

# BANKINTER 13 Fondo de Titulización de Activos



## Brief report

Date: 02/28/2019  
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 04/17/2019	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	"Pass-Through"	Aaa AAA	Aaa AAA	
Series A2 ES0313270011	11/27/2006 13,974	32,824.67 458,691,938.58 32.82%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	0.00000 04/17/2019 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	64,804.20 14,516,140.80 64.80%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	0.00000 04/17/2019 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	64,816.57 15,620,793.37 64.82%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	0.17200 04/17/2019 27.871125 Gross 22.575611 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	64,809.56 13,285,959.80 64.81%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	1.94200 04/17/2019 314.650414 Gross 254.866835 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	67,231.85 13,849,761.10 67.23%	100,000.00 20,600,000.00	Floating 3-M Euribor+3.900% 17.Jan/Apr/Jul/Oct	3.59200 04/17/2019 603.742013 Gross 489.031031 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined Due to Cash Reserve reduction	Ca D	Ca CCC-	
Total		515,964,593.65	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)								
				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	6.81	6.30	5.83	5.47	5.12	4.81	4.51	4.22	
		Final Maturity	Years	11/07/2025	05/06/2025	11/14/2024	07/04/2024	03/01/2024	11/06/2023	07/19/2023	04/07/2023	
	Without optional redemption *	Average life	Years	7.90	7.42	6.99	6.59	6.22	5.88	5.57	5.29	
		Final Maturity	Years	12/09/2026	06/17/2026	08/15/2025	04/04/2025	12/02/2024	08/11/2024	05/01/2024	01/17/2024	
	Series B	With optional redemption *	Average life	Years	6.81	6.30	5.83	5.47	5.12	4.81	4.51	4.22
			Final Maturity	Years	11/07/2025	05/06/2025	11/14/2024	07/04/2024	03/01/2024	11/06/2023	07/19/2023	04/07/2023
Without optional redemption *		Average life	Years	9.87	9.51	9.07	8.77	8.39	8.05	7.73	7.37	
		Final Maturity	Years	11/29/2028	07/17/2028	02/10/2028	10/22/2027	06/07/2027	02/01/2027	10/10/2026	05/29/2026	
Series C		With optional redemption *	Average life	Years	6.81	6.30	5.83	5.47	5.12	4.81	4.51	4.22
			Final Maturity	Years	11/07/2025	05/06/2025	11/14/2024	07/04/2024	03/01/2024	11/06/2023	07/19/2023	04/07/2023
	Without optional redemption *	Average life	Years	10.13	9.80	9.40	9.15	8.82	8.51	8.24	7.86	
		Final Maturity	Years	02/28/2029	11/02/2028	06/07/2028	03/11/2028	11/09/2027	07/21/2027	04/12/2027	11/25/2026	
	Series D	With optional redemption *	Average life	Years	6.81	6.30	5.83	5.47	5.12	4.81	4.51	4.22
			Final Maturity	Years	11/07/2025	05/06/2025	11/14/2024	07/04/2024	03/01/2024	11/06/2023	07/19/2023	04/07/2023
Without optional redemption *		Average life	Years	10.88	10.51	10.07	9.85	9.53	9.26	9.04	8.69	
		Final Maturity	Years	11/29/2029	07/18/2029	02/08/2029	11/19/2028	07/25/2028	04/19/2028	01/31/2028	09/22/2027	
Series E		With optional redemption *	Average life	Years	5.82	5.42	5.03	4.76	4.50	4.24	3.98	3.72
			Final Maturity	Years	11/09/2024	06/16/2024	01/25/2024	10/20/2023	07/15/2023	04/12/2023	01/07/2023	10/05/2022
	Without optional redemption *	Average life	Years	13.95	13.92	13.91	13.89	13.88	13.87	13.86	13.85	
		Final Maturity	Years	12/24/2032	12/16/2032	12/09/2032	12/04/2032	11/29/2032	11/25/2032	11/22/2032	11/19/2032	

\* 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)					
		Current		At issue date	
		% CE	% CE	% CE	% CE
Class A	88.90%	458,691,938.58	11.31%	94.42%	1,482,400,000.00
Series A1	0.00%	0.00		5.41%	85,000,000.00
Series A2	88.90%	458,691,938.58		89.01%	1,397,400,000.00
Series B	2.81%	14,516,140.80	8.42%	1.43%	22,400,000.00
Series C	3.03%	15,620,793.37	5.31%	1.54%	24,100,000.00
Series D	2.57%	13,285,959.80	2.66%	1.31%	20,500,000.00
Series E	2.68%	13,849,761.10		1.31%	20,600,000.00
Issue of Bonds		515,964,593.65			1,570,000,000.00
Reserve Fund	2.66%	13,356,255.14		1.33%	20,600,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	20,964,409.61	-0.549%	
Amortization Account	0.00		
Servicer ppal collect not yet credited	561,108.17		
Servicer ints collect not yet credited	21,591.58		
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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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

### Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	6,480	11,827	
Principal			
Principal outstanding	499,503,867.58	1,549,431,516.52	
Average loan	77,083.93	131,007.99	
Minimum	0.65	257.91	
Maximum	591,411.03	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)	201	327	
Minimum	03/01/2019	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%	5.25	6.82	1.44	7.58
10.01 - 20%	9.82	15.50	5.42	15.23
20.01 - 30%	13.94	25.36	6.37	25.19
30.01 - 40%	18.99	34.99	7.38	35.24
40.01 - 50%	20.39	45.05	9.78	45.31
50.01 - 60%	21.93	54.41	12.29	55.29
60.01 - 70%	8.85	64.37	13.29	65.26
70.01 - 80%	0.83	71.55	21.51	76.09
80.01 - 90%			12.26	84.74
90.01 - 100%			10.28	94.83
Weighted average (WALTV)	39.47			61.53
Minimum	0.00			0.17
Maximum	77.42			100.00

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.38%	0.45%	0.38%	0.33%	0.36%
Annual Percentage Rate (CPR)	4.50%	5.28%	4.44%	3.86%	4.19%

Geographic distribution		
	Current	At constitution date
Andalucia	10.25%	9.39%
Aragon	2.07%	2.31%
Asturias	1.46%	1.45%
Balearic Islands	2.66%	2.46%
Basque Country	7.76%	8.20%
Canary Islands	4.82%	4.61%
Cantabria	2.44%	2.30%
Castilla-La Mancha	2.36%	2.18%
Castilla-Leon	3.23%	3.36%
Catalonia	19.55%	17.48%
Extremadura	0.54%	0.47%
Galicia	1.51%	1.66%
La Rioja	0.29%	0.32%
Madrid	31.09%	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	153	65,290.72	2,070.41	4,178.84	71,539.97	2.63	12,881,046.45	12,952,586.42	50.23	28.96
from > 1 to = 2 months	18	14,942.34	539.02	0.00	15,481.36	0.57	1,057,730.63	1,073,211.99	4.16	27.55
from > 2 to = 3 months	18	24,281.65	974.87	0.00	25,256.52	0.93	1,515,593.71	1,540,840.23	5.98	26.18
from > 3 to = 6 months	5	5,710.14	450.59	0.00	6,160.73	0.23	159,127.62	165,288.35	0.64	22.48
from > 6 to < 12 months	15	67,614.60	3,346.79	0.00	70,961.39	2.61	1,015,195.98	1,086,157.37	4.21	28.44
from = 12 to < 18 months	9	58,367.82	4,711.41	0.00	63,079.23	2.32	814,896.08	877,975.31	3.40	40.77
from = 18 to < 24 months	6	39,310.99	4,577.93	0.00	43,888.92	1.61	351,594.66	395,483.58	1.53	27.79
from ≥ 2 years	74	2,088,231.18	336,275.98	0.00	2,424,507.16	89.11	5,269,428.81	7,693,935.97	29.84	38.94
Subtotal	298	2,363,749.44	352,947.00	4,178.84	2,720,875.28	100.00	23,064,603.94	25,785,479.22	100.00	31.29
Total	298	2,363,749.44	352,947.00	4,178.84	2,720,875.28		23,064,603.94	25,785,479.22		