

BANKINTER 13 Fondo de Titulización de Activos



Brief report

Date: 07/31/2024
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)		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	10/17/2024	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	13,323.89 186,188,038.86 13.32%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	3.8120% 10/17/2024 129.798376 Gross 105.136685 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	26,304.73 5,892,259.52 26.30%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	3.9320% 10/17/2024 264.321618 Gross 214.100511 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	26,309.75 6,340,649.75 26.31%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	4.1420% 10/17/2024 278.491627 Gross 225.578218 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 AAA
Series D ES0313270045	11/27/2006 205	26,306.91 5,392,916.55 26.31%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	5.9120% 10/17/2024 397.456488 Gross 321.939755 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-
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	7.5620% 10/17/2024 966.255556 Gross 782.667000 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		214,113,864.68	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)									
				% Annual equivalent CPR									
Series A2	With optional redemption *	Average life	Years	2.60	2.38	2.17	1.96	1.94	1.74	1.72	1.53		
		Final Maturity	Date	02/21/2027	12/03/2026	09/18/2026	07/03/2026	06/26/2026	04/12/2026	04/06/2026	01/24/2026		
	Without optional redemption *	Average life	Years	6.13	5.80	5.50	5.23	4.96	4.71	4.50	4.30		
		Final Maturity	Date	07/17/2027	04/17/2027	01/17/2027	10/17/2026	10/17/2026	07/17/2026	07/17/2026	04/17/2026		
Series B	With optional redemption *	Average life	Years	2.60	2.38	2.17	1.96	1.94	1.74	1.72	1.53		
		Final Maturity	Date	02/21/2027	12/03/2026	09/18/2026	07/03/2026	06/26/2026	04/12/2026	04/06/2026	01/24/2026		
	Without optional redemption *	Average life	Years	11.81	11.56	11.31	10.85	10.62	10.40	9.95	9.51		
		Final Maturity	Date	05/04/2036	02/02/2036	11/05/2035	05/21/2035	02/26/2035	12/09/2034	06/27/2034	01/18/2034		
Series C	With optional redemption *	Average life	Years	2.60	2.38	2.17	1.96	1.94	1.74	1.72	1.53		
		Final Maturity	Date	02/21/2027	12/03/2026	09/18/2026	07/03/2026	06/26/2026	04/12/2026	04/06/2026	01/24/2026		
	Without optional redemption *	Average life	Years	12.49	12.32	12.17	11.75	11.63	11.53	11.11	10.69		
		Final Maturity	Date	01/10/2037	11/06/2036	09/12/2036	04/15/2036	02/29/2036	01/22/2036	08/23/2035	03/25/2035		
Series D	With optional redemption *	Average life	Years	2.60	2.38	2.17	1.96	1.94	1.74	1.72	1.53		
		Final Maturity	Date	02/21/2027	12/03/2026	09/18/2026	07/03/2026	06/26/2026	04/12/2026	04/06/2026	01/24/2026		
	Without optional redemption *	Average life	Years	14.31	14.06	13.88	13.42	13.33	13.32	12.93	12.55		
		Final Maturity	Date	11/05/2038	08/05/2038	05/30/2038	12/12/2037	11/13/2037	11/07/2037	06/18/2037	01/30/2037		
Series E	With optional redemption *	Average life	Years	3.00	2.75	2.50	2.25	2.25	2.00	2.00	1.75		
		Final Maturity	Date	07/17/2027	04/17/2027	01/17/2027	10/17/2026	10/17/2026	07/17/2026	07/17/2026	04/17/2026		
	Without optional redemption *	Average life	Years	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76		
		Final Maturity	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	86.96%	186,188,038.86	13.70%	94.42%	1,482,400,000.00
Series A1	0.00%	0.00		5.41%	85,000,000.00
Series A2	86.96%	186,188,038.86		89.01%	1,397,400,000.00
Series B	2.75%	5,892,259.52	10.81%	1.43%	22,400,000.00
Series C	2.96%	6,340,649.75	7.70%	1.54%	24,100,000.00
Series D	2.52%	5,392,916.55	5.05%	1.31%	20,500,000.00
Series E	4.81%	10,300,000.00		1.31%	20,600,000.00
Issue of Bonds		214,113,864.68			1,570,000,000.00
Reserve Fund	5.05%	10,300,000.00		1.33%	20,600,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	13,201,209.41	3.160%	
Amortization Account	0.00		
Servicer ppal collect not yet credited	330,197.26		
Servicer ints collect not yet credited	50,388.88		
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	3,816	11,827	
Principal			
Principal outstanding	203,478,509.74	1,549,431,516.52	
Average loan	53,322.46	131,007.99	
Minimum	0.40	257.91	
Maximum	418,134.35	1,168,941.87	
Interest rate			
Weighted average (wac)	4.35%	3.62%	
Minimum	3.71%	2.50%	
Maximum	6.66%	5.80%	
Final maturity			
Weighted average (WARM) (months)	152	327	
Minimum	08/05/2024	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%	8.56	6.11	1.44	7.58
10.01 - 20%	17.06	15.70	5.42	15.23
20.01 - 30%	23.04	25.10	6.37	25.19
30.01 - 40%	26.87	34.94	7.38	35.24
40.01 - 50%	19.75	43.96	9.78	45.31
50.01 - 60%	4.53	52.72	12.29	55.29
60.01 - 70%	0.19	63.48	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)	29.56			61.53
Minimum	0.00			0.17
Maximum	64.57			100.00

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.04%	0.94%	0.89%	0.99%	0.43%
Annual Percentage Rate (CPR)	11.80%	10.66%	10.14%	11.25%	5.08%

Geographic distribution		
	Current	At constitution date
Andalucia	9.68%	9.39%
Aragon	1.75%	2.31%
Asturias	1.39%	1.45%
Balearic Islands	2.91%	2.46%
Basque Country	7.19%	8.20%
Canary Islands	5.27%	4.61%
Cantabria	2.38%	2.30%
Castilla-La Mancha	2.61%	2.18%
Castilla-Leon	3.04%	3.36%
Catalonia	19.95%	17.48%
Extremadura	0.58%	0.47%
Galicia	1.50%	1.66%
La Rioja	0.28%	0.32%
Madrid	31.58%	32.05%
Melilla		0.00%
Murcia	1.33%	1.40%
Navarra	0.32%	0.25%
Valencia	8.23%	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	60	15,712.48	6,464.82	4,178.84	26,356.14	1.18	3,358,444.39	3,384,800.53	36.82	19.86
from > 1 to = 2 months	11	6,865.46	2,490.60	0.00	9,356.06	0.42	550,645.89	560,001.95	6.09	19.99
from > 2 to = 3 months	4	3,075.15	1,203.02	0.00	4,278.17	0.19	134,566.58	138,844.75	1.51	13.70
from > 3 to = 6 months	7	12,079.45	7,516.11	0.00	19,595.56	0.88	440,426.66	460,022.22	5.00	30.29
from > 6 to < 12 months	7	23,594.75	5,597.30	0.00	29,192.05	1.31	170,788.58	199,980.63	2.18	9.49
from = 12 to < 18 months	3	10,097.77	6,117.08	0.00	16,214.85	0.73	123,705.90	139,920.75	1.52	26.27
from = 18 to < 24 months	2	13,622.99	7,082.34	0.00	20,705.33	0.93	121,071.68	141,777.01	1.54	22.44
from ≥ 2 years	45	1,836,070.22	262,825.24	0.00	2,098,895.46	94.35	2,067,356.14	4,166,251.60	45.33	40.75
Subtotal	139	1,921,118.27	299,296.51	4,178.84	2,224,593.62	100.00	6,967,005.82	9,191,599.44	100.00	25.62
Total	139	1,921,118.27	299,296.51	4,178.84	2,224,593.62		6,967,005.82	9,191,599.44		