

BANKINTER 13 Fondo de Titulización de Activos



Brief report

Date: 12/31/2023
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)		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	01/17/2024	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" Secutential / 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" Secutential / 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" Secutential / Pro rata under certain circumstances	A2 (sf) AA+ (sf)	A3 BBB AAA
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" Secutential / Pro rata under certain circumstances	Baa3 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
		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	4.50	4.25	3.75	3.50	3.25	3.00	3.00	2.75
		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
	With optional redemption *	Average life	Years	6.47	6.13	5.81	5.51	5.23	4.96	4.72	4.48
		Final Maturity	Years	04/03/2030	11/29/2029	08/04/2029	04/17/2029	01/05/2029	10/01/2028	07/03/2028	04/09/2028
Series B	With optional redemption *	Average life	Years	15.51	15.01	14.76	14.26	13.76	13.26	12.76	12.26
		Final Maturity	Years	04/17/2039	10/17/2038	07/17/2038	01/17/2038	07/17/2037	01/17/2037	07/17/2036	01/17/2036
	Without 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
	With optional redemption *	Average life	Years	4.50	4.25	3.75	3.50	3.25	3.00	3.00	2.75
		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 C	With optional redemption *	Average life	Years	11.13	10.80	10.47	10.16	9.87	9.59	9.32	9.07
		Final Maturity	Years	12/01/2034	04/01/2034	04/01/2034	12/11/2033	08/27/2033	05/17/2033	02/07/2033	11/10/2032
	Without optional redemption *	Average life	Years	16.26	16.01	15.76	15.26	15.01	14.51	14.01	13.76
		Final Maturity	Years	01/17/2040	01/17/2039	07/17/2039	01/17/2039	10/17/2038	04/17/2038	10/17/2037	07/17/2037
	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
Series D	With optional redemption *	Average life	Years	4.50	4.25	3.75	3.50	3.25	3.00	3.00	2.75
		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
	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
	With optional redemption *	Average life	Years	22.52	22.52	22.52	22.52	22.52	22.52	22.52	22.52
		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
Series E	With optional redemption *	Average life	Years	4.48	4.24	3.73	3.49	3.24	2.99	2.94	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	4.50	4.25	3.75	3.50	3.25	3.00	3.00	2.75
		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
	With 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
Without optional redemption *	Average life	Years	22.52	22.52	22.52	22.52	22.52	22.52	22.52	22.52	
	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	% CE	% CE
Class A		87.58%	219,528,465.72	12.93%	94.42%
Series A1		0.00%	0.00		5.41%
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%
Series C		2.98%	7,476,061.00	6.93%	1.54%
Series D		2.54%	6,358,618.25	4.29%	1.31%
Series E		4.13%	10,349,627.46	1.31%	20,500,000.00
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	24,184,454.33	3.405%
Amortization Account	0.00	
Servicer ppal collect not yet credited	977,147.92	
Servicer ints collect not yet credited	100,797.57	
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	4,147	11,827	
Principal			
Principal outstanding	230,501,143.07	1,549,431,516.52	
Average loan	55,582.62	131,007.99	
Minimum	0.47	257.91	
Maximum	431,088.56	1,168,941.87	
Interest rate			
Weighted average (wac)	4.28%	3.62%	
Minimum	3.37%	2.50%	
Maximum	6.39%	5.80%	
Final maturity			
Weighted average (WARM) (months)	157	327	
Minimum	01/01/2024	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%	8.67	6.39	1.44	7.58
10.01 - 20%	15.24	15.52	5.42	15.23
20.01 - 30%	23.21	25.09	6.37	25.19
30.01 - 40%	25.53	35.04	7.38	35.24
40.01 - 50%	21.13	44.17	9.78	45.31
50.01 - 60%	6.06	53.25	12.29	55.29
60.01 - 70%	0.17	64.45	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)	30.35			61.53
Minimum		0.00		0.17
Maximum		65.49		100.00

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.43%	1.07%	1.00%	1.06%	0.41%
Annual Percentage Rate (CPR)	15.92%	12.08%	11.36%	12.03%	4.86%

Geographic distribution		
	Current	At constitution date
Andalucia	9.66%	9.39%
Aragon	1.86%	2.31%
Asturias	1.40%	1.45%
Balearic Islands	2.90%	2.46%
Basque Country	7.20%	8.20%
Canary Islands	5.07%	4.61%
Cantabria	2.31%	2.30%
Castilla-La Mancha	2.58%	2.18%
Castilla-Leon	3.04%	3.36%
Catalonia	20.53%	17.48%
Extremadura	0.61%	0.47%
Galicia	1.46%	1.66%
La Rioja	0.27%	0.32%
Madrid	31.09%	32.05%
Melilla		0.00%
Murcia	1.36%	1.40%
Navarra	0.35%	0.25%
Valencia	8.30%	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	58	27,492.16	4,916.03	4,178.84	36,587.03	1.46	2,796,125.71	2,832,712.74	28.16	16.94
from > 1 to = 2 months	10	8,528.38	3,495.10	0.00	12,023.48	0.48	913,492.54	925,516.02	9.20	29.91
from > 2 to = 3 months	7	10,979.20	4,178.15	0.00	15,157.35	0.60	536,981.27	552,138.62	5.49	21.09
from > 3 to = 6 months	7	11,631.99	5,891.97	0.00	17,523.96	0.70	369,194.77	386,718.73	3.84	28.51
from > 6 to < 12 months	8	14,507.52	3,400.01	0.00	17,907.53	0.71	132,476.65	150,384.18	1.49	8.24
from = 12 to < 18 months	3	19,104.91	7,328.76	0.00	26,433.67	1.05	234,910.42	261,344.09	2.60	24.76
from = 18 to < 24 months	1	6,535.77	2,293.94	0.00	8,829.71	0.35	69,370.41	78,200.12	0.78	7.36
from ≥ 2 years	52	2,089,060.61	282,655.25	0.00	2,371,715.86	94.63	2,502,298.36	4,874,014.22	48.44	40.74
Subtotal	146	2,187,840.54	314,159.21	4,178.84	2,506,178.59	100.00	7,554,850.13	10,061,028.72	100.00	25.34
Total	146	2,187,840.54	314,159.21	4,178.84	2,506,178.59		7,554,850.13	10,061,028.72		