BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 01/31/2022
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) Current	Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Next	Rating 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	04/19/2022	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	21,817.01 304,870,897.74 21.82%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	0.0000% 04/19/2022 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 (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% 04/19/2022 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 (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% 04/19/2022 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	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	1.6870% 04/19/2022 200.791252 Gross 162.640914 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / 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	3.3370% 04/19/2022 457.856982 Gross 370.864155 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		347,135,900.50	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)	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	4.72	4.37	4.05	3.83	3.53	3.35	3.17	2.99
			Date	10/05/2026	05/31/2026	02/01/2026	11/15/2025	07/29/2025	05/22/2025	03/17/2025	01/14/2025
		Final Maturity	Years	7.01	6.50	6.00	5.75	5.25	5.00	4.75	4.50
			Date	01/17/2029	07/17/2028	01/17/2028	10/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	5.97	5.62	5.31	5.01	4.75	4.50	4.27	4.06
			Date	01/04/2028	08/31/2027	05/07/2027	01/21/2027	10/15/2026	07/16/2026	04/23/2026	02/05/2026
		Final Maturity	Years	14.26	13.76	13.50	13.01	12.50	12.01	11.76	11.25
			Date	04/17/2036	10/17/2035	07/17/2035	01/17/2035	07/17/2034	01/17/2034	10/17/2033	04/17/2033
Series B	With optional redemption *	Average life	Years	7.01	6.50	6.00	5.75	5.25	5.00	4.75	4.50
			Date	01/17/2029	07/17/2028	01/17/2028	10/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026
		Final Maturity	Years	7.01	6.50	6.00	5.75	5.25	5.00	4.75	4.50
			Date	01/17/2029	07/17/2028	01/17/2028	10/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	15.03	14.49	13.99	13.54	13.13	12.71	12.29	11.87
			Date	01/25/2037	07/09/2036	01/10/2036	07/31/2035	03/01/2035	09/30/2034	04/30/2034	11/28/2033
		Final Maturity	Years	15.76	15.26	14.76	14.26	13.76	13.25	13.01	12.50
			Date	10/17/2037	04/17/2037	10/17/2036	04/17/2036	10/17/2035	04/17/2035	01/17/2035	07/17/2034
Series C	With optional redemption *	Average life	Years	7.01	6.50	6.00	5.75	5.25	5.00	4.75	4.50
			Date	01/17/2029	07/17/2028	01/17/2028	10/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026
		Final Maturity	Years	7.01	6.50	6.00	5.75	5.25	5.00	4.75	4.50
			Date	01/17/2029	07/17/2028	01/17/2028	10/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	16.72	16.28	15.80	15.30	14.81	14.34	13.90	13.48
			Date	10/02/2038	04/23/2038	11/01/2037	05/03/2037	11/03/2036	05/18/2036	12/08/2035	07/09/2035
		Final Maturity	Years	17.76	17.26	17.01	16.51	16.26	15.76	15.26	14.76
			Date	10/17/2039	04/17/2039	01/17/2039	07/17/2038	04/17/2038	10/17/2037	04/17/2037	10/17/2036
Series D	With optional redemption *	Average life	Years	7.01	6.50	6.00	5.75	5.25	5.00	4.75	4.50
			Date	01/17/2029	07/16/2028	01/16/2028	10/16/2027	04/16/2027	01/16/2027	10/16/2026	07/17/2026
		Final Maturity	Years	7.01	6.50	6.00	5.75	5.25	5.00	4.75	4.50
			Date	01/17/2029	07/17/2028	01/17/2028	10/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	19.23	18.93	18.61	18.29	17.96	17.61	17.24	16.86
			Date	04/06/2041	12/16/2040	08/23/2040	04/28/2040	12/28/2039	08/22/2039	04/10/2039	11/21/2038
		Final Maturity	Years	24.26	24.26	24.26	24.26	24.26	24.26	24.26	24.26
			Date	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046
Series E	With optional redemption *	Average life	Years	6.54	6.07	5.61	5.37	4.91	4.68	4.44	4.21
			Date	07/31/2028	02/11/2028	08/25/2027	05/31/2027	12/12/2026	09/19/2026	06/26/2026	04/01/2026
		Final Maturity	Years	7.01	6.50	6.00	5.75	5.25	5.00	4.75	4.50
			Date	01/17/2029	07/17/2028	01/17/2028	10/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	22.61	22.61	22.61	22.61	22.61	22.61	22.61	22.61
			Date	08/22/2044	08/22/2044	08/22/2044	08/22/2044	08/22/2044	08/22/2044	08/22/2044	08/22/2044
		Final Maturity	Years	24.26	24.26	24.26	24.26	24.26	24.26	24.26	24.26
			Date	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046

* 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		% CE	At issue date		% CE
Class A	87.82%	304,870,897.74	12.24%	94.42%	1,482,400,000.00	5.65%
Series A1	0.00%	0.00		5.41%	85,000,000.00	
Series A2	87.82%	304,870,897.74		89.01%	1,397,400,000.00	
Series B	3.01%	10,431,733.76	9.13%	1.43%	22,400,000.00	4.21%
Series C	3.23%	11,225,570.33	5.79%	1.54%	24,100,000.00	2.65%
Series D	2.75%	9,547,688.45	2.95%	1.31%	20,500,000.00	1.33%
Series E	3.19%	11,060,010.22		1.31%	20,600,000.00	
Issue of Bonds		347,135,900.50			1,570,000,000.00	
Reserve Fund	2.95%	9,919,806.23		1.33%	20,600,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		12,100,036.36	-0.630%
Amortization Account		0.00	
Servicer ppal collect not yet credited		435,213.95	
Servicer ints collect not yet credited		2,063.56	
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

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

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Collateral: Residential mortgage loans (PTCs)

General

	Current	At constitution date
Count	5,174	11,827
Principal		
Principal outstanding	337,573,965.86	1,549,431,516.52
Average loan	65,244.29	131,007.99
Minimum	44.72	257.91
Maximum	491,775.50	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)	174	327
Minimum	02/07/2022	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%	6.22	6.29	1.44	7.58
10.01 - 20%	13.20	15.15	5.42	15.23
20.01 - 30%	19.38	25.31	6.37	25.19
30.01 - 40%	22.29	35.00	7.38	35.24
40.01 - 50%	26.52	45.10	9.78	45.31
50.01 - 60%	10.38	54.36	12.29	55.29
60.01 - 70%	1.99	61.36	13.29	65.26
70.01 - 80%			21.51	76.09
80.01 - 90%			12.26	84.74
90.01 - 100%			10.28	94.83
Weighted average (WALTV)		33.93		61.53
Minimum		0.02		0.17
Maximum		69.75		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.35%	0.47%	0.42%	0.43%	0.36%
Annual Percentage Rate (CPR)	4.06%	5.51%	4.88%	5.08%	4.21%

Geographic distribution

	Current	At constitution date
Andalucia	10.08%	9.39%
Aragon	2.04%	2.31%
Asturias	1.39%	1.45%
Balearic Islands	2.82%	2.46%
Basque Country	7.56%	8.20%
Canary Islands	4.77%	4.61%
Cantabria	2.44%	2.30%
Castilla-La Mancha	2.35%	2.18%
Castilla-Leon	3.06%	3.36%
Catalonia	19.98%	17.48%
Extremadura	0.58%	0.47%
Galicia	1.47%	1.66%
La Rioja	0.27%	0.32%
Madrid	31.42%	32.05%
Melilla		0.00%
Murcia	1.25%	1.40%
Navarra	0.28%	0.25%
Valencia	8.24%	10.09%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	70	20,452.32	75.22	4,178.84	24,706.38	0.78	4,214,624.10	4,239,330.48	31.29	22.90
from > 1 to = 2 months	9	5,108.05	78.98	0.00	5,187.03	0.16	589,685.03	594,872.06	4.39	27.23
from > 2 to = 3 months	9	11,501.79	103.42	0.00	11,605.21	0.37	561,199.13	572,804.34	4.23	18.14
from > 3 to = 6 months	5	9,244.96	273.32	0.00	9,518.28	0.30	246,578.62	256,096.90	1.89	20.81
from > 6 to < 12 months	7	28,914.81	231.46	0.00	29,146.27	0.92	446,079.79	475,226.06	3.51	26.30
from = 12 to < 18 months	4	22,901.70	679.09	0.00	23,580.79	0.75	94,466.86	118,047.65	0.87	10.27
from = 18 to < 24 months	4	80,001.70	723.08	0.00	80,724.78	2.55	306,421.78	387,146.56	2.86	30.63
from ≥ 2 years	68	2,704,647.55	273,966.58	0.00	2,978,614.13	94.17	3,926,601.68	6,905,215.81	50.97	37.36
Subtotal	176	2,882,772.88	276,131.15	4,178.84	3,163,082.87	100.00	10,385,656.99	13,548,739.86	100.00	28.35
Total	176	2,882,772.88	276,131.15	4,178.84	3,163,082.87		10,385,656.99	13,548,739.86		

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