

# BANKINTER 13 Fondo de Titulización de Activos



## Brief report

Date: 12/31/2018  
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<br>ISIN Code       | Issue date<br>Nº bonds | Principal outstanding<br>(Bond Unit / Series Total / %Factor) |                                | Interest type<br>Reference rate and margin<br>Payment Date | Interest Rate<br>Next coupon                                | Redemption                                    |  | Rating        |            |  |
|                           |                        | Current   | Original                       |  |   | Final maturity (legal)                        | Next   | Current       | Original   |  |
| Series A1<br>ES0313270003 | 11/27/2006<br>850      |   | 100,000.00<br>85,000,000.00    | Floating<br>3-M Euribor+0.060%<br>17.Jan/Apr/Jul/Oct       | 0.00000<br>01/17/2019                                       | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | "Pass-Through"   | Aaa<br>AAA    | Aaa<br>AAA |  |
| Series A2<br>ES0313270011 | 11/27/2006<br>13,974   | 33,898.59<br>473,698,896.66<br>33.90%                         | 100,000.00<br>1,397,400,000.00 | Floating<br>3-M Euribor+0.150%<br>17.Jan/Apr/Jul/Oct       | 0.00000<br>01/17/2019<br>0.000000 Gross<br>0.000000 Net     | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Secuential /<br>Pro rata under<br>certain<br>circumstances | Aa1<br>AAA    | Aaa<br>AAA |  |
| Series B<br>ES0313270029  | 11/27/2006<br>224      | 66,924.39<br>14,991,063.36<br>66.92%                          | 100,000.00<br>22,400,000.00    | Floating<br>3-M Euribor+0.270%<br>17.Jan/Apr/Jul/Oct       | 0.00000<br>01/17/2019<br>0.000000 Gross<br>0.000000 Net     | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Secuential /<br>Pro rata under<br>certain<br>circumstances | A1<br>AA      | Aa3 A      |  |
| Series C<br>ES0313270037  | 11/27/2006<br>241      | 66,937.17<br>16,131,857.97<br>66.94%                          | 100,000.00<br>24,100,000.00    | Floating<br>3-M Euribor+0.480%<br>17.Jan/Apr/Jul/Oct       | 0.16200<br>01/17/2019<br>27.71988 Gross<br>22.446710 Net    | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Secuential /<br>Pro rata under<br>certain<br>circumstances | Baa1<br>BBBsf | A3 BBB     |  |
| Series D<br>ES0313270045  | 11/27/2006<br>205      | 66,929.92<br>13,720,633.80<br>66.93%                          | 100,000.00<br>20,500,000.00    | Floating<br>3-M Euribor+2.250%<br>17.Jan/Apr/Jul/Oct       | 1.93200<br>01/17/2019<br>330.455325 Gross<br>267.668813 Net | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Secuential /<br>Pro rata under<br>certain<br>circumstances | Ba3sf<br>BB-  | Ba1 BB-    |  |
| Series E<br>ES0313270052  | 11/27/2006<br>206      | 70,625.58<br>14,548,869.48<br>70.63%                          | 100,000.00<br>20,600,000.00    | Floating<br>3-M Euribor+3.900%<br>17.Jan/Apr/Jul/Oct       | 3.58200<br>01/17/2019<br>646.506559 Gross<br>523.670313 Net | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>Due to Cash<br>Reserve reduction   | Ca<br>D       | Ca<br>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 |                               |                         |            |            |            |            |            |            |            |            |  |  |
|---|-------------------------------|-------------------------|------------|------------|------------|------------|------------|------------|------------|------------|--|--|
|   |                               | % 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            | 6.93       | 6.41       | 5.94       | 5.57       | 5.22       | 4.90       | 4.60       | 4.31       |  |  |
|   |                               | Final Maturity          | 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            | 7.99       | 7.51       | 7.06       | 6.66       | 6.28       | 5.94       | 5.52       | 5.34       |  |  |
|   |                               | Final Maturity          | 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            | 6.93       | 6.41       | 5.94       | 5.57       | 5.22       | 4.90       | 4.60       | 4.31       |  |  |
|   |                               | Final Maturity          | 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            | 9.92       | 9.44       | 8.99       | 8.68       | 8.39       | 8.03       | 7.71       | 7.33       |  |  |
|   |                               | Final Maturity          | 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            | 6.93       | 6.41       | 5.94       | 5.57       | 5.22       | 4.90       | 4.60       | 4.31       |  |  |
|   |                               | Final Maturity          | 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            | 10.17      | 9.71       | 9.41       | 9.03       | 8.80       | 8.48       | 8.19       | 7.81       |  |  |
|   |                               | Final Maturity          | 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            | 6.93       | 6.41       | 5.94       | 5.57       | 5.22       | 4.90       | 4.60       | 4.31       |  |  |
|   |                               | Final Maturity          | 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            | 10.89      | 10.37      | 10.06      | 9.66       | 9.48       | 9.20       | 8.97       | 8.60       |  |  |
|   |                               | Final Maturity          | 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            | 6.00       | 5.60       | 5.20       | 4.93       | 4.66       | 4.40       | 4.14       | 3.88       |  |  |
|   |                               | Final Maturity          | 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            | 14.13      | 14.10      | 14.08      | 14.06      | 14.04      | 14.03      | 14.02      | 14.01      |  |  |
|   |                               | Final Maturity          | 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 securitized assets is less than 10 per 100 of the initial outstanding balance.  
Hypothesis of delinquency and default assumptions of the securitized assets: 0%

### Credit enhancement and financial operations

| Credit enhancement (CE) |         |                |        |               |                  |       |
|-------------------------|---------|----------------|--------|---------------|------------------|-------|
|                         | Current |                |        | At issue date |                  |       |
|                         |         | % CE           | % CE   |               | % 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%   | 13,720,633.80  | 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                       | 28,377,637.53 | -0.549%  |          |
| Amortization Account                   | 0.00          |          |          |
| Servicer ppal collect not yet credited | 1,049,255.60  |          |          |
| Servicer ints collect not yet credited | 18,527.40     |          |          |
| 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

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

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Fund Auditor

KPMG Auditores

### Collateral: Residential mortgage loans (PTCs)

| General                                    |                |                      |
|--|----------------|----------------------|
|  | Current        | At constitution date |
| Count                                      | 6,538          | 11,827               |
| Principal                                  |                |                      |
| Principal outstanding                      | 508,913,197.32 | 1,549,431,516.52     |
| Average loan                               | 77,839.28      | 131,007.99           |
| Minimum                                    | 0.73           | 257.91               |
| Maximum                                    | 597,073.65     | 1,168,941.87         |
| Interest rate                              |                |                      |
| Weighted average (wac)                     | 0.33%          | 3.62%                |
| Minimum                                    | 0.00%          | 2.50%                |
| Maximum                                    | 3.31%          | 5.80%                |
| Final maturity                             |                |                      |
| Weighted average (WARM) (months)           | 202            | 327                  |
| Minimum                                    | 01/02/2019     | 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%               | 5.14    | 6.85  | 1.44                 | 7.58  |
| 10.01 - 20%              | 9.60    | 15.39 | 5.42                 | 15.23 |
| 20.01 - 30%              | 13.73   | 25.24 | 6.37                 | 25.19 |
| 30.01 - 40%              | 19.00   | 35.01 | 7.38                 | 35.24 |
| 40.01 - 50%              | 20.11   | 45.05 | 9.78                 | 45.31 |
| 50.01 - 60%              | 22.22   | 54.51 | 12.29                | 55.29 |
| 60.01 - 70%              | 8.91    | 64.25 | 13.29                | 65.26 |
| 70.01 - 80%              | 1.29    | 71.42 | 21.51                | 76.09 |
| 80.01 - 90%              |         |       | 12.26                | 84.74 |
| 90.01 - 100%             |         |       | 10.28                | 94.83 |
| Weighted average (WALTV) | 39.76   |       | 61.53                |       |
| Minimum                  | 0.00    |       | 0.17                 |       |
| Maximum                  | 77.85   |       | 100.00               |       |

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM)    | 0.67%         | 0.45%         | 0.35%         | 0.34%          | 0.36%      |
| Annual Percentage Rate (CPR) | 7.79%         | 5.32%         | 4.12%         | 3.97%          | 4.19%      |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 10.19%  | 9.39%                |
| Aragon                  | 2.06%   | 2.31%                |
| Asturias                | 1.46%   | 1.45%                |
| Balearic Islands        | 2.65%   | 2.46%                |
| Basque Country          | 7.77%   | 8.20%                |
| Canary Islands          | 4.79%   | 4.61%                |
| Cantabria               | 2.44%   | 2.30%                |
| Castilla-La Mancha      | 2.34%   | 2.18%                |
| Castilla-Leon           | 3.22%   | 3.36%                |
| Catalonia               | 19.68%  | 17.48%               |
| Extremadura             | 0.53%   | 0.47%                |
| Galicia                 | 1.54%   | 1.66%                |
| La Rioja                | 0.29%   | 0.32%                |
| Madrid                  | 31.04%  | 32.05%               |
| Meilla                  |         | 0.00%                |
| Murcia                  | 1.31%   | 1.40%                |
| Navarra                 | 0.25%   | 0.25%                |
| Valencia                | 8.43%   | 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            | 108    | 43,375.92    | 1,264.55   | 4,178.84 | 48,819.31    | 1.85   | 8,525,879.56     | 8,574,698.87  | 39.67                          |
| from > 1 to = 2 months   | 21     | 14,049.77    | 484.40     | 0.00     | 14,534.17    | 0.55   | 1,043,957.77     | 1,058,491.94  | 4.90                           |
| from > 2 to = 3 months   | 17     | 21,398.49    | 893.07     | 0.00     | 22,291.56    | 0.85   | 1,429,510.44     | 1,451,802.00  | 6.72                           |
| from > 3 to = 6 months   | 8      | 24,382.07    | 1,305.13   | 0.00     | 25,687.20    | 0.97   | 575,449.72       | 601,136.92    | 2.78                           |
| from > 6 to < 12 months  | 14     | 62,082.76    | 3,434.39   | 0.00     | 65,517.15    | 2.49   | 1,059,698.48     | 1,125,115.63  | 5.21                           |
| from = 12 to < 18 months | 10     | 54,220.19    | 4,086.99   | 0.00     | 58,307.18    | 2.21   | 746,527.16       | 804,834.34    | 3.72                           |
| from = 18 to < 24 months | 4      | 20,354.73    | 3,671.62   | 0.00     | 24,026.35    | 0.91   | 238,422.40       | 262,448.75    | 1.21                           |
| from ≥ 2 years           | 74     | 2,042,082.25 | 334,513.59 | 0.00     | 2,376,595.84 | 90.17  | 5,360,059.43     | 7,736,655.27  | 35.79                          |
| Subtotal                 | 256    | 2,281,946.18 | 349,653.74 | 4,178.84 | 2,635,778.76 | 100.00 | 18,979,404.96    | 21,615,183.72 | 100.00                         |
| Total                    | 256    | 2,281,946.18 | 349,653.74 | 4,178.84 | 2,635,778.76 |        | 18,979,404.96    | 21,615,183.72 |                                |

#### Additional information