

# BANKINTER 13 Fondo de Titulización de Activos

## Brief report

Date: 07/31/2024  
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 Nº 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	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	10/17/2024	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	"Pass-Through"	Aaa (sf) AAA	Aaa AAA	
Series A2 ES0313270011	11/27/2006 13,974	13,323.89 186,188,038.86 13.32%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	3.8120% 10/17/2024 129.798376 Gross 105.136685 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	26,304.73 5,892,259.52 26.30%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	3.9320% 10/17/2024 264.321618 Gross 214.100511 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	26,309.75 6,340,649.75 26.31%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	4.1420% 10/17/2024 278.491627 Gross 225.578218 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	26,306.91 5,392,916.55 26.31%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	5.9120% 10/17/2024 397.456488 Gross 321.939755 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-	
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	7.5620% 10/17/2024 966.255556 Gross 782.667000 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		214,113,864.68	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 *	Without optional redemption *	% Monthly CPR (SMM)									
			% Annual equivalent CPR									
			0,08	0,17	0,25	0,34	0,43	0,51	0,60	0,69		
Series A2	Average life	Years	2.60	2.38	2.17	1.96	1.94	1.74	1.72	1.53		
		Date	02/21/2027	12/03/2026	09/18/2026	07/03/2026	06/26/2026	04/12/2026	04/06/2026	01/24/2026		
	Final Maturity	Years	3.00	2.75	2.50	2.25	2.25	2.00	2.00	1.75		
		Date	07/17/2027	04/17/2027	01/17/2027	10/17/2026	10/17/2026	07/17/2026	07/17/2026	04/17/2026		
	Average life	Years	8.13	5.80	5.50	5.23	4.96	4.71	4.50	4.30		
		Date	09/02/2030	05/05/2030	01/13/2030	10/09/2029	07/02/2029	03/31/2029	01/13/2029	11/02/2028		
Final Maturity	Years	14.51	14.26	13.76	13.51	13.01	12.51	12.01	11.76			
	Date	01/17/2039	10/17/2038	04/17/2038	01/17/2038	07/17/2037	01/17/2037	07/17/2036	04/17/2036			
Series B	Average life	Years	2.60	2.38	2.17	1.96	1.94	1.74	1.72	1.53		
		Date	02/21/2027	12/03/2026	09/18/2026	07/03/2026	06/26/2026	04/12/2026	04/06/2026	01/24/2026		
	Final Maturity	Years	3.00	2.75	2.50	2.25	2.25	2.00	2.00	1.75		
		Date	07/17/2027	04/17/2027	01/17/2027	10/17/2026	10/17/2026	07/17/2026	07/17/2026	04/17/2026		
	Average life	Years	11.81	11.56	11.31	10.85	10.62	10.40	9.95	9.51		
		Date	05/04/2036	02/02/2036	11/05/2035	05/21/2035	02/26/2035	12/09/2034	06/27/2034	01/18/2034		
Final Maturity	Years	15.26	15.01	14.76	14.51	14.01	13.76	13.26	13.01			
	Date	10/17/2039	07/17/2039	04/17/2039	01/17/2039	07/17/2038	04/17/2038	10/17/2037	07/17/2037			
Series C	Average life	Years	2.60	2.38	2.17	1.96	1.94	1.74	1.72	1.53		
		Date	02/21/2027	12/03/2026	09/18/2026	07/03/2026	06/26/2026	04/12/2026	04/06/2026	01/24/2026		
	Final Maturity	Years	3.00	2.75	2.50	2.25	2.25	2.00	2.00	1.75		
		Date	07/17/2027	04/17/2027	01/17/2027	10/17/2026	10/17/2026	07/17/2026	07/17/2026	04/17/2026		
	Average life	Years	12.49	12.32	12.17	11.75	11.63	11.53	11.11	10.69		
		Date	01/10/2037	11/06/2036	09/12/2036	04/15/2036	02/29/2036	01/22/2036	08/23/2035	03/25/2035		
Final Maturity	Years	16.26	16.26	16.01	15.76	15.51	15.26	15.01	14.76			
	Date	10/17/2040	10/17/2040	07/17/2040	04/17/2040	01/17/2040	10/12/2039	07/17/2039	04/17/2039			
Series D	Average life	Years	2.60	2.38	2.17	1.96	1.94	1.74	1.72	1.53		
		Date	02/21/2027	12/03/2026	09/18/2026	07/03/2026	06/26/2026	04/12/2026	04/06/2026	01/24/2026		
	Final Maturity	Years	3.00	2.75	2.50	2.25	2.25	2.00	2.00	1.75		
		Date	07/17/2027	04/17/2027	01/17/2027	10/17/2026	10/17/2026	07/17/2026	07/17/2026	04/17/2026		
	Average life	Years	14.31	14.06	13.88	13.42	13.33	13.32	12.93	12.55		
		Date	11/05/2038	08/05/2038	05/30/2038	12/12/2037	11/13/2037	11/07/2037	06/18/2037	01/30/2037		
Final Maturity	Years	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76			
	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	Average life	Years	3.00	2.75	2.50	2.25	2.25	2.00	2.00	1.75		
		Date	07/17/2027	04/17/2027	01/17/2027	10/17/2026	10/17/2026	07/17/2026	07/17/2026	04/17/2026		
	Final Maturity	Years	3.00	2.75	2.50	2.25	2.25	2.00	2.00	1.75		
		Date	07/17/2027	04/17/2027	01/17/2027	10/17/2026	10/17/2026	07/17/2026	07/17/2026	04/17/2026		
	Average life	Years	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76		
		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		
Final Maturity	Years	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76			
	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)					
Class		Current		At issue date	
		% CE	% CE	% CE	% CE
Class A	86.96%	186,188,038.86	13.70%	94.42%	1,482,400,000.00
Series A1	0.00%	0.00		5.41%	85,000,000.00
Series A2	86.96%	186,188,038.86		89.01%	1,397,400,000.00
Series B	2.75%	5,892,259.52	10.81%	1.43%	22,400,000.00
Series C	2.96%	6,340,649.75	7.70%	1.54%	24,100,000.00
Series D	2.52%	5,392,916.55	5.05%	1.31%	20,500,000.00
Series E	4.81%	10,300,000.00		1.31%	20,600,000.00
Issue of Bonds		214,113,864.68			1,570,000,000.00
Reserve Fund	5.05%	10,300,000.00		1.33%	20,600,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	13,201,209.41	3.160%	
Amortization Account		0.00	
Servicer ppal collect not yet credited		330,197.26	
Servicer ints collect not yet credited		50,388.88	
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

#### Additional information

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### Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	3,816	11,827	
Principal			
Principal outstanding	203,478,509.74	1,549,431,516.52	
Average loan	53,322.46	131,007.99	
Minimum	0.40	257.91	
Maximum	418,134.35	1,168,941.87	
Interest rate			
Weighted average (wac)	4.35%	3.62%	
Minimum	3.71%	2.50%	
Maximum	6.66%	5.80%	
Final maturity			
Weighted average (WARM) (months)	152	327	
Minimum	08/05/2024	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%	8.56	6.11	1.44	7.58
10.01 - 20%	17.06	15.70	5.42	15.23
20.01 - 30%	23.04	25.10	6.37	25.19
30.01 - 40%	26.87	34.94	7.38	35.24
40.01 - 50%	19.75	43.96	9.78	45.31
50.01 - 60%	4.53	52.72	12.29	55.29
60.01 - 70%	0.19	63.48	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)	29.56		61.53	
Minimum	0.00		0.17	
Maximum	64.57		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.04%	0.94%	0.89%	0.99%	0.43%
Annual Percentage Rate (CPR)	11.80%	10.66%	10.14%	11.25%	5.08%

Geographic distribution		
	Current	At constitution date
Andalucia	9.68%	9.99%
Aragon	1.75%	2.31%
Asturias	1.39%	1.45%
Balearic Islands	2.91%	2.46%
Basque Country	7.19%	8.20%
Canary Islands	5.27%	4.61%
Cantabria	2.38%	2.30%
Castilla-La Mancha	2.61%	2.18%
Castilla-Leon	3.04%	3.36%
Catalonia	19.95%	17.48%
Extremadura	0.58%	0.47%
Galicia	1.50%	1.66%
La Rioja	0.28%	0.32%
Madrid	31.58%	32.05%
Melilla		0.00%
Murcia	1.33%	1.40%
Navarra	0.32%	0.25%
Valencia	8.23%	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	60	15,712.48	6,464.82	4,178.84	26,356.14	1.18	3,358,444.39	3,384,800.53	36.82
from > 1 to = 2 months	11	6,865.46	2,490.60	0.00	9,356.06	0.42	550,645.89	560,001.95	6.09
from > 2 to = 3 months	4	3,075.15	1,203.02	0.00	4,278.17	0.19	134,566.58	138,844.75	1.51
from > 3 to = 6 months	7	12,079.45	7,516.11	0.00	19,595.56	0.88	440,425.66	460,022.22	5.00
from > 6 to < 12 months	7	23,594.75	5,597.30	0.00	29,192.05	1.31	170,788.58	199,980.63	2.18
from = 12 to < 18 months	3	10,097.77	6,117.08	0.00	16,214.85	0.73	123,705.90	139,920.75	1.52
from = 18 to < 24 months	2	13,622.99	7,082.34	0.00	20,705.33	0.93	121,071.68	141,777.01	1.54
from ≥ 2 years	45	1,836,070.22	262,825.24	0.00	2,098,895.46	94.35	2,067,356.14	4,166,251.60	45.33
Subtotal	139	1,921,118.27	299,296.51	4,178.84	2,224,593.62	100.00	6,967,005.82	9,191,599.44	100.00
Total	139	1,921,118.27	299,296.51	4,178.84	2,224,593.62		6,967,005.82	9,191,599.44	