

BANKINTER 13 Fondo de Titulización de Activos



Brief report

Date: 11/30/2021
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	N° bonds	Principal outstanding		Interest type	Reference rate and margin	Interest Rate	Redemption		Rating		
				(Bond Unit / Series Total / %Factor)					Final maturity (legal)	Next		Moody's / S&P	Original
				Current	Original					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	0.0000%	01/17/2022	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	"Pass-Through"	Aaa (sf) AAA (sf)	Aaa AAA
Series A2	ES0313270011	11/27/2006	13,974	22,675.55 316,868,135.70 22.68%	100,000.00 1,397,400,000.00	Floating	3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	0.0000%	01/17/2022 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 AAA
Series B	ES0313270029	11/27/2006	224	46,570.24 10,431,733.76 46.57%	100,000.00 22,400,000.00	Floating	3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	0.0000%	01/17/2022 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) AAA (sf)	Aa3 A
Series C	ES0313270037	11/27/2006	241	46,579.13 11,225,570.33 46.58%	100,000.00 24,100,000.00	Floating	3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	0.0000%	01/17/2022 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	Baa1 (sf) AA (sf)	A3 BBB
Series D	ES0313270045	11/27/2006	205	46,574.09 9,547,688.45 46.57%	100,000.00 20,500,000.00	Floating	3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	1.6990%	01/17/2022 200.021486 Gross 162.017404 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Ba3 (sf) BBB (sf)	Ba1 BB-
Series E	ES0313270052	11/27/2006	206	53,689.37 11,060,010.22 53.69%	100,000.00 20,600,000.00	Floating	3-M Euribor+3.900% 17.Jan/Apr/Jul/Oct	3.3490%	01/17/2022 454.508853 Gross 368.152171 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				359,133,138.46	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		
				% 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	5.08	4.72	4.37	4.15	3.83	3.63	3.44	3.26		
		Final Maturity	Years	11/16/2026	07/05/2026	03/01/2026	12/09/2025	08/15/2025	06/05/2025	03/28/2025	01/21/2025		
	Without optional redemption *	Average life	Years	6.78	6.41	6.08	5.76	5.47	5.19	4.94	4.71		
		Final Maturity	Years	07/29/2028	03/14/2028	11/15/2027	07/19/2027	04/06/2027	12/23/2026	09/24/2026	07/01/2026		
Series B	With optional redemption *	Average life	Years	4.90	4.54	4.21	4.00	3.69	3.50	3.32	3.15		
		Final Maturity	Years	09/09/2026	05/03/2026	01/02/2026	10/15/2025	06/26/2025	04/18/2025	02/10/2025	12/09/2024		
	Without optional redemption *	Average life	Years	9.48	9.20	8.80	8.57	8.21	8.01	7.70	7.43		
		Final Maturity	Years	04/10/2031	12/27/2030	08/05/2030	05/11/2030	01/02/2030	10/21/2029	06/28/2029	03/21/2029		
Series C	With optional redemption *	Average life	Years	4.90	4.54	4.21	4.00	3.69	3.50	3.32	3.15		
		Final Maturity	Years	09/09/2026	05/03/2026	01/02/2026	10/15/2025	06/26/2025	04/18/2025	02/10/2025	12/09/2024		
	Without optional redemption *	Average life	Years	9.88	9.65	9.28	9.11	8.79	8.67	8.38	8.12		
		Final Maturity	Years	09/01/2031	06/09/2031	01/27/2031	11/25/2030	07/30/2030	06/16/2030	03/04/2030	11/28/2029		
Series D	With optional redemption *	Average life	Years	4.90	4.54	4.21	4.00	3.69	3.50	3.32	3.15		
		Final Maturity	Years	09/09/2026	05/03/2026	01/02/2026	10/15/2025	06/26/2025	04/18/2025	02/10/2025	12/09/2024		
	Without optional redemption *	Average life	Years	10.88	10.62	10.22	10.07	9.76	9.72	9.48	9.27		
		Final Maturity	Years	09/02/2032	05/30/2032	01/03/2032	11/10/2031	07/19/2031	07/04/2031	04/08/2031	01/22/2031		
Series E	With optional redemption *	Average life	Years	6.77	6.30	5.84	5.60	5.14	4.91	4.67	4.44		
		Final Maturity	Years	07/25/2028	02/04/2028	08/19/2027	05/25/2027	12/06/2026	09/13/2026	06/19/2026	03/26/2026		
	Without optional redemption *	Average life	Years	22.85	22.85	22.85	22.85	22.85	22.85	22.85	22.85		
		Final Maturity	Years	08/16/2044	08/16/2044	08/16/2044	08/16/2044	08/16/2044	08/16/2044	08/16/2044	08/16/2044		

* 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	88.23%	316,868,135.70	11.74%	94.42%	1,482,400,000.00
Series A1	0.00%	0.00	0.00	5.41%	85,000,000.00
Series A2	88.23%	316,868,135.70	11.74%	89.01%	1,397,400,000.00
Series B	2.90%	10,431,733.76	8.75%	1.43%	22,400,000.00
Series C	3.13%	11,225,570.33	5.52%	1.54%	24,100,000.00
Series D	2.66%	9,547,688.45	2.78%	1.31%	20,500,000.00
Series E	3.08%	11,060,010.22	1.31%	1.31%	20,600,000.00
Issue of Bonds		359,133,138.46			1,570,000,000.00
Reserve Fund	2.78%	9,672,008.67		1.33%	20,600,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	16,021,171.56	-0.630%	
Amortization Account		0.00	
Servicer ppal collect not yet credited		432,421.01	
Servicer ints collect not yet credited		2,674.79	
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.02	1.450%
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
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Originator
Bankinter

Servicer
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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	5,238	11,827	
Principal			
Principal outstanding	346,049,102.88	1,549,431,516.52	
Average loan	66,065.12	131,007.99	
Minimum	60.94	257.91	
Maximum	497,527.26	1,168,941.87	
Interest rate			
Weighted average (wac)	0.06%	3.62%	
Minimum	0.00%	2.50%	
Maximum	2.55%	5.80%	
Final maturity			
Weighted average (WARM) (months)	176	327	
Minimum	12/01/2021	01/16/2007	
Maximum	06/25/2046	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%	6.10	6.30	1.44	7.58
10.01 - 20%	13.05	15.24	5.42	15.23
20.01 - 30%	18.97	25.35	6.37	25.19
30.01 - 40%	21.94	34.96	7.38	35.24
40.01 - 50%	26.38	45.10	9.78	45.31
50.01 - 60%	11.26	54.21	12.29	55.29
60.01 - 70%	2.23	61.47	13.29	65.26
70.01 - 80%	0.05	70.20	21.51	76.09
80.01 - 90%			12.26	84.74
90.01 - 100%			10.28	94.83
Weighted average (WALTV)	34.27		61.53	
Minimum	0.02		0.17	
Maximum	70.20		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.39%	0.36%	0.40%	0.44%	0.36%
Annual Percentage Rate (CPR)	4.52%	4.21%	4.74%	5.11%	4.19%

Geographic distribution		
	Current	At constitution date
Andalucia	10.11%	9.99%
Aragon	2.03%	2.31%
Asturias	1.41%	1.45%
Balearic Islands	2.82%	2.46%
Basque Country	7.53%	8.20%
Canary Islands	4.80%	4.61%
Cantabria	2.42%	2.30%
Castilla-La Mancha	2.33%	2.18%
Castilla-Leon	3.04%	3.36%
Catalonia	19.95%	17.48%
Extremadura	0.58%	0.47%
Galicia	1.47%	1.66%
La Rioja	0.27%	0.32%
Madrid	31.43%	32.05%
Melilla		0.00%
Murcia	1.25%	1.40%
Navarra	0.28%	0.25%
Valencia	8.29%	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	81	21,978.42	163.13	4,178.84	26,320.39	0.84	5,325,058.80	5,351,379.19	35.66	25.81
from > 1 to = 2 months	10	7,596.01	102.77	0.00	7,698.78	0.25	466,890.04	474,588.82	3.16	16.78
from > 2 to = 3 months	11	15,610.96	262.39	0.00	15,873.35	0.51	748,921.00	764,794.35	5.10	19.44
from > 3 to = 6 months	6	8,121.23	99.45	0.00	8,220.68	0.26	349,595.20	357,815.68	2.38	23.34
from > 6 to < 12 months	7	31,343.36	292.27	0.00	31,635.63	1.01	419,013.96	450,649.59	3.00	24.04
from = 12 to < 18 months	6	37,318.22	1,190.72	0.00	38,508.94	1.23	286,919.22	325,428.16	2.17	23.19
from = 18 to < 24 months	3	62,972.89	250.06	0.00	63,222.95	2.02	250,724.78	313,947.73	2.09	22.17
from ≥ 2 years	69	2,670,333.95	275,417.79	0.00	2,945,751.74	93.90	4,023,870.84	6,969,622.58	46.44	37.47
Subtotal	193	2,855,275.04	277,778.58	4,178.84	3,137,232.46	100.00	11,870,993.84	15,008,226.30	100.00	28.68
Total	193	2,855,275.04	277,778.58	4,178.84	3,137,232.46		11,870,993.84	15,008,226.30		