BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 02/29/2024
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	04/17/2024	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	14,786.59 206,627,808.66 14.79%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	4.0780% 04/17/2024 152.424277 Gross 123.463664 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	29,192.47 6,539,113.28 29.19%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	4.1980% 04/17/2024 309.779139 Gross 250.921103 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	29,198.04 7,036,727.64 29.20%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	4.4080% 04/17/2024 325.337539 Gross 263.523407 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	29,194.88 5,984,950.40 29.19%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	6.1780% 04/17/2024 455.925087 Gross 369.299320 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	50,000.00 10,300,000.00 50.00%	100,000.00 20,600,000.00	Floating 3-M Euribor+3.900% 17.Jan/Apr/Jul/Oct	7.8280% 04/17/2024 989.372222 Gross 801.391500 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		236,488,599.98	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	3.32	3.10	2.88	2.67	2.47	2.27	2.08	2.05
			Date	05/12/2027	02/19/2027	12/02/2026	09/18/2026	07/07/2026	04/25/2026	02/13/2026	02/04/2026
		Final Maturity	Years	4.00	3.75	3.50	3.25	3.00	2.75	2.50	2.50
			Date	01/17/2028	10/17/2027	07/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	6.39	6.05	5.73	5.44	5.16	4.89	4.67	4.44
			Date	06/06/2030	02/02/2030	10/09/2029	06/22/2029	03/12/2029	12/07/2028	09/18/2028	06/25/2028
		Final Maturity	Years	15.26	14.76	14.51	14.01	13.51	13.01	12.76	12.26
			Date	04/17/2039	10/17/2038	07/17/2038	01/17/2038	07/17/2037	01/17/2037	10/17/2036	04/17/2036
Series B	With optional redemption *	Average life	Years	3.32	3.10	2.88	2.67	2.47	2.27	2.08	2.05
			Date	05/12/2027	02/19/2027	12/02/2026	09/18/2026	07/07/2026	04/25/2026	02/13/2026	02/04/2026
		Final Maturity	Years	4.00	3.75	3.50	3.25	3.00	2.75	2.50	2.50
			Date	01/17/2028	10/17/2027	07/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	11.40	11.08	10.78	10.49	10.22	9.96	9.49	9.26
			Date	06/08/2035	02/11/2035	10/24/2034	07/12/2034	04/04/2034	12/30/2033	07/12/2033	04/18/2033
		Final Maturity	Years	16.01	15.76	15.51	15.01	14.76	14.26	14.01	13.51
			Date	01/17/2040	10/17/2039	07/17/2039	01/17/2039	10/17/2038	04/17/2038	01/17/2038	07/17/2037
Series C	With optional redemption *	Average life	Years	3.32	3.10	2.88	2.67	2.47	2.27	2.08	2.05
			Date	05/12/2027	02/19/2027	12/02/2026	09/18/2026	07/07/2026	04/25/2026	02/13/2026	02/04/2026
		Final Maturity	Years	4.00	3.75	3.50	3.25	3.00	2.75	2.50	2.50
			Date	01/17/2028	10/17/2027	07/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	11.98	11.73	11.51	11.29	11.11	10.93	10.49	10.34
			Date	01/07/2036	10/08/2035	07/17/2035	05/01/2035	02/22/2035	12/20/2034	07/12/2034	05/19/2034
		Final Maturity	Years	17.01	16.76	16.51	16.26	16.01	15.76	15.51	15.26
			Date	01/17/2041	10/17/2040	07/17/2040	04/17/2040	01/17/2040	10/17/2039	07/17/2039	04/17/2039
Series D	With optional redemption *	Average life	Years	3.32	3.10	2.88	2.67	2.47	2.27	2.08	2.05
			Date	05/12/2027	02/19/2027	12/02/2026	09/18/2026	07/07/2026	04/25/2026	02/13/2026	02/04/2026
		Final Maturity	Years	4.00	3.75	3.50	3.25	3.00	2.75	2.50	2.50
			Date	01/17/2028	10/17/2027	07/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	13.66	13.31	13.03	12.81	12.64	12.53	12.09	12.05
			Date	09/11/2037	05/05/2037	01/22/2037	11/03/2036	09/04/2036	07/25/2036	02/16/2036	02/02/2036
		Final Maturity	Years	22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26
			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	3.74	3.51	3.28	3.04	2.81	2.58	2.34	2.34
			Date	10/14/2027	07/21/2027	04/26/2027	01/31/2027	11/08/2026	08/15/2026	05/21/2026	05/21/2026
		Final Maturity	Years	4.00	3.75	3.50	3.25	3.00	2.75	2.50	2.50
			Date	01/17/2028	10/17/2027	07/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	20.75	20.75	20.75	20.75	20.75	20.75	20.75	20.75
			Date	10/11/2044	10/11/2044	10/11/2044	10/11/2044	10/11/2044	10/11/2044	10/11/2044	10/11/2044
		Final Maturity	Years	22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26
			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		% CE	At issue date		% CE
Class A	87.37%	206,627,808.66	13.20%	94.42%	1,482,400,000.00	5.65%
Series A1	0.00%	0.00		5.41%	85,000,000.00	
Series A2	87.37%	206,627,808.66		89.01%	1,397,400,000.00	
Series B	2.77%	6,539,113.28	10.31%	1.43%	22,400,000.00	4.21%
Series C	2.98%	7,036,727.64	7.20%	1.54%	24,100,000.00	2.65%
Series D	2.53%	5,984,950.40	4.55%	1.31%	20,500,000.00	1.33%
Series E	4.36%	10,300,000.00		1.31%	20,600,000.00	
Issue of Bonds		236,488,599.98			1,570,000,000.00	
Reserve Fund	4.55%	10,300,000.00		1.33%	20,600,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		18,052,567.48	3.409%
Amortization Account		0.00	
Servicer ppal collect not yet credited		462,726.74	
Servicer ints collect not yet credited		103,193.30	
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	4,046	11,827
Principal		
Principal outstanding	221,765,959.14	1,549,431,516.52
Average loan	54,811.16	131,007.99
Minimum	0.45	257.91
Maximum	426,565.30	1,168,941.87
Interest rate		
Weighted average (wac)	4.36%	3.62%
Minimum	3.71%	2.50%
Maximum	6.66%	5.80%
Final maturity		
Weighted average (WARM) (months)	155	327
Minimum	03/06/2024	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%	8.68	6.30	1.44	7.58
10.01 - 20%	15.71	15.54	5.42	15.23
20.01 - 30%	23.27	25.07	6.37	25.19
30.01 - 40%	25.72	34.99	7.38	35.24
40.01 - 50%	21.07	44.10	9.78	45.31
50.01 - 60%	5.36	53.16	12.29	55.29
60.01 - 70%	0.18	64.17	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)		30.08		61.53
Minimum		0.00		0.17
Maximum		65.23		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.80%	1.28%	1.10%	1.10%	0.42%
Annual Percentage Rate (CPR)	9.17%	14.34%	12.39%	12.39%	4.95%

Geographic distribution

	Current	At constitution date
Andalucia	9.71%	9.39%
Aragon	1.84%	2.31%
Asturias	1.39%	1.45%
Balearic Islands	2.89%	2.46%
Basque Country	7.11%	8.20%
Canary Islands	5.19%	4.61%
Cantabria	2.36%	2.30%
Castilla-La Mancha	2.57%	2.18%
Castilla-Leon	3.09%	3.36%
Catalonia	20.48%	17.48%
Extremadura	0.62%	0.47%
Galicia	1.47%	1.66%
La Rioja	0.27%	0.32%
Madrid	31.14%	32.05%
Melilla		0.00%
Murcia	1.30%	1.40%
Navarra	0.36%	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	%			%	
Delinquencies										
Up to 1 month	63	18,403.47	6,652.53	4,178.84	29,234.84	1.18	3,690,913.52	3,720,148.36	34.37	20.22
from > 1 to = 2 months	18	12,208.92	4,554.10	0.00	16,763.02	0.68	873,786.76	890,549.78	8.23	16.93
from > 2 to = 3 months	5	5,768.24	4,060.30	0.00	9,828.54	0.40	574,470.95	584,299.49	5.40	41.64
from > 3 to = 6 months	8	16,716.11	6,775.58	0.00	23,491.69	0.95	391,088.16	414,579.85	3.83	19.71
from > 6 to < 12 months	7	11,974.16	3,899.63	0.00	15,873.79	0.64	127,428.89	143,302.68	1.32	9.56
from = 12 to < 18 months	2	5,105.06	2,119.17	0.00	7,224.23	0.29	51,176.37	58,400.60	0.54	12.37
from = 18 to < 24 months	2	17,992.70	7,005.33	0.00	24,998.03	1.01	176,022.69	201,020.72	1.86	15.08
from ≥ 2 years	50	2,061,974.50	292,699.80	0.00	2,354,674.30	94.87	2,457,611.74	4,812,286.04	44.46	41.78
Subtotal	155	2,150,143.16	327,766.44	4,178.84	2,482,088.44	100.00	8,342,499.08	10,824,587.52	100.00	25.78
Total	155	2,150,143.16	327,766.44	4,178.84	2,482,088.44		8,342,499.08	10,824,587.52		

Additional information
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