BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 08/31/2018
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
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 Auditors
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 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	10/17/2018 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	34,729.33 485,307,657.42 34.73%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	0.0000% 10/17/2018 0.000000 Gross 0.000000 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	Aa1 AAA	Aaa AAA
Series B ES0313270029	11/27/2006 224	68,564.48 15,358,443.52 68.56%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	0.0000% 10/17/2018 0.000000 Gross 0.000000 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	A1 AA	Aa3 A
Series C ES0313270037	11/27/2006 241	68,577.57 16,527,194.37 68.58%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	0.1590% 10/17/2018 27.865353 Gross 22.570936 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	Baa1 BBBsf	A3 BBB
Series D ES0313270045	11/27/2006 205	68,570.15 14,056,880.75 68.57%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	1.9290% 10/17/2018 338.027980 Gross 273.802664 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	Ba3sf BB-	BA1 BB-
Series E ES0313270052	11/27/2006 206	75,046.42 15,459,562.52 75.05%	100,000.00 20,600,000.00	Floating 3-M Euribor+3.900% 17.Jan/Apr/Jul/Oct	3.5790% 10/17/2018 686.399573 Gross 555.983654 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined Due to Cash Reserve reduction	Ca D	Ca CCC-
Total		546,709,738.58	1.570.000.000,00						

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

			% 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	7.05	6.54	6.07	5.70	5.36	4.96	4.74	4.45
			Date	08/03/2025	01/29/2025	08/09/2024	03/27/2024	11/22/2023	07/02/2023	04/10/2023	12/28/2022
		Final Maturity	Years	11.51	10.76	10.01	9.51	9.01	8.26	8.01	7.51
			Date	01/17/2030	04/17/2029	07/17/2028	01/17/2028	07/17/2027	10/17/2026	07/17/2026	01/17/2026
	Without optional redemption *	Average life	Years	8.11	7.62	7.18	6.77	6.39	6.05	5.74	5.46
			Date	08/24/2026	02/27/2026	09/16/2025	04/23/2025	12/05/2024	08/03/2024	04/09/2024	12/29/2023
		Final Maturity	Years	21.01	20.52	19.76	19.27	18.76	18.01	17.52	17.01
			Date	07/17/2039	01/17/2039	04/17/2038	10/17/2037	04/17/2037	07/17/2036	01/17/2036	07/17/2035
Series B	With optional redemption *	Average life	Years	7.05	6.54	6.07	5.70	5.36	4.96	4.74	4.45
			Date	08/03/2025	01/29/2025	08/09/2024	03/27/2024	11/22/2023	07/02/2023	04/10/2023	12/28/2022
		Final Maturity	Years	11.51	10.76	10.01	9.51	9.01	8.26	8.01	7.51
			Date	01/17/2030	04/17/2029	07/17/2028	01/17/2028	07/17/2027	10/17/2026	07/17/2026	01/17/2026
	Without optional redemption *	Average life	Years	9.90	9.51	9.16	8.75	8.45	8.10	7.77	7.40
			Date	06/09/2028	01/18/2028	09/12/2027	04/13/2027	12/27/2026	08/19/2026	04/22/2026	12/07/2025
		Final Maturity	Years	21.52	21.27	20.76	20.52	19.76	19.27	18.76	18.27
			Date	01/17/2040	10/17/2039	04/17/2039	01/17/2039	04/17/2038	10/17/2037	04/17/2037	10/17/2036
Series C	With optional redemption *	Average life	Years	7.05	6.54	6.07	5.70	5.36	4.96	4.74	4.45
			Date	08/03/2025	01/29/2025	08/09/2024	03/27/2024	11/22/2023	07/02/2023	04/10/2023	12/28/2022
		Final Maturity	Years	11.51	10.76	10.01	9.51	9.01	8.26	8.01	7.51
			Date	01/17/2030	04/17/2029	07/17/2028	01/17/2028	07/17/2027	10/17/2026	07/17/2026	01/17/2026
	Without optional redemption *	Average life	Years	10.13	9.78	9.47	9.09	8.85	8.54	8.25	7.86
			Date	08/30/2028	04/24/2028	01/03/2028	08/16/2027	05/22/2027	01/26/2027	10/12/2026	05/25/2026
		Final Maturity	Years	22.52	22.27	22.02	21.77	21.27	21.01	20.52	20.27
			Date	01/17/2041	10/17/2040	07/17/2040	04/17/2040	10/17/2039	07/17/2039	01/17/2039	10/17/2038
Series D	With optional redemption *	Average life	Years	7.05	6.54	6.07	5.70	5.36	4.96	4.74	4.45
			Date	08/03/2025	01/29/2025	08/09/2024	03/27/2024	11/22/2023	07/02/2023	04/10/2023	12/28/2022
		Final Maturity	Years	11.51	10.76	10.01	9.51	9.01	8.26	8.01	7.51
			Date	01/17/2030	04/17/2029	07/17/2028	01/17/2028	07/17/2027	10/17/2026	07/17/2026	01/17/2026
	Without optional redemption *	Average life	Years	10.82	10.43	10.11	9.71	9.53	9.24	9.00	8.63
			Date	05/09/2029	12/17/2028	08/22/2028	03/31/2028	01/22/2028	10/09/2027	07/15/2027	03/03/2027
		Final Maturity	Years	27.77	27.77	27.77	27.77	27.77	27.77	27.77	27.77
			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	6.18	5.78	5.37	5.10	4.83	4.44	4.30	4.04
			Date	09/19/2024	04/23/2024	11/29/2023	08/22/2023	05/15/2023	12/24/2022	11/03/2022	07/31/2022
		Final Maturity	Years	11.51	10.76	10.01	9.51	9.01	8.26	8.01	7.51
			Date	01/17/2030	04/17/2029	07/17/2028	01/17/2028	07/17/2027	10/17/2026	07/17/2026	01/17/2026
	Without optional redemption *	Average life	Years	14.31	14.28	14.25	14.23	14.21	14.20	14.19	14.17
			Date	11/03/2032	10/23/2032	10/14/2032	10/06/2032	09/29/2032	09/23/2032	09/18/2032	09/14/2032
		Final Maturity	Years	27.77	27.77	27.77	27.77	27.77	27.77	27.77	27.77
			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	88.77%	485,307,657.42	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	88.77%	485,307,657.42		89.01%	1,397,400,000.00	
Series B	2.81%	15,358,443.52	8.42%	1.43%	22,400,000.00	4.21%
Series C	3.02%	16,527,194.37	5.31%	1.54%	24,100,000.00	2.65%
Series D	2.57%	14,056,880.75	2.66%	1.31%	20,500,000.00	1.33%
Series E	2.83%	15,459,562.52		1.31%	20,600,000.00	
Issue of Bonds		546,709,738.58			1,570,000,000.00	
Reserve Fund	2.66%	14,131,255.98		1.33%	20,600,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		21,722,050.13	-0.549%
Amortization Account		0.00	
Servicer ppal collect not yet credited		378,176.88	
Servicer ints collect not yet credited		9,102.65	
Liabilities	**Available**	**Balance**	**Interest**
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Additional information
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Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 www.cnmv.com

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Collateral: Residential mortgage loans (PTCs)

General

	Current	At constitution date
Count	6,656	11,827
Principal		
Principal outstanding	529,634,654.30	1,549,431,516.52
Average loan	79,572.51	131,007.99
Minimum	0.90	257.91
Maximum	608,394.36	1,168,941.87
Interest rate		
Weighted average (wac)	0.32%	3.62%
Minimum	0.00%	2.50%
Maximum	3.31%	5.80%
Final maturity		
Weighted average (WARM) (months)	206	327
Minimum	09/01/2018	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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	4.80	6.87	1.44	7.58
10.01 - 20%	9.50	15.34	5.42	15.23
20.01 - 30%	12.77	25.26	6.37	25.19
30.01 - 40%	18.55	35.06	7.38	35.24
40.01 - 50%	19.27	45.00	9.78	45.31
50.01 - 60%	23.01	54.73	12.29	55.29
60.01 - 70%	9.65	64.32	13.29	65.26
70.01 - 80%	2.32	71.87	21.51	76.09
80.01 - 90%	0.05	85.21	12.26	84.74
90.01 - 100%	0.03	95.32	10.28	94.83
100.01 - 110%	0.03	106.32		
Weighted average (WALTV)		40.79		61.53
Minimum		0.00		0.17
Maximum		134.82		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.19%	0.26%	0.28%	0.34%	0.35%
Annual Percentage Rate (CPR)	2.23%	3.02%	3.27%	3.95%	4.17%

Geographic distribution

	Current	At constitution date
Andalucia	10.16%	9.39%
Aragon	2.06%	2.31%
Asturias	1.47%	1.45%
Balearic Islands	2.67%	2.46%
Basque Country	7.84%	8.20%
Canary Islands	4.83%	4.61%
Cantabria	2.44%	2.30%
Castilla-La Mancha	2.34%	2.18%
Castilla-Leon	3.20%	3.36%
Catalonia	19.72%	17.48%
Extremadura	0.53%	0.47%
Galicia	1.55%	1.66%
La Rioja	0.28%	0.32%
Madrid	30.88%	32.05%
Melilla		0.00%
Murcia	1.30%	1.40%
Navarra	0.25%	0.25%
Valencia	8.48%	10.09%

Current delinquency

Aging	Assets	Overdue debt Principal	Interest	Other	Total	%	Outstanding debt	Total debt	%	% Total debt / Appraisal Value
Delinquencies										
Up to 1 month	115	40,172.75	1,038.59	4,178.84	45,390.18	1.76	8,644,093.33	8,689,483.51	37.38	27.36
from > 1 to = 2 months	28	34,540.03	1,585.18	0.00	36,125.21	1.40	2,328,136.71	2,364,261.92	10.17	30.17
from > 2 to = 3 months	16	21,812.88	928.56	0.00	22,741.44	0.88	1,403,031.97	1,425,773.41	6.13	31.25
from > 3 to = 6 months	7	11,875.96	616.54	0.00	12,492.50	0.48	396,539.46	409,031.96	1.76	24.36
from > 6 to < 12 months	19	79,782.25	5,968.70	0.00	85,750.95	3.32	1,465,685.04	1,551,435.99	6.67	35.45
from = 12 to < 18 months	7	26,823.56	3,438.74	0.00	30,262.30	1.17	371,232.29	401,494.59	1.73	24.86
from = 18 to < 24 months	6	36,674.30	2,703.23	0.00	39,377.53	1.52	333,904.56	373,282.09	1.61	20.05
from = 2 years	75	1,968,199.30	344,697.48	0.00	2,312,896.78	89.47	5,720,447.60	8,033,344.38	34.55	38.39
Subtotal	273	2,219,881.03	360,977.02	4,178.84	2,585,036.89	100.00	20,663,070.96	23,248,107.85	100.00	31.16
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	273	2,219,881.03	360,977.02	4,178.84	2,585,036.89		20,663,070.96	23,248,107.85		31.16

Additional information
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