

# BANKINTER 13 Fondo de Titulización de Activos



## Brief report

Date: 08/31/2019  
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  
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	Moody's / S&P	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	10/17/2019	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	"Pass-Through"	Aaa (sf) AAA	Aaa	
Series A2 ES0313270011	11/27/2006 13,974	30,971.45 432,795,042.30 30.97%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	0.0000% 10/17/2019 0.000000 Gross 0.000000 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa1 (sf) AAA (sf)	Aaa	
Series B ES0313270029	11/27/2006 224	61,145.48 13,696,587.52 61.15%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	0.0000% 10/17/2019 0.000000 Gross 0.000000 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	A1 (sf) AA (sf)	Aa3 A	
Series C ES0313270037	11/27/2006 241	61,157.15 14,738,873.15 61.16%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	0.1170% 10/17/2019 18.285988 Gross 14.811650 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Baa1 (sf) BBB (sf)	A3 BBB	
Series D ES0313270045	11/27/2006 205	61,150.53 12,535,858.65 61.15%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	1.8870% 10/17/2019 294.888239 Gross 238.859474 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Ba3 (sf) BB- (sf)	Ba1 BB-	
Series E ES0313270052	11/27/2006 206	61,175.66 12,602,185.96 61.18%	100,000.00 20,600,000.00	Floating 3-M Euribor+3.900% 17.Jan/Apr/Jul/Oct	3.5370% 10/17/2019 552.966791 Gross 447.903101 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined Due to Cash Reserve reduction	Ca (sf) D (sf)	Ca CCC-	
Total		486,368,547.58	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	Option	Average life	Years	% Monthly CPR (SMM)									
				0,08	0,17	0,25	0,34	0,43	0,51	0,60	0,69		
Series A2	With optional redemption *	Years	6.51	6.09	5.63	5.27	4.93	4.62	4.32	4.04			
		Date	01/17/2026	08/17/2025	03/01/2025	10/21/2024	06/21/2024	02/27/2024	11/10/2023	07/30/2023			
	Final Maturity	Years	10.26	9.76	9.01	8.51	8.01	7.51	7.01	6.51			
		Date	10/17/2029	04/17/2029	07/17/2028	01/17/2028	07/17/2027	01/17/2027	07/17/2026	01/17/2026			
	Without optional redemption *	Years	4.06/2027	10/19/2026	05/20/2026	12/27/2025	08/20/2025	04/23/2025	01/07/2025	09/25/2024			
		Date	19.76	19.27	19.01	18.27	17.76	17.01	16.52	16.01			
Series B	With optional redemption *	Years	6.51	6.09	5.63	5.27	4.93	4.62	4.32	4.04			
		Date	01/17/2026	08/17/2025	03/01/2025	10/21/2024	06/21/2024	02/27/2024	11/10/2023	07/30/2023			
	Final Maturity	Years	10.26	9.76	9.01	8.51	8.01	7.51	7.01	6.51			
		Date	10/17/2029	04/17/2029	07/17/2028	01/17/2028	07/17/2027	01/17/2027	07/17/2026	01/17/2026			
	Without optional redemption *	Years	9.79	9.45	9.04	8.77	8.42	8.09	7.69	7.44			
		Date	04/26/2029	12/24/2028	07/29/2028	04/20/2028	12/13/2027	08/17/2027	03/23/2027	12/24/2026			
Series C	With optional redemption *	Years	6.51	6.09	5.63	5.27	4.93	4.62	4.32	4.04			
		Date	01/17/2026	08/17/2025	03/01/2025	10/21/2024	06/21/2024	02/27/2024	11/10/2023	07/30/2023			
	Final Maturity	Years	10.26	9.76	9.01	8.51	8.01	7.51	7.01	6.51			
		Date	10/17/2029	04/17/2029	07/17/2028	01/17/2028	07/17/2027	01/17/2027	07/17/2026	01/17/2026			
	Without optional redemption *	Years	10.05	9.76	9.38	9.17	8.87	8.59	8.20	7.98			
		Date	07/30/2029	04/16/2029	11/30/2028	09/15/2028	05/25/2028	02/14/2028	09/25/2027	07/06/2027			
Series D	With optional redemption *	Years	6.51	6.09	5.63	5.27	4.93	4.62	4.32	4.04			
		Date	01/17/2026	08/17/2025	03/01/2025	10/21/2024	06/21/2024	02/27/2024	11/10/2023	07/30/2023			
	Final Maturity	Years	10.26	9.76	9.01	8.51	8.01	7.51	7.01	6.51			
		Date	10/17/2029	04/17/2029	07/17/2028	01/17/2028	07/17/2027	01/17/2027	07/17/2026	01/17/2026			
	Without optional redemption *	Years	10.82	10.49	10.09	9.90	9.62	9.38	9.00	8.87			
		Date	05/09/2030	01/10/2030	08/14/2029	06/08/2029	02/24/2029	11/30/2028	07/15/2028	05/25/2028			
Series E	With optional redemption *	Years	5.36	5.10	4.71	4.46	4.20	3.94	3.68	3.43			
		Date	11/23/2024	08/19/2024	04/01/2024	12/29/2023	09/25/2023	06/24/2023	03/22/2023	12/20/2022			
	Final Maturity	Years	10.26	9.76	9.01	8.51	8.01	7.51	7.01	6.51			
		Date	10/17/2029	04/17/2029	07/17/2028	01/17/2028	07/17/2027	01/17/2027	07/17/2026	01/17/2026			
	Without optional redemption *	Years	13.62	13.60	13.59	13.59	13.58	13.57	13.56	13.56			
		Date	02/22/2033	02/18/2033	02/14/2033	02/11/2033	02/08/2033	02/06/2033	02/04/2033	02/02/2033			
Issue of Bonds	With optional redemption *	Years	6.51	6.09	5.63	5.27	4.93	4.62	4.32	4.04			
		Date	01/17/2026	08/17/2025	03/01/2025	10/21/2024	06/21/2024	02/27/2024	11/10/2023	07/30/2023			
	Final Maturity	Years	10.26	9.76	9.01	8.51	8.01	7.51	7.01	6.51			
		Date	10/17/2029	04/17/2029	07/17/2028	01/17/2028	07/17/2027	01/17/2027	07/17/2026	01/17/2026			
	Without optional redemption *	Years	10.26	9.76	9.01	8.51	8.01	7.51	7.01	6.51			
		Date	10/17/2029	04/17/2029	07/17/2028	01/17/2028	07/17/2027	01/17/2027	07/17/2026	01/17/2026			

\* 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		At issue date	
		% CE	% CE	% CE	% CE
Class A	88.98%	432,795,042.30	11.31%	94.42%	1,482,400,000.00
Series A1	0.00%	0.00		5.41%	85,000,000.00
Series A2	88.98%	432,795,042.30	11.31%	89.01%	1,397,400,000.00
Series B	2.82%	13,696,587.52	0.35%	1.43%	22,400,000.00
Series C	3.03%	14,738,873.15	0.38%	1.54%	24,100,000.00
Series D	2.58%	12,535,858.65	0.33%	1.31%	20,500,000.00
Series E	2.59%	12,602,185.96	0.33%	1.31%	20,600,000.00
Issue of Bonds		486,368,547.58			1,570,000,000.00
Reserve Fund	2.66%	12,602,185.96	0.33%	1.33%	20,600,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	19,286,815.02	-0.619%	
Amortization Account		0.00	
Servicer ppal collect not yet credited		411,594.31	
Servicer ints collect not yet credited		13,958.97	
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

# BANKINTER 13 Fondo de Titulización de Activos

## Brief report

Date: 08/31/2019  
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  
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	6.310	11,827	
Principal			
Principal outstanding	471,798,011.78	1,549,431,516.52	
Average loan	74,769.89	131,007.99	
Minimum	0.41	257.91	
Maximum	574,489.84	1,168,941.87	
Interest rate			
Weighted average (wac)	0.37%	3.62%	
Minimum	0.00%	2.50%	
Maximum	2.93%	5.80%	
Final maturity			
Weighted average (WARM) (months)	196	327	
Minimum	09/02/2019	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%	5.39	6.66	1.44	7.58
10.01 - 20%	10.26	15.49	5.42	15.23
20.01 - 30%	15.21	25.43	6.37	25.19
30.01 - 40%	19.38	35.11	7.38	35.24
40.01 - 50%	22.16	45.35	9.78	45.31
50.01 - 60%	20.10	54.56	12.29	55.29
60.01 - 70%	7.30	64.65	13.29	65.26
70.01 - 80%	0.19	73.89	21.51	76.09
80.01 - 90%			12.26	84.74
90.01 - 100%			10.28	94.83
Weighted average (WALTV)	38.50		61.53	
Minimum	0.00		0.17	
Maximum	76.15		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.24%	0.27%	0.32%	0.35%	0.35%
Annual Percentage Rate (CPR)	2.86%	3.18%	3.72%	4.08%	4.17%

Geographic distribution		
	Current	At constitution date
Andalucia	10.23%	9.99%
Aragon	2.01%	2.31%
Asturias	1.49%	1.45%
Balearic Islands	2.69%	2.46%
Basque Country	7.70%	8.20%
Canary Islands	4.78%	4.61%
Cantabria	2.45%	2.30%
Castilla-La Mancha	2.36%	2.18%
Castilla-Leon	3.14%	3.36%
Catalonia	19.68%	17.48%
Extremadura	0.55%	0.47%
Galicia	1.51%	1.66%
La Rioja	0.29%	0.32%
Madrid	31.18%	32.05%
Melilla		0.00%
Murcia	1.31%	1.40%
Navarra	0.26%	0.25%
Valencia	8.38%	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	113	39,154.33	1,075.94	4,178.84	44,409.11	1.66	9,244,897.23	9,289,306.34	44.20	27.45
from > 1 to = 2 months	20	13,412.96	767.87	0.00	14,180.83	0.53	1,015,403.35	1,029,584.18	4.90	22.84
from > 2 to = 3 months	16	25,544.53	1,023.61	0.00	26,568.14	0.99	1,406,424.97	1,432,993.11	6.82	29.52
from > 3 to = 6 months	12	44,190.19	1,620.56	0.00	45,810.75	1.71	513,145.47	558,956.22	2.66	15.93
from > 6 to < 12 months	7	15,777.66	858.84	0.00	16,636.50	0.62	238,769.41	255,405.91	1.22	22.45
from = 12 to < 18 months	9	78,184.70	4,796.73	0.00	82,981.43	3.10	853,288.15	936,269.58	4.45	33.05
from = 18 to < 24 months	5	44,733.94	1,684.21	0.00	46,418.15	1.73	354,381.81	400,799.96	1.91	33.50
from ≥ 2 years	69	2,086,497.49	312,480.18	0.00	2,398,977.67	89.65	4,715,112.38	7,114,090.05	33.85	39.48
Subtotal	251	2,347,495.80	324,307.94	4,178.84	2,675,982.58	100.00	18,341,422.77	21,017,405.35	100.00	30.07
Total	251	2,347,495.80	324,307.94	4,178.84	2,675,982.58		18,341,422.77	21,017,405.35		