

# BANKINTER 13 Fondo de Titulización de Activos



## Brief report

Date: 10/31/2018  
Currency: EUR

Constitution date  
11/20/2006

VAT Reg. no.  
V84892272

Management Company  
Europa 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		
		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	0.00000 01/17/2019	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	"Pass-Through"	Aaa AAA	Aaa AAA	
Series A2 ES0313270011	11/27/2006 13,974	33,898.59 473,698,896.66 33.90%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	0.00000 01/17/2019 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	66,924.39 14,991,063.36 66.92%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	0.00000 01/17/2019 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	66,937.17 16,131,857.97 66.94%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	0.16200 01/17/2019 27.71988 Gross 22.446710 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	66,929.92 13,720,633.80 66.93%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	1.93200 01/17/2019 330.455325 Gross 267.668813 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	70,625.58 14,548,869.48 70.63%	100,000.00 20,600,000.00	Floating 3-M Euribor+3.900% 17.Jan/Apr/Jul/Oct	3.58200 01/17/2019 646.506559 Gross 523.670313 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined Due to Cash Reserve reduction	Ca D	Ca CCC-	
Total		533,091,321.07	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													
Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)									
				% Annual equivalent CPR									
				0,08	0,17	0,25	0,34	0,43	0,51	0,60	0,69		
Series A2	With optional redemption *	Average life	Years	6.93	6.41	5.94	5.57	5.22	4.90	4.60	4.31		
		Final Maturity	Years	09/17/2025	03/14/2025	09/21/2024	05/09/2024	01/04/2024	09/09/2023	05/21/2023	02/06/2023		
	Without optional redemption *	Average life	Years	7.99	7.51	7.06	6.66	6.28	5.94	5.62	5.34		
		Final Maturity	Years	10/11/2026	04/19/2026	11/07/2025	06/13/2025	01/24/2025	09/29/2024	05/29/2024	02/16/2024		
	Series B	With optional redemption *	Average life	Years	6.93	6.41	5.94	5.57	5.22	4.90	4.60	4.31	
			Final Maturity	Years	09/17/2025	03/14/2025	09/21/2024	05/09/2024	01/04/2024	09/09/2023	05/21/2023	02/06/2023	
Without optional redemption *		Average life	Years	9.92	9.44	8.99	8.68	8.39	8.03	7.71	7.33		
		Final Maturity	Years	09/15/2028	03/23/2028	11/16/2027	06/18/2027	03/04/2027	10/25/2026	06/29/2026	02/13/2026		
Series C		With optional redemption *	Average life	Years	6.93	6.41	5.94	5.57	5.22	4.90	4.60	4.31	
			Final Maturity	Years	09/17/2025	03/14/2025	09/21/2024	05/09/2024	01/04/2024	09/09/2023	05/21/2023	02/06/2023	
	Without optional redemption *	Average life	Years	10.17	9.71	9.41	9.03	8.80	8.48	8.19	7.81		
		Final Maturity	Years	12/13/2028	06/29/2028	03/11/2028	10/24/2027	08/01/2027	04/07/2027	12/23/2026	08/05/2026		
	Series D	With optional redemption *	Average life	Years	6.93	6.41	5.94	5.57	5.22	4.90	4.60	4.31	
			Final Maturity	Years	09/17/2025	03/14/2025	09/21/2024	05/09/2024	01/04/2024	09/09/2023	05/21/2023	02/06/2023	
Without optional redemption *		Average life	Years	10.89	10.37	10.06	9.66	9.48	9.20	8.97	8.60		
		Final Maturity	Years	09/05/2029	02/26/2029	11/03/2028	06/13/2028	04/07/2028	12/26/2027	10/02/2027	05/21/2027		
Series E		With optional redemption *	Average life	Years	6.00	5.60	5.20	4.93	4.66	4.40	4.14	3.88	
			Final Maturity	Years	10/15/2024	05/21/2024	12/27/2023	09/20/2023	06/14/2023	03/11/2023	12/04/2022	09/01/2022	
	Without optional redemption *	Average life	Years	14.13	14.10	14.08	14.06	14.04	14.03	14.02	14.01		
		Final Maturity	Years	11/29/2032	11/19/2032	11/11/2032	11/04/2032	10/29/2032	10/24/2032	10/19/2032	10/15/2032		

\* 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	% CE	At issue date			
			% CE		% CE	
Class A	88.86%	473,698,896.66	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	88.86%	473,698,896.66		89.01%	1,397,400,000.00	
Series B	2.81%	14,991,063.36	8.42%	1.43%	22,400,000.00	4.21%
Series C	3.03%	16,131,857.97	5.31%	1.54%	24,100,000.00	2.65%
Series D	2.57%	13,720,633.60	2.66%	1.31%	20,500,000.00	1.33%
Series E	2.73%	14,548,869.48		1.31%	20,600,000.00	
Issue of Bonds		533,091,321.07			1,570,000,000.00	
Reserve Fund	2.66%	13,793,230.58		1.33%	20,600,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	17,377,676.48	-0.549%	
Amortization Account	0.00		
Servicer ppal collect not yet credited	240,681.91		
Servicer ints collect not yet credited	9,356.62		
Liabilities	Available	Balance	Interest
Start-up Loan LT		0.00	
Start-up Loan ST		0.00	

Europa 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 Europa de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

#### Additional information

Europa 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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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

### Collateral: Residential mortgage loans (PTCs)

General		
	Current	At constitution date
Count	6,601	11,827
Principal		
Principal outstanding	520,399,365.27	1,549,431,516.52
Average loan	78,836.44	131,007.99
Minimum	0.81	257.91
Maximum	602,734.76	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)	204	327
Minimum	11/04/2018	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%	4.93	6.87	1.44	7.58
10.01 - 20%	9.42	15.33	5.42	15.23
20.01 - 30%	13.35	25.31	6.37	25.19
30.01 - 40%	18.40	35.07	7.38	35.24
40.01 - 50%	19.76	45.01	9.78	45.31
50.01 - 60%	22.57	54.63	12.29	55.29
60.01 - 70%	9.45	64.23	13.29	65.26
70.01 - 80%	1.98	71.50	21.51	76.09
80.01 - 90%	0.05	84.50	12.26	84.74
90.01 - 100%	0.03	94.78	10.28	94.83
100.01 - 110%	0.03	104.76		
Weighted average (WALTV)	40.47		61.53	
Minimum	0.00		0.17	
Maximum	133.87		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.35%	0.26%	0.27%	0.33%	0.35%
Annual Percentage Rate (CPR)	4.16%	3.03%	3.24%	3.88%	4.16%

Geographic distribution		
	Current	At constitution date
Andalucia	10.19%	9.39%
Aragon	2.07%	2.31%
Asturias	1.47%	1.45%
Balearic Islands	2.66%	2.46%
Basque Country	7.86%	8.20%
Canary Islands	4.83%	4.61%
Cantabria	2.45%	2.30%
Castilla-La Mancha	2.34%	2.18%
Castilla-Leon	3.20%	3.36%
Catalonia	19.66%	17.48%
Extremadura	0.53%	0.47%
Galicia	1.55%	1.66%
La Rioja	0.28%	0.32%
Madrid	30.92%	32.05%
Meilla		0.00%
Murcia	1.31%	1.40%
Navarra	0.25%	0.25%
Valencia	8.42%	10.09%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
<i>Delinquencies</i>										
Up to 1 month	109	39,923.95	1,147.08	4,178.84	45,249.87	1.74	8,869,816.50	8,915,066.37	39.53	28.76
from > 1 to = 2 months	19	25,642.02	979.55	0.00	26,621.57	1.02	1,487,998.98	1,514,620.55	6.72	30.46
from > 2 to = 3 months	17	21,764.75	837.49	0.00	22,602.24	0.87	1,442,785.48	1,465,385.72	6.50	28.01
from > 3 to = 6 months	7	16,423.87	741.26	0.00	17,165.13	0.66	427,422.58	444,587.71	1.97	19.92
from > 6 to < 12 months	18	80,953.60	5,947.04	0.00	86,900.64	3.34	1,452,456.07	1,539,356.71	6.82	37.92
from = 12 to < 18 months	8	35,193.24	3,941.24	0.00	39,134.48	1.50	485,529.28	504,663.76	2.24	28.16
from = 18 to < 24 months	4	26,266.69	2,136.94	0.00	28,403.63	1.09	288,763.35	317,166.98	1.41	47.50
from ≥ 2 years	74	2,001,847.33	337,002.77	0.00	2,338,850.10	89.79	5,515,639.60	7,854,489.70	34.82	39.43
Subtotal	256	2,248,015.45	352,733.37	4,178.84	2,604,927.66	100.00	19,950,409.84	22,555,337.50	100.00	32.28
Total	256	2,248,015.45	352,733.37	4,178.84	2,604,927.66		19,950,409.84	22,555,337.50		