

BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 11/30/2023
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 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	01/17/2024	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	"Pass-Through"	Aaa (sf) AAA	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" Secutorial / 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" Secutorial / Pro rata under certain circumstances	Aa2 (sf) AAA (sf)	Aa3 A AAA	
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" Secutorial / Pro rata under certain circumstances	A2 (sf) AA+ (sf)	A3 BBB 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" Secutorial / Pro rata under certain circumstances	Baa3 (sf) A (sf)	Ba1 BB- 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													
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	With optional redemption *	Average life	Years	3.65	3.42	3.04	2.84	2.64	2.44	2.40	2.22		
		Final Maturity	Years	06/08/2027	03/18/2027	10/31/2026	08/16/2026	06/05/2026	03/25/2026	03/12/2026	01/02/2026		
	Without optional redemption *	Average life	Years	4.47	6.13	5.81	5.51	5.23	4.95	4.72	4.48		
		Final Maturity	Years	04/17/2028	01/17/2028	07/17/2027	04/17/2027	01/17/2027	10/17/2026	10/17/2026	07/17/2026		
Series B	With optional redemption *	Average life	Years	3.65	3.42	3.04	2.84	2.64	2.44	2.40	2.22		
		Final Maturity	Years	06/08/2027	03/18/2027	10/31/2026	08/16/2026	06/05/2026	03/25/2026	03/12/2026	01/02/2026		
	Without optional redemption *	Average life	Years	11.13	10.80	10.47	10.16	9.87	9.59	9.32	9.07		
		Final Maturity	Years	12/01/2033	07/31/2034	04/01/2034	12/11/2033	08/27/2033	05/17/2033	02/07/2033	11/10/2032		
Series C	With optional redemption *	Average life	Years	3.65	3.42	3.04	2.84	2.64	2.44	2.40	2.22		
		Final Maturity	Years	06/08/2027	03/18/2027	10/31/2026	08/16/2026	06/05/2026	03/25/2026	03/12/2026	01/02/2026		
	Without optional redemption *	Average life	Years	11.69	11.40	11.14	10.90	10.68	10.47	10.29	10.12		
		Final Maturity	Years	06/21/2035	03/09/2035	12/04/2034	09/07/2034	06/18/2034	04/05/2034	01/27/2034	11/26/2033		
Series D	With optional redemption *	Average life	Years	3.65	3.42	3.04	2.84	2.64	2.44	2.40	2.22		
		Final Maturity	Years	06/08/2027	03/18/2027	10/31/2026	08/16/2026	06/05/2026	03/25/2026	03/12/2026	01/02/2026		
	Without optional redemption *	Average life	Years	13.30	12.91	12.59	12.33	12.12	11.96	11.84	11.77		
		Final Maturity	Years	01/31/2037	09/11/2036	05/16/2036	02/10/2036	11/25/2035	09/28/2035	08/16/2035	07/22/2035		
Series E	With optional redemption *	Average life	Years	4.48	4.24	3.73	3.49	3.24	2.99	2.99	2.74		
		Final Maturity	Years	04/09/2028	01/09/2028	07/10/2027	04/11/2027	01/11/2027	10/12/2026	10/12/2026	07/12/2026		
	Without optional redemption *	Average life	Years	22.41	22.41	22.41	22.41	22.41	22.41	22.41	22.41		
		Final Maturity	Years	03/09/2046	03/09/2046	03/09/2046	03/09/2046	03/09/2046	03/09/2046	03/09/2046	03/09/2046		

* 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	% CE	% CE
Class A	87.58%	219,528,465.72	12.93%	94.42%	1,482,400,000.00
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
Series C	2.98%	7,476,061.00	6.93%	1.54%	24,100,000.00
Series D	2.54%	6,358,618.25	4.29%	1.31%	20,500,000.00
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 financial operations (current)			
Assets	Balance	Interest	
Treasury Account	18,863,253.67	3.404%	
Amortization Account		0.00	
Servicer ppal collect not yet credited		236,244.47	
Servicer ints collect not yet credited		71,865.94	
Liabilities	Available	Balance	Interest
Start-up Loan L/T			0.00
Start-up Loan S/T			0.00

Additional information

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Originator
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Servicer
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Lead Managers
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Calyon
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Bond Underwriters and Placement Agents
Calyon
Dexia Capital Markets
Merrill Lynch International
Fortis Bank
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Market
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Register of Book Securities
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Fund Auditor
KPMG Auditores

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	4,209	11,827	
Principal			
Principal outstanding	235,684,861.95	1,549,431,516.52	
Average loan	55,995.45	131,007.99	
Minimum	0.03	257.91	
Maximum	433,338.93	1,168,941.87	
Interest rate			
Weighted average (wac)	4.13%	3.62%	
Minimum	3.08%	2.50%	
Maximum	6.39%	5.80%	
Final maturity			
Weighted average (WARM) (months)	158	327	
Minimum	12/02/2023	01/16/2007	
Maximum	06/05/2046	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%	8.46	6.38	1.44	7.58
10.01 - 20%	15.24	15.52	5.42	15.23
20.01 - 30%	23.10	25.07	6.37	25.19
30.01 - 40%	25.61	35.05	7.38	35.24
40.01 - 50%	21.33	44.25	9.78	45.31
50.01 - 60%	6.10	53.40	12.29	55.29
60.01 - 70%	0.17	64.59	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)	30.48		61.53	
Minimum	0.00		0.17	
Maximum	65.62		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.70%	0.91%	0.90%	1.06%	0.41%
Annual Percentage Rate (CPR)	8.13%	10.41%	10.31%	12.00%	4.80%

Geographic distribution		
	Current	At constitution date
Andalucia	9.60%	9.39%
Aragon	1.90%	2.31%
Asturias	1.39%	1.45%
Balearic Islands	2.87%	2.46%
Basque Country	7.28%	8.20%
Canary Islands	5.08%	4.61%
Cantabria	2.29%	2.30%
Castilla-La Mancha	2.57%	2.18%
Castilla-Leon	3.02%	3.36%
Catalonia	20.49%	17.48%
Extremadura	0.61%	0.47%
Galicia	1.50%	1.66%
La Rioja	0.27%	0.32%
Madrid	31.09%	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	68	19,142.96	6,145.29	4,178.84	29,467.09	1.15	3,921,397.75	3,950,864.84	34.75	19.76
from > 1 to = 2 months	12	9,604.59	5,581.45	0.00	15,186.04	0.59	1,032,086.40	1,047,272.44	9.21	25.65
from > 2 to = 3 months	6	10,041.53	3,114.32	0.00	13,155.85	0.52	484,575.62	497,731.67	4.38	21.65
from > 3 to = 6 months	10	12,164.03	6,255.06	0.00	18,419.09	0.72	441,492.02	459,911.11	4.04	21.38
from > 6 to < 12 months	7	13,884.92	2,697.84	0.00	16,582.76	0.65	89,975.42	106,558.18	0.94	6.88
from = 12 to < 18 months	2	17,875.91	5,983.52	0.00	23,859.43	0.93	219,077.43	242,936.86	2.14	34.96
from = 18 to < 24 months	1	6,268.28	2,032.80	0.00	8,301.08	0.33	69,637.90	77,938.98	0.69	7.34
from ≥ 2 years	53	2,138,593.91	290,306.08	0.00	2,428,899.99	95.11	2,557,920.03	4,986,820.02	43.86	41.10
Subtotal	159	2,227,576.13	322,116.36	4,178.84	2,553,871.33	100.00	8,816,162.77	11,370,034.10	100.00	25.86
Total	159	2,227,576.13	322,116.36	4,178.84	2,553,871.33		8,816,162.77	11,370,034.10		