

BANKINTER 13 Fondo de Titulización de Activos



Brief report

Date: 06/30/2024
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	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	07/17/2024	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	"Pass-Through"	Aaa (sf) AAA	Aaa AAA	
Series A2 ES0313270011	11/27/2006 13,974	14,011.79 195,800,753.46 14.01%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	4.0380% 07/17/2024 143.020676 Gross 115.846748 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	27,662.82 6,196,471.68 27.66%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	4.1580% 07/17/2024 290.750070 Gross 235.507557 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	
Series C ES0313270037	11/27/2006 241	27,668.10 6,668,012.10 27.67%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	4.3680% 07/17/2024 305.492715 Gross 247.449099 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	
Series D ES0313270045	11/27/2006 205	27,665.11 5,671,347.55 27.67%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	6.1380% 07/17/2024 429.238014 Gross 347.682791 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Baa3 A (sf)	Ba1 BB-	
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	7.7880% 07/17/2024 984.316667 Gross 797.296500 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		224,636,584.79	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	Average life	Years	% Monthly CPR (SMM)									
				0,08	0,17	0,25	0,34	0,43	0,51	0,60	0,69		
Series A2	With optional redemption *	Average life	2.97	2.75	2.54	2.33	2.13	1.92	1.90	1.71			
		Final Maturity	04/05/2027	01/15/2027	10/29/2026	08/15/2026	06/01/2026	03/20/2026	03/12/2026	01/01/2026			
	Without optional redemption *	Average life	6.27	5.94	5.62	5.33	5.05	4.82	4.58	4.38			
		Final Maturity	07/23/2030	03/23/2030	11/29/2029	08/13/2029	05/05/2029	02/09/2029	11/12/2028	08/31/2028			
	Series B	With optional redemption *	Average life	2.97	2.75	2.54	2.33	2.13	1.92	1.90	1.71		
			Final Maturity	04/05/2027	01/15/2027	10/29/2026	08/15/2026	06/01/2026	03/20/2026	03/12/2026	01/01/2026		
Without optional redemption *		Average life	11.60	11.31	11.04	10.79	10.53	10.07	9.84	9.39			
		Final Maturity	11/21/2035	08/06/2035	05/01/2035	01/26/2035	10/26/2034	05/08/2034	02/13/2034	09/03/2033			
Series C		With optional redemption *	Average life	2.97	2.75	2.54	2.33	2.13	1.92	1.90	1.71		
			Final Maturity	04/05/2027	01/15/2027	10/29/2026	08/15/2026	06/01/2026	03/20/2026	03/12/2026	01/01/2026		
	Without optional redemption *	Average life	12.24	12.03	11.83	11.66	11.51	11.08	10.95	10.52			
		Final Maturity	07/09/2036	04/23/2036	02/12/2036	12/11/2035	10/17/2035	05/12/2035	03/27/2035	10/22/2034			
	Series D	With optional redemption *	Average life	2.97	2.75	2.54	2.33	2.13	1.92	1.90	1.71		
			Final Maturity	04/05/2027	01/15/2027	10/29/2026	08/15/2026	06/01/2026	03/20/2026	03/12/2026	01/01/2026		
Without optional redemption *		Average life	13.98	13.68	13.44	13.27	13.16	12.73	12.70	12.30			
		Final Maturity	04/07/2038	12/16/2037	09/21/2037	07/21/2037	06/10/2037	01/03/2037	12/25/2036	07/31/2036			
Series E		With optional redemption *	Average life	3.50	3.25	3.00	2.75	2.50	2.25	2.25	2.00		
			Final Maturity	10/17/2027	07/17/2027	04/17/2027	01/17/2027	10/17/2026	07/17/2026	07/17/2026	04/17/2026		
	Without optional redemption *	Average life	22.01	22.01	22.01	22.01	22.01	22.01	22.01	22.01			
		Final Maturity	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		At issue date	
		% CE	% CE	% CE	% CE
Class A	87.16%	195,800,753.46	13.45%	1,482,400,000.00	5.65%
Series A1	0.00%	0.00	5.41%	85,000,000.00	
Series A2	87.16%	195,800,753.46	89.01%	1,397,400,000.00	
Series B	2.76%	6,196,471.68	10.56%	22,400,000.00	4.21%
Series C	2.97%	6,668,012.10	7.45%	24,100,000.00	2.65%
Series D	2.52%	5,671,347.55	4.81%	20,500,000.00	1.33%
Series E	4.59%	10,300,000.00	1.31%	20,600,000.00	
Issue of Bonds		224,636,584.79		1,570,000,000.00	
Reserve Fund	4.81%	10,300,000.00	1.33%	20,600,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	21,451,708.30	3.160%	
Amortization Account		0.00	
Servicer ppal collect not yet credited		353,628.84	
Servicer ints collect not yet credited		119,665.46	
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

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 ☎ www.cnmv.com

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Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	3,864	11,827	
Principal			
Principal outstanding	207,242,112.96	1,549,431,516.52	
Average loan	53,634.09	131,007.99	
Minimum	0.41	257.91	
Maximum	419,593.96	1,168,941.87	
Interest rate			
Weighted average (wac)	4.37%	3.62%	
Minimum	3.71%	2.50%	
Maximum	6.66%	5.80%	
Final maturity			
Weighted average (WARM) (months)	153	327	
Minimum	07/05/2024	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%	8.62	6.15	1.44	7.58
10.01 - 20%	16.57	15.65	5.42	15.23
20.01 - 30%	23.18	25.05	6.37	25.19
30.01 - 40%	26.80	34.95	7.38	35.24
40.01 - 50%	19.94	44.00	9.78	45.31
50.01 - 60%	4.70	52.84	12.29	55.29
60.01 - 70%	0.19	63.62	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)	29.67		61.53	
Minimum	0.00		0.17	
Maximum	64.70		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.89%	0.86%	0.98%	0.99%	0.43%
Annual Percentage Rate (CPR)	10.15%	9.86%	11.17%	11.26%	5.04%

Geographic distribution		
	Current	At constitution date
Andalucia	9.67%	9.99%
Aragon	1.77%	2.31%
Asturias	1.38%	1.45%
Balearic Islands	2.93%	2.46%
Basque Country	7.12%	8.20%
Canary Islands	5.21%	4.61%
Cantabria	2.39%	2.30%
Castilla-La Mancha	2.64%	2.18%
Castilla-Leon	3.04%	3.36%
Catalonia	20.07%	17.48%
Extremadura	0.63%	0.47%
Galicia	1.49%	1.66%
La Rioja	0.28%	0.32%
Madrid	31.50%	32.05%
Melilla		0.00%
Murcia	1.32%	1.40%
Navarra	0.31%	0.25%
Valencia	8.26%	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	82	23,450.33	7,857.73	4,178.84	35,486.90	1.46	4,235,356.94	4,270,843.84	40.46	19.07
from > 1 to = 2 months	13	8,495.19	3,862.15	0.00	12,357.34	0.51	581,435.09	593,792.43	5.63	20.95
from > 2 to = 3 months	4	4,972.60	2,507.41	0.00	7,480.01	0.31	333,372.41	340,852.42	3.23	27.11
from > 3 to = 6 months	7	10,731.54	5,796.78	0.00	16,528.32	0.68	360,195.25	376,723.57	3.57	20.46
from > 6 to < 12 months	6	20,766.06	8,155.96	0.00	28,922.02	1.19	239,958.77	268,880.79	2.55	16.80
from = 12 to < 18 months	4	10,985.43	2,830.82	0.00	13,816.25	0.57	52,525.95	66,342.20	0.63	8.53
from = 18 to < 24 months	2	13,648.99	6,666.95	0.00	20,315.94	0.84	121,656.79	141,972.73	1.34	22.47
from ≥ 2 years	46	1,979,037.36	309,055.13	0.00	2,288,092.49	94.43	2,208,413.20	4,496,505.69	42.60	41.54
Subtotal	164	2,072,087.50	346,732.93	4,178.84	2,422,999.27	100.00	8,132,914.40	10,555,913.67	100.00	25.04
Total	164	2,072,087.50	346,732.93	4,178.84	2,422,999.27		8,132,914.40	10,555,913.67		