BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 04/30/2018
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
Merrill Lynch International
SCH
Dexia Capital Markets
Fortis Bank

Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

Amortisation Account
Bankinter

Start-up Loan
Bankinter

Swap
Calyon

Assets Custodian
Bankinter

Fund Auditors
Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

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)	Redemption: Next	Rating MOOD / SPOO 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	07/16/2018 Gross Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	"Pass-Through"	Aaa AAA	Aaa AAA
Series A2 ES0313270011	11/27/2006 13,974	35,644.95 498,102,531.30 35.64%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	0.0000% 07/16/2018 0.000000 Gross 0.000000 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Sequential / Pro rata under certain circumstances	Aa1 AA+sf	Aaa AAA
Series B ES0313270029	11/27/2006 224	70,372.15 15,763,361.60 70.37%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	0.0000% 07/16/2018 0.000000 Gross 0.000000 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Sequential / Pro rata under certain circumstances	A2sf A+sf	Aa3 A
Series C ES0313270037	11/27/2006 241	70,385.58 16,962,924.78 70.39%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	0.1510% 07/16/2018 26.865785 Gross 21.761286 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Sequential / Pro rata under certain circumstances	Baa2sf BBBsf	A3 BBB
Series D ES0313270045	11/27/2006 205	70,377.96 14,427,481.80 70.38%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	1.9210% 07/16/2018 341.745599 Gross 276.813935 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Sequential / Pro rata under certain circumstances	Ba3sf B+sf	BA1 BB-
Series E ES0313270052	11/27/2006 206	76,698.63 15,799,917.78 76.70%	100,000.00 20,600,000.00	Floating 3-M Euribor+3.900% 17.Jan/Apr/Jul/Oct	3.5710% 07/16/2018 692.335097 Gross 560.791429 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined Due to Cash Reserve reduction	Ca D	Ca CCC-
Total		561,056,217.26	1.570.000.000,00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)

Series	Redemption			0,08	0,17	0,25	0,34	0,42	0,51	0,60	0,69
		% Monthly CPR (SMM)		0,08	0,17	0,25	0,34	0,42	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	7.19	6.66	6.18	5.80	5.38	5.05	4.74	4.45
			Date	06/22/2025	12/13/2024	06/19/2024	02/01/2024	08/30/2023	05/03/2023	01/11/2023	09/28/2022
		Final Maturity	Years	11.76	11.01	10.26	9.76	9.01	8.51	8.01	7.51
			Date	01/17/2030	04/17/2029	07/17/2028	01/17/2028	04/17/2027	10/17/2026	04/17/2026	10/17/2025
	Without optional redemption *	Average life	Years	8.23	7.72	7.26	6.84	6.45	6.10	5.78	5.47
			Date	07/07/2026	01/04/2026	07/18/2025	02/17/2025	09/27/2024	05/21/2024	01/24/2024	10/06/2023
		Final Maturity	Years	21.26	20.77	20.26	19.77	19.01	18.26	17.76	17.26
			Date	07/17/2039	01/17/2039	07/17/2038	01/17/2038	04/17/2037	07/17/2036	01/17/2036	07/17/2035
Series B	With optional redemption *	Average life	Years	7.19	6.66	6.18	5.80	5.38	5.05	4.74	4.45
			Date	06/22/2025	12/13/2024	06/19/2024	02/01/2024	08/30/2023	05/03/2023	01/11/2023	09/28/2022
		Final Maturity	Years	11.76	11.01	10.26	9.76	9.01	8.51	8.01	7.51
			Date	01/17/2030	04/17/2029	07/17/2028	01/17/2028	04/17/2027	10/17/2026	04/17/2026	10/17/2025
	Without optional redemption *	Average life	Years	10.00	9.58	9.20	8.77	8.45	8.08	7.74	7.46
			Date	04/12/2028	11/13/2027	06/28/2027	01/20/2027	09/27/2026	05/14/2026	01/09/2026	09/29/2025
		Final Maturity	Years	21.77	21.52	21.01	20.77	20.01	19.52	19.01	18.26
			Date	01/17/2040	10/17/2039	04/17/2039	01/17/2039	04/17/2038	10/17/2037	04/17/2037	07/17/2036
Series C	With optional redemption *	Average life	Years	7.19	6.66	6.18	5.80	5.38	5.05	4.74	4.45
			Date	06/22/2025	12/13/2024	06/19/2024	02/01/2024	08/30/2023	05/03/2023	01/11/2023	09/28/2022
		Final Maturity	Years	11.76	11.01	10.26	9.76	9.01	8.51	8.01	7.51
			Date	01/17/2030	04/17/2029	07/17/2028	01/17/2028	04/17/2027	10/17/2026	04/17/2026	10/17/2025
	Without optional redemption *	Average life	Years	10.22	9.84	9.51	9.10	8.84	8.50	8.20	7.92
			Date	07/02/2028	02/15/2028	10/17/2027	05/22/2027	02/16/2027	10/16/2026	06/25/2026	03/18/2026
		Final Maturity	Years	22.77	22.52	22.27	22.02	21.77	21.26	20.77	20.26
			Date	01/17/2041	10/17/2040	07/17/2040	04/17/2040	01/17/2040	07/17/2039	01/17/2039	07/17/2038
Series D	With optional redemption *	Average life	Years	7.19	6.66	6.18	5.80	5.38	5.05	4.74	4.45
			Date	06/22/2025	12/13/2024	06/19/2024	02/01/2024	08/30/2023	05/03/2023	01/11/2023	09/28/2022
		Final Maturity	Years	11.76	11.01	10.26	9.76	9.01	8.51	8.01	7.51
			Date	01/17/2030	04/17/2029	07/17/2028	01/17/2028	04/17/2027	10/17/2026	04/17/2026	10/17/2025
	Without optional redemption *	Average life	Years	10.90	10.48	10.13	9.71	9.49	9.18	8.92	8.72
			Date	03/09/2029	10/05/2028	05/31/2028	12/30/2027	10/12/2027	06/20/2027	03/17/2027	01/02/2027
		Final Maturity	Years	28.02	28.02	28.02	28.02	28.02	28.02	28.02	28.02
			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	6.37	5.96	5.55	5.27	4.87	4.60	4.33	4.07
			Date	08/29/2024	03/30/2024	11/02/2023	07/24/2023	02/28/2023	11/21/2022	08/15/2022	05/11/2022
		Final Maturity	Years	11.76	11.01	10.26	9.76	9.01	8.51	8.01	7.51
			Date	01/17/2030	04/17/2029	07/17/2028	01/17/2028	04/17/2027	10/17/2026	04/17/2026	10/17/2025
	Without optional redemption *	Average life	Years	14.50	14.46	14.43	14.40	14.38	14.36	14.34	14.33
			Date	10/13/2032	09/28/2032	09/16/2032	09/06/2032	08/29/2032	08/21/2032	08/15/2032	08/09/2032
		Final Maturity	Years	28.02	28.02	28.02	28.02	28.02	28.02	28.02	28.02
			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	88.78%	498,102,531.30	11.31%	94.42%	1,482,400,000.00	5.65%
Series A1	0.00%	0.00		5.41%	85,000,000.00	
Series A2	88.78%	498,102,531.30		89.01%	1,397,400,000.00	
Series B	2.81%	15,763,361.60	8.42%	1.43%	22,400,000.00	4.21%
Series C	3.02%	16,962,924.78	5.31%	1.54%	24,100,000.00	2.65%
Series D	2.57%	14,427,481.80	2.66%	1.31%	20,500,000.00	1.33%
Series E	2.82%	15,799,917.78		1.31%	20,600,000.00	
Issue of Bonds		561,056,217.26			1,570,000,000.00	
Reserve Fund	2.66%	14,503,819.34		1.33%	20,600,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		17,441,927.70	-0.348%
Amortization Account		0.00	
Servicer ppal collect not yet credited		574,045.81	
Servicer ints collect not yet credited		24,343.30	
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/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 +34 91 411 84 68 www.edt-sg.com info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 www.cnmv.com

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Ernst & Young (hasta ejercicio 2008)

Collateral: Residential mortgage loans (PTCs)

General

	Current	At constitution date
Count	6,758	11,827
Principal		
Principal outstanding	548,098,554.05	1,549,431,516.52
Average loan	81,103.66	131,007.99
Minimum	1.10	257.91
Maximum	619,709.03	1,168,941.87
Interest rate		
Weighted average (wac)	0.34%	3.62%
Minimum	0.00%	2.50%
Maximum	3.31%	5.80%
Final maturity		
Weighted average (WARM) (months)	209	327
Minimum	05/02/2018	01/16/2007
Maximum	06/20/2046	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%	4.57	6.89	1.44	7.58
10.01 - 20%	9.44	15.33	5.42	15.23
20.01 - 30%	12.55	25.35	6.37	25.19
30.01 - 40%	17.73	35.15	7.38	35.24
40.01 - 50%	19.23	45.03	9.78	45.31
50.01 - 60%	22.91	54.93	12.29	55.29
60.01 - 70%	10.30	64.16	13.29	65.26
70.01 - 80%	3.11	72.21	21.51	76.09
80.01 - 90%	0.05	86.63	12.26	84.74
90.01 - 100%	0.03	96.40	10.28	94.83
100.01 - 110%	0.03	109.44		
Weighted average (WALTV)		41.60		61.53
Minimum		0.00		0.17
Maximum		630.02		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.32%	0.28%	0.38%	0.34%	0.36%
Annual Percentage Rate (CPR)	3.78%	3.27%	4.52%	4.00%	4.20%

Geographic distribution

	Current	At constitution date
Andalucia	10.15%	9.39%
Aragon	2.06%	2.31%
Asturias	1.45%	1.45%
Balearic Islands	2.65%	2.46%
Basque Country	7.86%	8.20%
Canary Islands	4.82%	4.61%
Cantabria	2.44%	2.30%
Castilla-La Mancha	2.32%	2.18%
Castilla-Leon	3.19%	3.36%
Catalonia	19.73%	17.48%
Extremadura	0.53%	0.47%
Galicia	1.54%	1.66%
La Rioja	0.29%	0.32%
Madrid	30.85%	32.05%
Melilla		0.00%
Murcia	1.29%	1.40%
Navarra	0.25%	0.25%
Valencia	8.57%	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	159	55,460.07	1,693.87	4,178.84	61,332.78	2.32	13,851,152.65	13,912,485.43	47.10	29.40
from > 1 to = 2 months	26	33,256.50	1,284.82	0.00	34,541.32	1.31	1,825,665.63	1,860,206.95	6.30	27.86
from > 2 to = 3 months	20	30,844.06	1,465.94	0.00	32,310.00	1.22	1,887,625.97	1,919,935.97	6.50	37.76
from > 3 to = 6 months	12	23,522.36	1,866.69	0.00	25,389.05	0.96	1,073,814.45	1,099,203.50	3.72	36.60
from > 6 to < 12 months	19	71,538.58	6,396.99	0.00	77,935.57	2.95	1,322,191.52	1,400,127.09	4.74	31.46
from = 12 to < 18 months	8	29,870.02	2,302.17	0.00	32,172.19	1.22	418,184.77	450,356.96	1.52	21.71
from = 18 to < 24 months	7	81,843.54	9,635.54	0.00	91,479.08	3.46	746,357.18	837,836.26	2.84	36.43
from = 2 years	76	1,925,037.81	362,325.28	0.00	2,287,363.09	86.56	5,772,438.42	8,059,801.51	27.28	39.15
Subtotal	327	2,251,372.94	386,971.30	4,178.84	2,642,523.08	100.00	26,897,430.59	29,539,953.67	100.00	32.28
Doubt debts (subjectives)										
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	327	2,251,372.94	386,971.30	4,178.84	2,642,523.08		26,897,430.59	29,539,953.67		32.28

Additional information
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