

BANKINTER 13 Fondo de Titulización de Activos



Brief report

Date: 12/31/2022
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	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%	01/17/2023	07/17/2049	Quarterly	"Pass-Through"	Aaa (sf)	Aaa
									17.Jan/Apr/Jul/Oct				
Series A2	ES0313270011	11/27/2006	13,974	19,700.90	100,000.00	Floating	3-M Euribor+0.150%	1.5280%	01/17/2023	Quarterly	To be determined	Aa1 (sf)	Aaa
				275,300,376.60	1,397,400,000.00			76.929826 Gross	17.Jan/Apr/Jul/Oct	"Pass-Through"		AAA (sf)	AAA
				19.70%				62.313159 Net	Pro rata under certain circumstances				
Series B	ES0313270029	11/27/2006	224	38,894.56	100,000.00	Floating	3-M Euribor+0.270%	1.6480%	01/17/2023	Quarterly	To be determined	A1 (sf)	Aa3 A
				8,712,381.44	22,400,000.00			163.806600 Gross	17.Jan/Apr/Jul/Oct	"Pass-Through"		AAA (sf)	
				38.89%				132.683346 Net	Pro rata under certain circumstances				
Series C	ES0313270037	11/27/2006	241	38,901.99	100,000.00	Floating	3-M Euribor+0.480%	1.8580%	01/17/2023	Quarterly	To be determined	Baa1 (sf)	A3 BBB
				9,375,379.59	24,100,000.00			184.715293 Gross	17.Jan/Apr/Jul/Oct	"Pass-Through"		AA (sf)	
				38.90%				149.619387 Net	Pro rata under certain circumstances				
Series D	ES0313270045	11/27/2006	205	38,897.78	100,000.00	Floating	3-M Euribor+2.250%	3.6280%	01/17/2023	Quarterly	To be determined	Ba3 (sf)	Ba1 BB-
				7,974,044.90	20,500,000.00			360.642928 Gross	17.Jan/Apr/Jul/Oct	"Pass-Through"		BBB (sf)	
				38.90%				292.120772 Net	Pro rata under certain circumstances				
Series E	ES0313270052	11/27/2006	206	53,689.37	100,000.00	Floating	3-M Euribor+3.900%	5.2780%	01/17/2023	Quarterly	To be determined	Ca (sf)	Ca
				11,060,010.22	20,600,000.00			724.174154 Gross	17.Jan/Apr/Jul/Oct	Due to Cash Reserve reduction		D (sf)	CCC-
				53.69%				586.581065 Net					
Total				312,422,192.75	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	Type	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	4.42	4.06	3.84	3.51	3.31	3.12	2.94	2.76				
		Final Maturity	03/18/2027	11/07/2026	08/19/2026	04/19/2026	02/06/2026	11/29/2025	09/23/2025	07/20/2025				
	Without optional redemption *	Average life	6.01	5.50	5.25	4.75	4.50	4.25	4.00	3.75				
		Final Maturity	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 *	Average life	4.42	4.06	3.84	3.51	3.31	3.12	2.94	2.76			
			Final Maturity	03/18/2027	11/07/2026	08/19/2026	04/19/2026	02/06/2026	11/29/2025	09/23/2025	07/20/2025			
Series C	With optional redemption *	Average life	4.42	4.06	3.84	3.51	3.31	3.12	2.94	2.76				
		Final Maturity	03/18/2027	11/07/2026	08/19/2026	04/19/2026	02/06/2026	11/29/2025	09/23/2025	07/20/2025				
Series D	With optional redemption *	Average life	4.42	4.06	3.84	3.51	3.31	3.12	2.94	2.76				
		Final Maturity	03/18/2027	11/07/2026	08/19/2026	04/19/2026	02/06/2026	11/29/2025	09/23/2025	07/20/2025				
Series E	With optional redemption *	Average life	5.61	5.14	4.91	4.44	4.21	3.98	3.75	3.51				
		Final Maturity	05/25/2028	12/07/2027	09/13/2027	03/26/2027	12/31/2026	10/08/2026	07/14/2026	04/20/2026				

* 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	% CE	At issue date			
			% CE		% CE	
Class A	88.12%	275,300,376.60	12.07%	94.42%	1,482,400,000.00	5.65%
Series A1	0.00%	0.00		5.41%	85,000,000.00	
Series A2	88.12%	275,300,376.60		89.01%	1,397,400,000.00	
Series B	2.79%	8,712,381.44	9.17%	1.43%	22,400,000.00	4.21%
Series C	3.00%	9,375,379.59	6.06%	1.54%	24,100,000.00	2.65%
Series D	2.55%	7,974,044.90	3.42%	1.31%	20,500,000.00	1.33%
Series E	3.54%	11,060,010.22		1.31%	20,600,000.00	
Issue of Bonds		312,422,192.75			1,570,000,000.00	
Reserve Fund	3.42%	10,300,000.00		1.33%	20,600,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	26,915,322.37	0.9000%	
Amortization Account		0.00	
Servicer ppal collect not yet credited		672,475.92	
Servicer ints collect not yet credited		22,992.59	
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 www.cnmv.com +34 91 585 15 00

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Lead Managers
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 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
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Amortisation Account
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Start-up Loan
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Assets Custodian
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Fund Auditor
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Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	4,754	11,827	
Principal			
Principal outstanding	288,185,887.20	1,549,431,516.52	
Average loan	60,619.66	131,007.99	
Minimum	0.14	257.91	
Maximum	460,309.17	1,168,941.87	
Interest rate			
Weighted average (wac)	1.38%	3.62%	
Minimum	0.00%	2.50%	
Maximum	4.38%	5.80%	
Final maturity			
Weighted average (WARM) (months)	166	327	
Minimum	01/01/2023	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%	7.07	6.28	1.44	7.58
10.01 - 20%	14.07	15.04	5.42	15.23
20.01 - 30%	22.22	25.19	6.37	25.19
30.01 - 40%	24.31	35.23	7.38	35.24
40.01 - 50%	23.32	44.74	9.78	45.31
50.01 - 60%	8.78	54.37	12.29	55.29
60.01 - 70%	0.21	64.31	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)	32.07		61.53	
Minimum	0.00		0.17	
Maximum	67.33		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.41%	1.10%	0.81%	0.62%	0.37%
Annual Percentage Rate (CPR)	15.63%	12.43%	9.35%	7.16%	4.40%

Geographic distribution		
	Current	At constitution date
Andalucia	9.85%	9.99%
Aragon	1.88%	2.31%
Asturias	1.35%	1.45%
Balearic Islands	2.75%	2.46%
Basque Country	7.48%	8.20%
Canary Islands	4.85%	4.61%
Cantabria	2.26%	2.30%
Castilla-La Mancha	2.47%	2.18%
Castilla-Leon	3.03%	3.36%
Catalonia	20.30%	17.48%
Extremadura	0.61%	0.47%
Galicia	1.49%	1.66%
La Rioja	0.27%	0.32%
Madrid	31.64%	32.05%
Melilla		0.00%
Murcia	1.26%	1.40%
Navarra	0.30%	0.25%
Valencia	8.22%	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	70	23,194.82	1,802.38	4,178.84	29,176.04	1.10	4,173,600.76	4,202,776.80	36.48	20.63
from > 1 to = 2 months	10	8,113.57	813.76	0.00	8,927.33	0.34	501,082.71	510,010.04	4.43	19.74
from > 2 to = 3 months	6	7,342.44	565.82	0.00	7,908.26	0.30	384,614.25	392,522.51	3.41	20.47
from > 3 to = 6 months	6	8,970.76	408.50	0.00	9,379.26	0.36	148,095.01	157,475.27	1.37	13.92
from > 6 to < 12 months	4	15,992.08	757.49	0.00	16,749.57	0.63	319,335.57	336,085.14	2.92	17.48
from = 12 to < 18 months	2	8,632.81	430.95	0.00	9,063.76	0.34	35,355.86	44,419.62	0.39	17.06
from = 18 to < 24 months	1	269.87	0.00	0.00	269.87	0.01	0.00	269.87	0.00	0.20
from ≥ 2 years	62	2,306,790.74	252,653.37	0.00	2,559,444.11	96.91	3,317,085.84	5,876,529.95	51.01	38.09
Subtotal	161	2,379,307.09	257,432.27	4,178.84	2,640,918.20	100.00	8,879,171.00	11,520,089.20	100.00	26.33
Total	161	2,379,307.09	257,432.27	4,178.84	2,640,918.20		8,879,171.00	11,520,089.20		