BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 11/30/2024
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 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	01/17/2025	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	12,773.69 178,499,544.06 12.77%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	3.3650% 01/17/2025 109.846638 Gross 88.975777 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	25,218.50 5,648,944.00 25.22%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	3.4850% 01/17/2025 224.598763 Gross 181.924998 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	25,223.31 6,078,817.71 25.22%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	3.6950% 01/17/2025 238.178111 Gross 192.924270 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	25,220.58 5,170,218.90 25.22%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	5.4650% 01/17/2025 352.233423 Gross 285.309073 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / 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	7.1150% 01/17/2025 909.138889 Gross 736.402500 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		205,697,524.67	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	2.22	2.00	1.98	1.77	1.56	1.55	1.34	1.33
			Date	01/03/2027	10/17/2026	10/09/2026	07/24/2026	05/08/2026	05/04/2026	02/18/2026	02/15/2026
		Final Maturity	Years	2.50	2.25	2.25	2.00	1.75	1.75	1.50	1.50
			Date	04/17/2027	01/17/2027	01/17/2027	10/17/2026	07/17/2026	07/17/2026	04/17/2026	04/17/2026
	Without optional redemption *	Average life	Years	5.99	5.67	5.39	5.11	4.87	4.62	4.42	4.22
			Date	10/13/2030	06/17/2030	03/09/2030	11/25/2029	08/30/2029	05/30/2029	03/16/2029	01/05/2029
		Final Maturity	Years	14.26	13.76	13.51	13.01	12.76	12.26	11.76	11.51
			Date	01/17/2039	07/17/2038	04/17/2038	10/17/2037	07/17/2037	01/17/2037	07/17/2036	04/17/2036
Series B	With optional redemption *	Average life	Years	2.22	2.00	1.98	1.77	1.56	1.55	1.34	1.33
			Date	01/03/2027	10/17/2026	10/09/2026	07/24/2026	05/08/2026	05/04/2026	02/18/2026	02/15/2026
		Final Maturity	Years	2.50	2.25	2.25	2.00	1.75	1.75	1.50	1.50
			Date	04/17/2027	01/17/2027	01/17/2027	10/17/2026	07/17/2026	07/17/2026	04/17/2026	04/17/2026
	Without optional redemption *	Average life	Years	12.04	11.82	11.37	11.16	10.72	10.53	10.08	9.66
			Date	10/29/2036	08/10/2036	02/28/2036	12/12/2035	07/05/2035	04/25/2035	11/14/2034	06/11/2034
		Final Maturity	Years	15.01	14.76	14.51	14.26	13.76	13.51	13.01	12.76
			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	With optional redemption *	Average life	Years	2.22	2.00	1.98	1.77	1.56	1.55	1.34	1.33
			Date	01/03/2027	10/17/2026	10/09/2026	07/24/2026	05/08/2026	05/04/2026	02/18/2026	02/15/2026
		Final Maturity	Years	2.50	2.25	2.25	2.00	1.75	1.75	1.50	1.50
			Date	04/17/2027	01/17/2027	01/17/2027	10/17/2026	07/17/2026	07/17/2026	04/17/2026	04/17/2026
	Without optional redemption *	Average life	Years	12.78	12.64	12.26	12.16	11.77	11.69	11.29	10.89
			Date	07/24/2037	06/05/2037	01/16/2037	12/12/2036	07/20/2036	06/23/2036	01/28/2036	09/03/2035
		Final Maturity	Years	16.01	16.01	15.76	15.51	15.26	15.01	14.76	14.51
			Date	10/17/2040	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 *	Average life	Years	2.22	2.00	1.98	1.77	1.56	1.55	1.34	1.33
			Date	01/03/2027	10/17/2026	10/09/2026	07/24/2026	05/08/2026	05/04/2026	02/18/2026	02/15/2026
		Final Maturity	Years	2.50	2.25	2.25	2.00	1.75	1.75	1.50	1.50
			Date	04/17/2027	01/17/2027	01/17/2027	10/17/2026	07/17/2026	07/17/2026	04/17/2026	04/17/2026
	Without optional redemption *	Average life	Years	14.69	14.49	14.03	13.94	13.54	13.56	13.19	12.83
			Date	06/21/2039	04/12/2039	10/23/2038	09/23/2038	04/28/2038	05/05/2038	12/22/2037	08/11/2037
		Final Maturity	Years	21.51	21.51	21.51	21.51	21.51	21.51	21.51	21.51
			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	2.34	2.11	2.11	1.88	1.65	1.65	1.41	1.41
			Date	02/19/2027	11/27/2026	11/27/2026	09/03/2026	06/09/2026	06/09/2026	03/16/2026	03/16/2026
		Final Maturity	Years	2.50	2.25	2.25	2.00	1.75	1.75	1.50	1.50
			Date	04/17/2027	01/17/2027	01/17/2027	10/17/2026	07/17/2026	07/17/2026	04/17/2026	04/17/2026
	Without optional redemption *	Average life	Years	20.05	20.05	20.05	20.05	20.05	20.05	20.05	20.05
			Date	10/30/2044	10/30/2044	10/30/2044	10/30/2044	10/30/2044	10/30/2044	10/30/2044	10/30/2044
		Final Maturity	Years	21.51	21.51	21.51	21.51	21.51	21.51	21.51	21.51
			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	86.78%	178,499,544.06	13.92%	94.42%	1,482,400,000.00	5.65%
Series A1	0.00%	0.00		5.41%	85,000,000.00	
Series A2	86.78%	178,499,544.06		89.01%	1,397,400,000.00	
Series B	2.75%	5,648,944.00	11.03%	1.43%	22,400,000.00	4.21%
Series C	2.96%	6,078,817.71	7.92%	1.54%	24,100,000.00	2.65%
Series D	2.51%	5,170,218.90	5.27%	1.31%	20,500,000.00	1.33%
Series E	5.01%	10,300,000.00		1.31%	20,600,000.00	
Issue of Bonds		205,697,524.67			1,570,000,000.00	
Reserve Fund	5.27%	10,300,000.00		1.33%	20,600,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		15,768,391.73	2.660%
Amortization Account		0.00	
Servicer ppal collect not yet credited		224,891.92	
Servicer ints collect not yet credited		86,718.24	
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 www.cnmv.com

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Collateral: Residential mortgage loans (PTCs)

General

	Current	At constitution date
Count	3,691	11,827
Principal		
Principal outstanding	192,882,751.01	1,549,431,516.52
Average loan	52,257.59	131,007.99
Minimum	0.36	257.91
Maximum	412,246.25	1,168,941.87
Interest rate		
Weighted average (wac)	4.01%	3.62%
Minimum	3.04%	2.50%
Maximum	6.66%	5.80%
Final maturity		
Weighted average (WARM) (months)	149	327
Minimum	12/05/2024	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%	8.42	6.03	1.44	7.58
10.01 - 20%	17.73	15.58	5.42	15.23
20.01 - 30%	23.61	25.11	6.37	25.19
30.01 - 40%	27.33	34.91	7.38	35.24
40.01 - 50%	18.66	43.85	9.78	45.31
50.01 - 60%	4.05	52.37	12.29	55.29
60.01 - 70%	0.20	62.92	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)		29.17		61.53
Minimum		0.00		0.17
Maximum		64.02		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.54%	0.62%	0.71%	0.89%	0.44%
Annual Percentage Rate (CPR)	6.33%	7.17%	8.22%	10.20%	5.11%

Geographic distribution

	Current	At constitution date
Andalucia	9.70%	9.39%
Aragon	1.74%	2.31%
Asturias	1.41%	1.45%
Balearic Islands	2.95%	2.46%
Basque Country	7.25%	8.20%
Canary Islands	5.33%	4.61%
Cantabria	2.37%	2.30%
Castilla-La Mancha	2.65%	2.18%
Castilla-Leon	3.03%	3.36%
Catalonia	20.09%	17.48%
Extremadura	0.58%	0.47%
Galicia	1.52%	1.66%
La Rioja	0.29%	0.32%
Madrid	31.32%	32.05%
Melilla		0.00%
Murcia	1.36%	1.40%
Navarra	0.33%	0.25%
Valencia	8.06%	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	59	17,568.53	6,785.18	4,178.84	28,532.55	1.25	3,215,421.89	3,243,954.44	36.17	19.67
from > 1 to = 2 months	11	6,850.08	2,442.76	0.00	9,292.84	0.41	497,384.34	506,677.18	5.65	20.32
from > 2 to = 3 months	4	3,756.68	1,688.23	0.00	5,444.91	0.24	206,264.37	211,709.28	2.36	34.37
from > 3 to = 6 months	7	10,173.30	4,249.42	0.00	14,422.72	0.63	271,415.94	285,838.66	3.19	16.68
from > 6 to < 12 months	5	14,516.31	9,140.11	0.00	23,656.42	1.04	265,972.54	289,628.96	3.23	20.78
from = 12 to < 18 months	3	7,882.44	5,870.88	0.00	13,753.32	0.60	97,854.20	111,607.52	1.24	15.74
from = 18 to < 24 months	2	13,475.64	8,724.04	0.00	22,199.68	0.97	118,710.56	140,910.24	1.57	22.30
from ≥ 2 years	45	1,876,365.57	291,407.34	0.00	2,167,772.91	94.87	2,011,318.62	4,179,091.53	46.59	40.88
Subtotal	136	1,950,588.55	330,307.96	4,178.84	2,285,075.35	100.00	6,684,342.46	8,969,417.81	100.00	26.17
Total	136	1,950,588.55	330,307.96	4,178.84	2,285,075.35		6,684,342.46	8,969,417.81		

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