

BANKINTER 13 Fondo de Titulización de Activos



Brief report

Date: 08/31/2023
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 N° 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	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	10/17/2023	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	16,531.03 231,004,613.22 16.53%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	3.8130% 10/17/2023 161.083867 Gross 130.477932 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	32,636.44 7,310,562.56 32.64%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	3.9330% 10/17/2023 328.028858 Gross 265.703375 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa2 (sf) AAA (sf)	Aa3 A AAA	
Series C ES0313270037	11/27/2006 241	32,642.67 7,866,883.47 32.64%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	4.1430% 10/17/2023 345.609709 Gross 279.943864 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	A2 (sf) AA+ (sf)	A3 BBB BBB	
Series D ES0313270045	11/27/2006 205	32,639.14 6,691,023.70 32.64%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	5.9130% 10/17/2023 493.210045 Gross 399.500136 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Ba1 (sf) A (sf)	Ba1 BB- A	
Series E ES0313270052	11/27/2006 206	52,619.01 10,839,516.06 52.62%	100,000.00 20,600,000.00	Floating 3-M Euribor+3.900% 17.Jan/Apr/Jul/Oct	7.5630% 10/17/2023 1,017.002886 Gross 823.772176 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		263,712,599.01	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 *	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	Years	06/29/2027	02/10/2027	11/22/2026	09/06/2026	06/24/2026	04/15/2026	02/04/2026	11/28/2025		
		Final Maturity	Years	07/17/2028	01/17/2028	10/17/2027	07/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026		
	Without optional redemption *	Average life	Years	01/30/2030	09/28/2029	05/23/2029	02/02/2029	10/22/2028	07/17/2028	04/18/2028	02/02/2028		
		Final Maturity	Years	04/17/2039	01/17/2039	07/17/2038	01/17/2038	07/17/2037	01/17/2037	07/17/2036	04/17/2036		
Series B	With optional redemption *	Final Maturity	Years	06/29/2027	02/10/2027	11/22/2026	09/06/2026	06/24/2026	04/15/2026	02/04/2026	11/28/2025		
		Final Maturity	Years	07/17/2028	01/17/2028	10/17/2027	07/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026		
	Without optional redemption *	Average life	Years	06/02/2034	01/22/2034	11/24/2033	07/30/2033	04/09/2033	12/23/2032	09/10/2032	03/26/2032		
		Final Maturity	Years	01/17/2040	10/17/2039	07/17/2039	01/17/2039	10/17/2038	04/17/2038	01/17/2037	10/17/2037		
Series C	With optional redemption *	Final Maturity	Years	06/29/2027	02/10/2027	11/22/2026	09/06/2026	06/24/2026	04/15/2026	02/04/2026	11/28/2025		
		Final Maturity	Years	07/17/2028	01/17/2028	10/17/2027	07/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026		
	Without optional redemption *	Average life	Years	12/08/2034	08/16/2034	07/23/2034	04/19/2034	01/21/2034	11/01/2033	08/18/2033	03/04/2033		
		Final Maturity	Years	01/17/2041	10/17/2040	07/17/2040	04/17/2040	01/17/2040	10/17/2039	07/17/2039	04/17/2039		
Series D	With optional redemption *	Final Maturity	Years	06/29/2027	02/10/2027	11/22/2026	09/06/2026	06/24/2026	04/15/2026	02/04/2026	11/28/2025		
		Final Maturity	Years	07/17/2028	01/17/2028	10/17/2027	07/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026		
	Without optional redemption *	Average life	Years	06/20/2036	01/20/2036	12/18/2035	09/06/2035	06/13/2035	04/08/2035	02/15/2035	09/02/2034		
		Final Maturity	Years	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 *	Final Maturity	Years	04/21/2028	10/31/2027	08/05/2027	05/09/2027	02/12/2027	11/18/2026	08/23/2026	05/28/2026		
		Final Maturity	Years	07/17/2028	01/17/2028	10/17/2027	07/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026		
	Without optional redemption *	Average life	Years	03/03/2045	03/03/2045	03/03/2045	03/03/2045	03/03/2045	03/03/2045	03/03/2045	03/03/2045		
		Final Maturity	Years	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	
		% CE	% CE	% CE	% CE
Class A	87.60%	231,004,613.22	12.72%	94.42%	1,482,400,000.00
Series A1	0.00%	0.00		5.41%	85,000,000.00
Series A2	87.60%	231,004,613.22		89.01%	1,397,400,000.00
Series B	2.77%	7,310,562.56	9.83%	1.43%	22,400,000.00
Series C	2.98%	7,866,883.47	6.72%	1.54%	24,100,000.00
Series D	2.54%	6,691,023.70	4.07%	1.31%	20,500,000.00
Series E	4.11%	10,839,516.06		1.31%	20,600,000.00
Issue of Bonds		263,712,599.01			1,570,000,000.00
Reserve Fund	4.07%	10,300,000.00		1.33%	20,600,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	18,147,486.12	3.153%	
Amortization Account	0.00		
Servicer ppal collect not yet credited	468,732.36		
Servicer ints collect not yet credited	48,205.20		
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

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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	4,348	11,827	
Principal			
Principal outstanding	248,733,522.48	1,549,431,516.52	
Average loan	57,206.42	131,007.99	
Minimum	0.06	257.91	
Maximum	440,045.27	1,168,941.87	
Interest rate			
Weighted average (wac)	3.66%	3.62%	
Minimum	1.55%	2.50%	
Maximum	6.39%	5.80%	
Final maturity			
Weighted average (WARM) (months)	160	327	
Minimum	09/01/2023	01/16/2007	
Maximum	06/07/2046	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%	8.18	6.40	1.44	7.58
10.01 - 20%	14.84	15.42	5.42	15.23
20.01 - 30%	22.70	25.13	6.37	25.19
30.01 - 40%	25.57	35.22	7.38	35.24
40.01 - 50%	21.54	44.41	9.78	45.31
50.01 - 60%	7.01	53.71	12.29	55.29
60.01 - 70%	0.16	65.03	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)	30.96		61.53	
Minimum	0.00		0.17	
Maximum	66.09		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.77%	0.89%	1.10%	1.04%	0.40%
Annual Percentage Rate (CPR)	8.85%	10.21%	12.39%	11.83%	4.72%

Geographic distribution		
	Current	At constitution date
Andalucia	9.62%	9.39%
Aragon	1.85%	2.31%
Asturias	1.38%	1.45%
Balearic Islands	2.80%	2.46%
Basque Country	7.38%	8.20%
Canary Islands	5.01%	4.61%
Cantabria	2.35%	2.30%
Castilla-La Mancha	2.55%	2.18%
Castilla-Leon	2.98%	3.36%
Catalonia	20.34%	17.48%
Extremadura	0.59%	0.47%
Galicia	1.49%	1.66%
La Rioja	0.26%	0.32%
Madrid	31.44%	32.05%
Melilla		0.00%
Murcia	1.32%	1.40%
Navarra	0.33%	0.25%
Valencia	8.32%	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	65	16,099.16	3,390.88	4,178.84	23,668.88	0.85	3,323,173.86	3,346,842.74	29.89	19.25
from > 1 to = 2 months	11	10,526.95	3,244.75	0.00	13,771.70	0.49	815,653.37	829,425.07	7.41	23.35
from > 2 to = 3 months	7	7,928.73	4,187.30	0.00	12,116.03	0.43	595,336.22	607,452.25	5.42	26.79
from > 3 to = 6 months	5	6,710.49	2,861.53	0.00	9,572.02	0.34	250,183.53	259,755.55	2.32	25.47
from > 6 to < 12 months	8	17,935.40	4,253.26	0.00	22,188.75	0.79	231,333.95	253,522.70	2.26	13.09
from = 12 to < 18 months	3	17,964.72	3,340.55	0.00	21,305.27	0.76	183,100.05	204,405.32	1.83	12.42
from = 18 to < 24 months	1	7,297.65	891.15	0.00	8,188.80	0.29	26,338.94	34,527.74	0.31	37.85
from ≥ 2 years	61	2,386,202.88	296,147.72	0.00	2,682,350.60	96.03	2,980,776.44	5,663,127.04	50.57	38.71
Subtotal	161	2,470,666.07	318,317.14	4,178.84	2,793,162.05	100.00	8,405,896.36	11,199,058.41	100.00	26.33
Total	161	2,470,666.07	318,317.14	4,178.84	2,793,162.05		8,405,896.36	11,199,058.41		

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