BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 10/31/2023
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) 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	01/17/2024	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	15,709.78 219,528,465.72 15.71%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	4.1350% 01/17/2024 166.008736 Gross 134.467076 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	31,015.08 6,947,377.92 31.02%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	4.2550% 01/17/2024 337.254534 Gross 273.176173 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	Aa2 (sf) AAA (sf)	Aa3 A
Series C ES0313270037	11/27/2006 241	31,021.00 7,476,061.00 31.02%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	4.4650% 01/17/2024 353.966844 Gross 286.713144 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	A2 (sf) AA+ (sf)	A3 BBB
Series D ES0313270045	11/27/2006 205	31,017.65 6,358,618.25 31.02%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	6.2350% 01/17/2024 494.231789 Gross 400.327749 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	Baa3 (sf) A (sf)	Ba1 BB-
Series E ES0313270052	11/27/2006 206	50,240.91 10,349,627.46 50.24%	100,000.00 20,600,000.00	Floating 3-M Euribor+3.900% 17.Jan/Apr/Jul/Oct	7.8850% 01/17/2024 1,012.382248 Gross 820.029621 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		250,660,150.35	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	3.65	3.42	3.04	2.84	2.64	2.44	2.40	2.22
			Date	06/08/2027	03/18/2027	10/31/2026	08/16/2026	06/05/2026	03/25/2026	03/12/2026	01/02/2026
		Final Maturity	Years	4.50	4.25	3.75	3.50	3.25	3.00	3.00	2.75
			Date	04/17/2028	01/17/2028	07/17/2027	04/17/2027	01/17/2027	10/17/2026	10/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	6.47	6.13	5.81	5.51	5.23	4.96	4.72	4.48
			Date	04/03/2030	11/29/2029	08/04/2029	04/17/2029	01/05/2029	10/01/2028	07/03/2028	04/09/2028
		Final Maturity	Years	15.51	15.01	14.76	14.26	13.76	13.26	12.76	12.26
			Date	04/17/2039	10/17/2038	07/17/2038	01/17/2038	07/17/2037	01/17/2037	07/17/2036	01/17/2036
Series B	With optional redemption *	Average life	Years	3.65	3.42	3.04	2.84	2.64	2.44	2.40	2.22
			Date	06/08/2027	03/18/2027	10/31/2026	08/16/2026	06/05/2026	03/25/2026	03/12/2026	01/02/2026
		Final Maturity	Years	4.50	4.25	3.75	3.50	3.25	3.00	3.00	2.75
			Date	04/17/2028	01/17/2028	07/17/2027	04/17/2027	01/17/2027	10/17/2026	10/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	11.13	10.80	10.47	10.16	9.87	9.59	9.32	9.07
			Date	12/01/2034	07/31/2034	04/01/2034	12/11/2033	08/27/2033	05/17/2033	02/07/2033	11/10/2032
		Final Maturity	Years	16.26	16.01	15.76	15.26	15.01	14.51	14.01	13.76
			Date	01/17/2040	10/17/2039	07/17/2039	01/17/2039	10/17/2038	04/17/2038	10/17/2037	07/17/2037
Series C	With optional redemption *	Average life	Years	3.65	3.42	3.04	2.84	2.64	2.44	2.40	2.22
			Date	06/08/2027	03/18/2027	10/31/2026	08/16/2026	06/05/2026	03/25/2026	03/12/2026	01/02/2026
		Final Maturity	Years	4.50	4.25	3.75	3.50	3.25	3.00	3.00	2.75
			Date	04/17/2028	01/17/2028	07/17/2027	04/17/2027	01/17/2027	10/17/2026	10/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	11.69	11.40	11.14	10.90	10.68	10.47	10.29	10.12
			Date	06/21/2035	03/09/2035	12/04/2034	09/07/2034	06/18/2034	04/05/2034	01/27/2034	11/26/2033
		Final Maturity	Years	17.27	17.01	16.76	16.51	16.51	16.26	15.76	15.51
			Date	01/17/2041	10/17/2040	07/17/2040	04/17/2040	04/17/2040	01/17/2040	07/17/2039	04/17/2039
Series D	With optional redemption *	Average life	Years	3.65	3.42	3.04	2.84	2.64	2.44	2.40	2.22
			Date	06/08/2027	03/18/2027	10/31/2026	08/16/2026	06/05/2026	03/25/2026	03/12/2026	01/02/2026
		Final Maturity	Years	4.50	4.25	3.75	3.50	3.25	3.00	3.00	2.75
			Date	04/17/2028	01/17/2028	07/17/2027	04/17/2027	01/17/2027	10/17/2026	10/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	13.30	12.91	12.59	12.33	12.12	11.96	11.84	11.77
			Date	01/31/2037	09/11/2036	05/16/2036	02/10/2036	11/25/2035	09/28/2035	08/16/2035	07/22/2035
		Final Maturity	Years	22.52	22.52	22.52	22.52	22.52	22.52	22.52	22.52
			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	4.48	4.24	3.73	3.49	3.24	2.99	2.99	2.74
			Date	04/09/2028	01/09/2028	07/10/2027	04/11/2027	01/11/2027	10/12/2026	10/12/2026	07/12/2026
		Final Maturity	Years	4.50	4.25	3.75	3.50	3.25	3.00	3.00	2.75
			Date	04/17/2028	01/17/2028	07/17/2027	04/17/2027	01/17/2027	10/17/2026	10/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	22.41	22.41	22.41	22.41	22.41	22.41	22.41	22.41
			Date	03/09/2046	03/09/2046	03/09/2046	03/09/2046	03/09/2046	03/09/2046	03/09/2046	03/09/2046
		Final Maturity	Years	22.52	22.52	22.52	22.52	22.52	22.52	22.52	22.52
			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			At issue date			
			% CE			% CE	
Class A	87.58%	219,528,465.72	12.93%	94.42%	1,482,400,000.00	5.65%
Series A1	0.00%	0.00		5.41%	85,000,000.00	
Series A2	87.58%	219,528,465.72		89.01%	1,397,400,000.00	
Series B	2.77%	6,947,377.92	10.04%	1.43%	22,400,000.00	4.21%
Series C	2.98%	7,476,061.00	6.93%	1.54%	24,100,000.00	2.65%
Series D	2.54%	6,358,618.25	4.29%	1.31%	20,500,000.00	1.33%
Series E	4.13%	10,349,627.46		1.31%	20,600,000.00	
Issue of Bonds		250,660,150.35			1,570,000,000.00	
Reserve Fund	4.29%	10,300,000.00		1.33%	20,600,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		14,086,606.92	3.401%
Amortization Account		0.00	
Servicer ppal collect not yet credited		573,349.44	
Servicer ints collect not yet credited		75,167.78	
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

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Collateral: Residential mortgage loans (PTCs)

General

	Current	At constitution date
Count	4,248	11,827
Principal		
Principal outstanding	239,177,535.76	1,549,431,516.52
Average loan	56,303.56	131,007.99
Minimum	0.04	257.91
Maximum	435,581.82	1,168,941.87
Interest rate		
Weighted average (wac)	3.91%	3.62%
Minimum	2.98%	2.50%
Maximum	6.39%	5.80%
Final maturity		
Weighted average (WARM) (months)	159	327
Minimum	11/01/2023	01/16/2007
Maximum	06/07/2046	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%	8.44	6.42	1.44	7.58
10.01 - 20%	14.90	15.45	5.42	15.23
20.01 - 30%	23.14	25.09	6.37	25.19
30.01 - 40%	25.58	35.08	7.38	35.24
40.01 - 50%	21.33	44.24	9.78	45.31
50.01 - 60%	6.44	53.40	12.29	55.29
60.01 - 70%	0.16	64.73	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)		30.61		61.53
Minimum		0.00		0.17
Maximum		65.78		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.06%	0.93%	0.97%	1.10%	0.41%
Annual Percentage Rate (CPR)	12.04%	10.65%	11.01%	12.43%	4.78%

Geographic distribution

	Current	At constitution date
Andalucia	9.56%	9.39%
Aragon	1.89%	2.31%
Asturias	1.40%	1.45%
Balearic Islands	2.85%	2.46%
Basque Country	7.26%	8.20%
Canary Islands	5.09%	4.61%
Cantabria	2.34%	2.30%
Castilla-La Mancha	2.56%	2.18%
Castilla-Leon	3.01%	3.36%
Catalonia	20.51%	17.48%
Extremadura	0.60%	0.47%
Galicia	1.49%	1.66%
La Rioja	0.27%	0.32%
Madrid	31.13%	32.05%
Melilla		0.00%
Murcia	1.36%	1.40%
Navarra	0.34%	0.25%
Valencia	8.34%	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	82	24,107.57	6,788.20	4,178.84	35,074.61	1.39	4,954,796.78	4,989,871.39	40.98	20.97
from > 1 to = 2 months	10	6,619.76	2,862.73	0.00	9,482.49	0.37	692,422.34	701,904.83	5.76	23.48
from > 2 to = 3 months	8	13,480.42	4,650.89	0.00	18,131.31	0.72	618,853.16	636,984.47	5.23	22.55
from > 3 to = 6 months	9	10,999.40	5,478.08	0.00	16,477.48	0.65	421,377.14	437,854.62	3.60	21.96
from > 6 to < 12 months	6	9,044.15	2,297.67	0.00	11,341.82	0.45	89,599.57	100,941.39	0.83	8.16
from = 12 to < 18 months	4	28,451.14	7,142.04	0.00	35,593.18	1.41	291,775.34	327,368.52	2.69	15.82
from ≥ 2 years	53	2,124,135.66	281,849.52	0.00	2,405,985.18	95.02	2,574,983.90	4,980,969.08	40.91	41.05
Subtotal	172	2,216,838.10	311,069.13	4,178.84	2,532,086.07	100.00	9,643,808.23	12,175,894.30	100.00	25.88
Total	172	2,216,838.10	311,069.13	4,178.84	2,532,086.07		9,643,808.23	12,175,894.30		

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