

BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 02/29/2024
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	Current	Original	
Series A1 ES0313270003	11/27/2006 850	100,000.00 85,000,000.00	100,000.00	Floating 3-M Euribor+0.060% 17.Jan/Apr/Jul/Oct	04/17/2024	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	"Pass-Through"	Aaa (sf) AAA	Aaa AAA	
Series A2 ES0313270011	11/27/2006 13,974	14,786.59 206,627,808.66 14.79%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	4.0780% 04/17/2024 152.424277 Gross 123.463664 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	29,192.47 6,539,113.28 29.19%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	4.1980% 04/17/2024 309.779139 Gross 250.921103 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	29,198.04 7,036,727.64 29.20%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	4.4080% 04/17/2024 325.337539 Gross 263.523407 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 AAA	
Series D ES0313270045	11/27/2006 205	29,194.88 5,984,950.40 29.19%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	6.1780% 04/17/2024 455.925087 Gross 369.299320 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Baa3 (sf) A (sf)	Ba1 BB- A	
Series E ES0313270052	11/27/2006 206	50,000.00 10,300,000.00 50.00%	100,000.00 20,600,000.00	Floating 3-M Euribor+3.900% 17.Jan/Apr/Jul/Oct	7.8280% 04/17/2024 989.372222 Gross 801.391500 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		236,488,599.98	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		
Series A2	Final Maturity	% Annual equivalent CPR											
		1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00				
Series A2	Final Maturity	% Monthly CPR (SMM)											
		0.08	0.17	0.25	0.34	0.43	0.51	0.60	0.69				
Series A2	Final Maturity	% Annual equivalent CPR											
		1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00				
Series B	Final Maturity	% Monthly CPR (SMM)											
		0.08	0.17	0.25	0.34	0.43	0.51	0.60	0.69				
Series B	Final Maturity	% Annual equivalent CPR											
		1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00				
Series C	Final Maturity	% Monthly CPR (SMM)											
		0.08	0.17	0.25	0.34	0.43	0.51	0.60	0.69				
Series C	Final Maturity	% Annual equivalent CPR											
		1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00				
Series D	Final Maturity	% Monthly CPR (SMM)											
		0.08	0.17	0.25	0.34	0.43	0.51	0.60	0.69				
Series D	Final Maturity	% Annual equivalent CPR											
		1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00				
Series E	Final Maturity	% Monthly CPR (SMM)											
		0.08	0.17	0.25	0.34	0.43	0.51	0.60	0.69				
Series E	Final Maturity	% Annual equivalent CPR											
		1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00				

* 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		At issue date	
		% CE	% CE	% CE	% CE
Class A	87.37%	206,627,808.66	13.20%	1,482,400,000.00	5.65%
Series A1	0.00%	0.00	5.41%	85,000,000.00	
Series A2	87.37%	206,627,808.66	89.01%	1,397,400,000.00	
Series B	2.77%	6,539,113.28	10.31%	22,400,000.00	4.21%
Series C	2.98%	7,036,727.64	7.20%	24,100,000.00	2.65%
Series D	2.53%	5,984,950.40	4.55%	20,500,000.00	1.33%
Series E	4.36%	10,300,000.00	1.31%	20,600,000.00	
Issue of Bonds		236,488,599.98		1,570,000,000.00	
Reserve Fund	4.55%	10,300,000.00	1.33%	20,600,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	18,052,567.48	3.409%	
Amortization Account	0.00		
Servicer ppal collect not yet credited	462,726.74		
Servicer ints collect not yet credited	103,193.30		
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Additional information

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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
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Start-up Loan
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Swap
 Bankinter

Assets Custodian
 Bankinter

Fund Auditor
 KPMG Auditores

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	4,046	11,827	
Principal			
Principal outstanding	221,765,959.14	1,549,431,516.52	
Average loan	54,811.16	131,007.99	
Minimum	0.45	257.91	
Maximum	426,565.30	1,168,941.87	
Interest rate			
Weighted average (wac)	4.36%	3.62%	
Minimum	3.71%	2.50%	
Maximum	6.66%	5.80%	
Final maturity			
Weighted average (WARM) (months)	155	327	
Minimum	03/06/2024	01/16/2007	
Maximum	06/05/2046	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%	8.68	6.30	1.44	7.58
10.01 - 20%	15.71	15.54	5.42	15.23
20.01 - 30%	23.27	25.07	6.37	25.19
30.01 - 40%	25.72	34.99	7.38	35.24
40.01 - 50%	21.07	44.10	9.78	45.31
50.01 - 60%	5.36	53.16	12.29	55.29
60.01 - 70%	0.18	64.17	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)	30.08		61.53	
Minimum	0.00		0.17	
Maximum	65.23		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.80%	1.28%	1.10%	1.10%	0.42%
Annual Percentage Rate (CPR)	9.17%	14.34%	12.39%	12.39%	4.95%

Geographic distribution		
	Current	At constitution date
Andalucia	9.71%	9.39%
Aragon	1.84%	2.31%
Asturias	1.39%	1.45%
Balearic Islands	2.89%	2.46%
Basque Country	7.11%	8.20%
Canary Islands	5.19%	4.61%
Cantabria	2.36%	2.30%
Castilla-La Mancha	2.57%	2.18%
Castilla-Leon	3.09%	3.36%
Catalonia	20.48%	17.48%
Extremadura	0.62%	0.47%
Galicia	1.47%	1.66%
La Rioja	0.27%	0.32%
Madrid	31.14%	32.05%
Melilla		0.00%
Murcia	1.30%	1.40%
Navarra	0.36%	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	%			
Delinquencies									
Up to 1 month	63	18,403.47	6,652.53	4,178.84	29,234.84	1.18	3,690,913.52	3,720,148.36	34.37
from > 1 to = 2 months	18	12,208.92	4,554.10	0.00	16,763.02	0.68	873,786.76	890,549.78	8.23
from > 2 to = 3 months	5	5,768.24	4,060.30	0.00	9,828.54	0.40	574,470.95	584,299.49	5.40
from > 3 to = 6 months	8	16,716.11	6,775.58	0.00	23,491.69	0.95	391,088.16	414,579.85	3.83
from > 6 to < 12 months	7	11,974.16	3,899.63	0.00	15,873.79	0.64	127,428.89	143,302.68	1.32
from = 12 to < 18 months	2	5,105.06	2,119.17	0.00	7,224.23	0.29	51,176.37	58,400.60	0.54
from = 18 to < 24 months	2	17,992.70	7,005.33	0.00	24,998.03	1.01	176,022.69	201,020.72	1.86
from ≥ 2 years	50	2,061,974.50	292,699.80	0.00	2,354,674.30	94.87	2,457,611.74	4,812,286.04	44.46
Subtotal	155	2,150,143.16	327,766.44	4,178.84	2,482,088.44	100.00	8,342,499.08	10,824,587.52	100.00
Total	155	2,150,143.16	327,766.44	4,178.84	2,482,088.44		8,342,499.08	10,824,587.52	