BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 03/31/2023
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	 04/17/2023	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	18,503.25 258,564,415.50 18.50%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	2.4780% 04/17/2023 114.627634 Gross 92.848384 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	36,530.10 8,182,742.40 36.53%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	2.5980% 04/17/2023 237.263000 Gross 192.183030 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	Aa2 (sf) AAA (sf)	Aa3 A
Series C ES0313270037	11/27/2006 241	36,537.07 8,805,433.87 36.54%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	2.8080% 04/17/2023 256.490231 Gross 207.757087 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	A2 (sf) AA+ (sf)	A3 BBB
Series D ES0313270045	11/27/2006 205	36,533.12 7,489,289.60 36.53%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	4.5780% 04/17/2023 418.121558 Gross 338.678462 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	Ba1 (sf) A (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	6.2280% 04/17/2023 835.943491 Gross 677.114228 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		294,101,891.59	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	4.33	3.96	3.74	3.40	3.20	3.01	2.83	2.65
			Date	05/15/2027	01/02/2027	10/14/2026	06/11/2026	03/31/2026	01/21/2026	11/14/2025	09/09/2025
		Final Maturity	Years	5.75	5.25	5.00	4.50	4.25	4.00	3.75	3.50
			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 *	Average life	Years	6.49	6.13	5.82	5.53	5.24	4.98	4.77	4.54
			Date	07/12/2029	03/05/2029	11/11/2028	07/27/2028	04/11/2028	01/09/2028	10/22/2027	08/02/2027
		Final Maturity	Years	16.01	15.76	15.26	14.76	14.26	13.76	13.51	13.01
			Date	01/17/2039	10/17/2038	04/17/2038	10/17/2037	04/17/2037	10/17/2036	07/17/2036	01/17/2036
Series B	With optional redemption *	Average life	Years	4.33	3.96	3.74	3.40	3.20	3.01	2.83	2.65
			Date	05/15/2027	01/02/2027	10/14/2026	06/11/2026	03/31/2026	01/21/2026	11/14/2025	09/09/2025
		Final Maturity	Years	5.75	5.25	5.00	4.50	4.25	4.00	3.75	3.50
			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 *	Average life	Years	10.27	10.07	9.72	9.38	9.23	8.93	8.47	8.20
			Date	04/22/2033	02/08/2033	10/02/2032	06/01/2032	04/09/2032	12/21/2031	07/04/2031	03/29/2031
		Final Maturity	Years	17.01	16.51	16.26	16.01	15.51	15.01	14.76	14.26
			Date	01/17/2040	07/17/2039	04/17/2039	01/17/2039	07/17/2038	01/17/2038	10/17/2037	04/17/2037
Series C	With optional redemption *	Average life	Years	4.33	3.96	3.74	3.40	3.20	3.01	2.83	2.65
			Date	05/15/2027	01/02/2027	10/14/2026	06/11/2026	03/31/2026	01/21/2026	11/14/2025	09/09/2025
		Final Maturity	Years	5.75	5.25	5.00	4.50	4.25	4.00	3.75	3.50
			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 *	Average life	Years	10.76	10.63	10.32	10.04	9.99	9.75	9.28	9.06
			Date	10/17/2033	08/30/2033	05/10/2033	01/27/2033	01/11/2033	10/13/2032	04/27/2032	02/07/2032
		Final Maturity	Years	17.76	17.76	17.51	17.26	17.01	16.76	16.51	16.01
			Date	10/17/2040	10/17/2040	07/17/2040	04/17/2040	01/17/2040	10/17/2039	07/17/2039	01/17/2039
Series D	With optional redemption *	Average life	Years	4.33	3.96	3.74	3.40	3.20	3.01	2.83	2.65
			Date	05/15/2027	01/02/2027	10/14/2026	06/11/2026	03/31/2026	01/21/2026	11/14/2025	09/09/2025
		Final Maturity	Years	5.75	5.25	5.00	4.50	4.25	4.00	3.75	3.50
			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 *	Average life	Years	12.06	11.89	11.54	11.24	11.27	11.07	10.60	10.45
			Date	02/05/2035	12/03/2034	07/28/2034	04/10/2034	04/22/2034	02/09/2034	08/19/2033	06/28/2033
		Final Maturity	Years	23.26	23.26	23.26	23.26	23.26	23.26	23.26	23.26
			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	5.38	4.91	4.68	4.21	3.97	3.74	3.51	3.28
			Date	05/31/2028	12/13/2027	09/19/2027	04/01/2027	01/06/2027	10/14/2026	07/21/2026	04/26/2026
		Final Maturity	Years	5.75	5.25	5.00	4.50	4.25	4.00	3.75	3.50
			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 *	Average life	Years	21.68	21.68	21.68	21.68	21.68	21.68	21.68	21.68
			Date	09/16/2044	09/16/2044	09/16/2044	09/16/2044	09/16/2044	09/16/2044	09/16/2044	09/16/2044
		Final Maturity	Years	23.26	23.26	23.26	23.26	23.26	23.26	23.26	23.26
			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	87.92%	258,564,415.50	12.29%	94.42%	1,482,400,000.00	5.65%
Series A1	0.00%	0.00		5.41%	85,000,000.00	
Series A2	87.92%	258,564,415.50		89.01%	1,397,400,000.00	
Series B	2.78%	8,182,742.40	9.40%	1.43%	22,400,000.00	4.21%
Series C	2.99%	8,805,433.87	6.29%	1.54%	24,100,000.00	2.65%
Series D	2.55%	7,489,289.60	3.64%	1.31%	20,500,000.00	1.33%
Series E	3.76%	11,060,010.22		1.31%	20,600,000.00	
Issue of Bonds		294,101,891.59			1,570,000,000.00	
Reserve Fund	3.64%	10,300,000.00		1.33%	20,600,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		25,962,864.74	1.903%
Amortization Account		0.00	
Servicer ppal collect not yet credited		521,839.57	
Servicer ints collect not yet credited		31,951.01	
Liabilities	**Available**	**Balance**	**Interest**
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Additional information
Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid www.edt-sg.com info@edt-sg.com
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	4,566	11,827
Principal		
Principal outstanding	271,174,141.66	1,549,431,516.52
Average loan	59,389.87	131,007.99
Minimum	0.11	257.91
Maximum	451,740.34	1,168,941.87
Interest rate		
Weighted average (wac)	2.52%	3.62%
Minimum	0.00%	2.50%
Maximum	6.39%	5.80%
Final maturity		
Weighted average (WARM) (months)	164	327
Minimum	04/02/2023	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%	7.40	6.34	1.44	7.58
10.01 - 20%	14.39	15.12	5.42	15.23
20.01 - 30%	22.46	25.21	6.37	25.19
30.01 - 40%	24.91	35.30	7.38	35.24
40.01 - 50%	22.73	44.68	9.78	45.31
50.01 - 60%	7.92	54.18	12.29	55.29
60.01 - 70%	0.19	64.53	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)		31.67		61.53
Minimum		0.00		0.17
Maximum		66.87		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.59%	1.19%	1.15%	0.84%	0.39%
Annual Percentage Rate (CPR)	17.45%	13.43%	12.93%	9.62%	4.54%

Geographic distribution

	Current	At constitution date
Andalucia	9.78%	9.39%
Aragon	1.85%	2.31%
Asturias	1.36%	1.45%
Balearic Islands	2.79%	2.46%
Basque Country	7.46%	8.20%
Canary Islands	4.86%	4.61%
Cantabria	2.31%	2.30%
Castilla-La Mancha	2.52%	2.18%
Castilla-Leon	3.05%	3.36%
Catalonia	20.35%	17.48%
Extremadura	0.63%	0.47%
Galicia	1.50%	1.66%
La Rioja	0.26%	0.32%
Madrid	31.40%	32.05%
Melilla		0.00%
Murcia	1.30%	1.40%
Navarra	0.31%	0.25%
Valencia	8.28%	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	54	12,356.97	2,403.10	4,178.84	18,938.91	0.71	3,017,149.75	3,036,088.66	27.79	20.23
from > 1 to = 2 months	15	12,313.48	2,854.76	0.00	15,168.24	0.57	906,348.06	921,516.30	8.43	27.99
from > 2 to = 3 months	6	6,808.50	1,887.09	0.00	8,695.59	0.33	516,135.95	524,831.54	4.80	25.76
from > 3 to = 6 months	5	10,750.63	1,516.54	0.00	12,267.17	0.46	230,483.46	242,750.63	2.22	17.73
from > 6 to < 12 months	8	31,602.92	2,034.25	0.00	33,637.17	1.26	440,211.84	473,849.01	4.34	15.19
from = 18 to < 24 months	3	10,512.12	528.57	0.00	11,040.69	0.41	33,746.42	44,787.11	0.41	11.31
from ≥ 2 years	60	2,305,899.26	260,918.57	0.00	2,566,817.83	96.26	3,116,221.61	5,683,039.44	52.01	38.84
Subtotal	151	2,390,243.88	272,142.88	4,178.84	2,666,565.60	100.00	8,260,297.09	10,926,862.69	100.00	27.41
Total	151	2,390,243.88	272,142.88	4,178.84	2,666,565.60		8,260,297.09	10,926,862.69		

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