8.44	8.15	7.89		
Series C	Final Maturity	Years	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	Date	4.42	4.06	3.84	3.51	3.31	3.12	2.94	2.76		
	Final Maturity	Years	Date	6.01	5.50	5.25	4.75	4.50	4.25	4.00	3.75		
	Average life	Years	Date	10.48	10.13	10.01	9.71	9.44	9.17	8.93	8.70		
Series D	Final Maturity	Years	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	Date	4.42	4.06	3.84	3.51	3.31	3.12	2.94	2.76		
	Final Maturity	Years	Date	6.01	5.50	5.25	4.75	4.50	4.25	4.00	3.75		
	Average life	Years	Date	17.01	16.76	16.26	16.01	15.51	15.26	14.76	14.26		
Series E	Final Maturity	Years	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	Date	5.61	5.14	4.91	4.44	4.21	3.98	3.75	3.51		
	Final Maturity	Years	Date	6.01	5.50	5.25	4.75	4.50	4.25	4.00	3.75		
	Average life	Years	Date	21.92	21.92	21.92	21.92	21.92	21.92	21.92	21.92		

\* 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	88.12%	275,300,376.60	12.07%	94.42%	1,482,400,000.00
Series A1	0.00%	0.00	0.00%	5.41%	85,000,000.00
Series A2	88.12%	275,300,376.60	12.07%	89.01%	1,397,400,000.00
Series B	2.79%	8,712,381.44	0.35%	1.43%	22,400,000.00
Series C	3.00%	9,375,379.59	0.37%	1.54%	24,100,000.00
Series D	2.55%	7,974,044.90	0.32%	1.31%	20,500,000.00
Series E	3.54%	11,060,010.22	0.44%	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	26,915,322.37	0.9000%	
Amortization Account		0.00	
Servicer ppal collect not yet credited		672,475.92	
Servicer ints collect not yet credited		22,992.59	
Liabilities	Available	Balance	Interest
Start-up Loan L/T			0.00
Start-up Loan S/T			0.00

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### Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	4,754	11,827	
Principal			
Principal outstanding	288,185,887.20	1,549,431,516.52	
Average loan	60,619.66	131,007.99	
Minimum	0.14	257.91	
Maximum	460,309.17	1,168,941.87	
Interest rate			
Weighted average (wac)	1.38%	3.62%	
Minimum	0.00%	2.50%	
Maximum	4.38%	5.80%	
Final maturity			
Weighted average (WARM) (months)	166	327	
Minimum	01/01/2023	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%	7.07	6.28	1.44	7.58
10.01 - 20%	14.07	15.04	5.42	15.23
20.01 - 30%	22.22	25.19	6.37	25.19
30.01 - 40%	24.31	35.23	7.38	35.24
40.01 - 50%	23.32	44.74	9.78	45.31
50.01 - 60%	8.78	54.37	12.29	55.29
60.01 - 70%	0.21	64.31	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)	32.07		61.53	
Minimum	0.00		0.17	
Maximum	67.33		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.41%	1.10%	0.81%	0.62%	0.37%
Annual Percentage Rate (CPR)	15.63%	12.43%	9.35%	7.16%	4.40%

Geographic distribution		
	Current	At constitution date
Andalucia	9.85%	9.99%
Aragon	1.88%	2.31%
Asturias	1.35%	1.45%
Balearic Islands	2.75%	2.46%
Basque Country	7.48%	8.20%
Canary Islands	4.85%	4.61%
Cantabria	2.26%	2.30%
Castilla-La Mancha	2.47%	2.18%
Castilla-Leon	3.03%	3.36%
Catalonia	20.30%	17.48%
Extremadura	0.61%	0.47%
Galicia	1.49%	1.66%
La Rioja	0.27%	0.32%
Madrid	31.64%	32.05%
Melilla		0.00%
Murcia	1.26%	1.40%
Navarra	0.30%	0.25%
Valencia	8.22%	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	70	23,194.82	1,802.38	4,178.84	29,176.04	1.10	4,173,600.76	4,202,776.80	36.48	20.63
from > 1 to = 2 months	10	8,113.57	813.76	0.00	8,927.33	0.34	501,082.71	510,010.04	4.43	19.74
from > 2 to = 3 months	6	7,342.44	565.82	0.00	7,908.26	0.30	384,614.25	392,522.51	3.41	20.47
from > 3 to = 6 months	6	8,970.76	408.50	0.00	9,379.26	0.36	148,095.01	157,475.27	1.37	13.92
from > 6 to < 12 months	4	15,992.08	757.49	0.00	16,749.57	0.63	319,335.57	336,085.14	2.92	17.48
from = 12 to < 18 months	2	8,632.81	430.95	0.00	9,063.76	0.34	35,355.86	44,419.62	0.39	17.06
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	62	2,306,790.74	252,653.37	0.00	2,559,444.11	96.91	3,317,085.84	5,876,529.95	51.01	38.09
Subtotal	161	2,379,307.09	257,432.27	4,178.84	2,640,918.20	100.00	8,879,171.00	11,520,089.20	100.00	26.33
Total	161	2,379,307.09	257,432.27	4,178.84	2,640,918.20		8,879,171.00	11,520,089.20		