

BANKINTER 13 Fondo de Titulización de Activos



Brief report

Date: 07/31/2022
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)		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	10/17/2022	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	"Pass-Through"	Aaa (sf) AAA	Aaa AAA	
Series A2 ES0313270011	11/27/2006 13,974	20,167.12 281,815,334.88 20.17%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	0.1520% 10/17/2022 7.748656 Gross 6.276411 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	0.2720% 10/17/2022 32.019627 Gross 25.935898 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	0.4820% 10/17/2022 56.751494 Gross 45.968710 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	2.2520% 10/17/2022 265.125595 Gross 214.751732 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	3.9020% 10/17/2022 529.559136 Gross 428.942900 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		324,080,337.64	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 *	Without 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 *	Final Maturity	Average life	4.37	4.02	3.80	3.49	3.30	3.11	2.94	2.77			
			Date	11/27/2026	07/25/2026	05/06/2026	01/11/2026	11/02/2025	08/27/2025	06/24/2025	04/23/2025			
	Without optional redemption *	Final Maturity	Average life	6.25	5.75	5.50	5.00	4.75	4.50	4.25	4.00			
			Date	10/17/2028	04/17/2028	01/17/2028	07/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026			
	Series B	With optional redemption *	Final Maturity	Average life	5.79	5.46	5.16	4.88	4.62	4.38	4.16	3.95		
				Date	05/01/2028	01/01/2028	09/12/2027	06/02/2027	02/27/2027	12/02/2026	09/12/2026	06/30/2026		
Without optional redemption *		Final Maturity	Average life	13.76	13.26	13.01	12.51	12.01	11.76	11.26	10.76			
			Date	04/17/2036	10/17/2035	07/17/2035	01/17/2035	07/17/2034	04/17/2034	10/17/2033	04/17/2033			
Series C		With optional redemption *	Final Maturity	Average life	6.25	5.75	5.50	5.00	4.75	4.50	4.25	4.00		
				Date	10/17/2028	04/17/2028	01/17/2028	07/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026		
	Without optional redemption *	Final Maturity	Average life	16.22	15.78	15.32	14.83	14.35	13.90	13.47	13.06			
			Date	09/30/2038	04/25/2038	11/08/2037	05/14/2037	11/20/2036	06/07/2036	12/31/2035	08/07/2035			
	Series D	With optional redemption *	Final Maturity	Average life	6.25	5.75	5.50	5.00	4.75	4.50	4.25	4.00		
				Date	10/17/2028	04/17/2028	01/16/2028	07/17/2027	04/16/2027	01/16/2027	10/16/2026	07/16/2026		
Without optional redemption *		Final Maturity	Average life	18.75	18.45	18.14	17.83	17.50	17.16	16.80	16.43			
			Date	04/11/2041	12/23/2040	09/02/2040	05/11/2040	01/12/2040	09/09/2039	05/02/2039	12/19/2038			
Series E		With optional redemption *	Final Maturity	Average life	6.25	5.75	5.50	5.00	4.75	4.50	4.25	4.00		
				Date	10/17/2028	04/17/2028	01/17/2028	07/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026		
	Without optional redemption *	Final Maturity	Average life	23.76	23.76	23.76	23.76	23.76	23.76	23.76	23.76			
			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)					
Class	Current	% CE		At issue date	
		%	%	%	%
Class A	86.96%	281,815,334.88	13.15%	94.42%	1,482,400,000.00
Series A1	0.00%	0.00		5.41%	85,000,000.00
Series A2	86.96%	281,815,334.88		89.01%	1,397,400,000.00
Series B	3.22%	10,431,733.76	9.82%	1.43%	22,400,000.00
Series C	3.46%	11,225,570.33	6.24%	1.54%	24,100,000.00
Series D	2.95%	9,547,688.45	3.19%	1.31%	20,500,000.00
Series E	3.41%	11,060,010.22		1.31%	20,600,000.00
Issue of Bonds		324,080,337.64			1,570,000,000.00
Reserve Fund	3.19%	9,972,511.70		1.33%	20,600,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	12,212,021.22	-0.630%	
Amortization Account		0.00	
Servicer ppal collect not yet credited		481,168.21	
Servicer ints collect not yet credited		5,738.45	
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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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	4,985	11,827	
Principal			
Principal outstanding	314,166,406.76	1,549,431,516.52	
Average loan	63,022.35	131,007.99	
Minimum	27.18	257.91	
Maximum	474,585.32	1,168,941.87	
Interest rate			
Weighted average (wac)	0.24%	3.62%	
Minimum	0.00%	2.50%	
Maximum	2.57%	5.80%	
Final maturity			
Weighted average (WARM) (months)	170	327	
Minimum	08/01/2022	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%	6.50	6.24	1.44	7.58
10.01 - 20%	13.76	15.07	5.42	15.23
20.01 - 30%	20.64	25.31	6.37	25.19
30.01 - 40%	23.57	35.20	7.38	35.24
40.01 - 50%	25.08	44.91	9.78	45.31
50.01 - 60%	10.09	54.75	12.29	55.29
60.01 - 70%	0.36	63.31	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)	33.02		61.53	
Minimum	0.01		0.17	
Maximum	68.39		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.47%	0.54%	0.44%	0.43%	0.36%
Annual Percentage Rate (CPR)	5.52%	6.31%	5.16%	5.02%	4.24%

Geographic distribution		
	Current	At constitution date
Andalucia	9.99%	9.99%
Aragon	1.91%	2.31%
Asturias	1.38%	1.45%
Balearic Islands	2.77%	2.46%
Basque Country	7.61%	8.20%
Canary Islands	4.79%	4.61%
Cantabria	2.35%	2.30%
Castilla-La Mancha	2.39%	2.18%
Castilla-Leon	3.11%	3.36%
Catalonia	20.09%	17.48%
Extremadura	0.60%	0.47%
Galicia	1.48%	1.66%
La Rioja	0.28%	0.32%
Madrid	31.58%	32.05%
Melilla	0.00%	0.00%
Murcia	1.22%	1.40%
Navarra	0.28%	0.25%
Valencia	8.16%	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	76	21,265.56	189.71	4,178.84	25,634.11	0.90	4,604,645.89	4,630,280.00	34.28	22.00
from > 1 to = 2 months	15	13,807.71	188.83	0.00	13,996.54	0.49	964,541.41	978,537.95	7.24	25.88
from > 2 to = 3 months	8	11,467.17	117.21	0.00	11,584.38	0.41	684,595.26	696,179.64	5.15	20.26
from > 3 to = 6 months	7	15,022.85	424.42	0.00	15,447.27	0.54	341,012.08	356,459.35	2.64	21.54
from > 6 to < 12 months	5	18,010.75	579.09	0.00	18,589.84	0.65	322,672.89	341,262.73	2.53	30.61
from = 12 to < 18 months	1	269.87	0.00	0.00	269.87	0.01	0.00	269.87	0.00	0.20
from = 18 to < 24 months	4	30,863.39	1,146.47	0.00	32,009.86	1.12	78,298.66	110,308.52	0.82	10.43
from ≥ 2 years	65	2,475,016.95	262,691.63	0.00	2,737,708.58	95.88	3,657,288.89	6,394,997.47	47.34	36.96
Subtotal	181	2,585,724.25	265,337.36	4,178.84	2,855,240.45	100.00	10,653,055.08	13,508,295.53	100.00	27.27
Total	181	2,585,724.25	265,337.36	4,178.84	2,855,240.45		10,653,055.08	13,508,295.53		