

# BANKINTER 13 Fondo de Titulización de Activos



## Brief report

**Date:** 12/31/2024  
**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 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		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" Secutorial / 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" Secutorial / Pro rata under certain circumstances	Aa2 (sf) AAA (sf)	Aa3 A AAA	
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" Secutorial / Pro rata under certain circumstances	A2 (sf) AA+ (sf)	A3 BBB 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" Secutorial / Pro rata under certain circumstances	Baa3 A (sf)	Ba1 BB- BBB	
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													
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 *	Average life	Years	2.22	2.00	1.98	1.77	1.56	1.55	1.34	1.33		
		Final Maturity	Years	01/03/2027	10/17/2026	10/09/2026	07/24/2026	05/08/2026	05/04/2026	02/18/2026	02/15/2026		
	Without optional redemption *	Average life	Years	5.99	5.87	5.39	5.11	4.87	4.82	4.22	4.22		
		Final Maturity	Years	04/17/2027	01/17/2027	01/17/2027	10/17/2026	07/17/2026	07/17/2026	04/17/2026	04/17/2026		
	Series B	With optional redemption *	Average life	Years	2.22	2.00	1.98	1.77	1.56	1.55	1.34	1.33	
			Final Maturity	Years	01/03/2027	10/17/2026	10/09/2026	07/24/2026	05/08/2026	05/04/2026	02/18/2026	02/15/2026	
Without optional redemption *		Average life	Years	12.04	11.82	11.37	11.16	10.72	10.53	10.08	9.66		
		Final Maturity	Years	10/29/2036	08/10/2036	02/28/2036	12/12/2035	07/05/2035	04/25/2035	11/14/2034	06/11/2034		
Series C		With optional redemption *	Average life	Years	2.22	2.00	1.98	1.77	1.56	1.55	1.34	1.33	
			Final Maturity	Years	01/03/2027	10/17/2026	10/09/2026	07/24/2026	05/08/2026	05/04/2026	02/18/2026	02/15/2026	
	Without optional redemption *	Average life	Years	12.78	12.64	12.26	12.16	11.77	11.69	11.29	10.89		
		Final Maturity	Years	07/24/2037	06/05/2037	01/16/2037	12/12/2036	07/20/2036	06/23/2036	01/28/2036	09/03/2035		
	Series D	With optional redemption *	Average life	Years	2.22	2.00	1.98	1.77	1.56	1.55	1.34	1.33	
			Final Maturity	Years	01/03/2027	10/17/2026	10/09/2026	07/24/2026	05/08/2026	05/04/2026	02/18/2026	02/15/2026	
Without optional redemption *		Average life	Years	14.69	14.49	14.03	13.94	13.54	13.56	13.19	12.83		
		Final Maturity	Years	06/21/2039	04/12/2039	10/23/2038	09/23/2038	04/28/2038	05/05/2038	12/22/2037	08/11/2037		
Series E		With optional redemption *	Average life	Years	2.34	2.11	2.11	1.88	1.65	1.65	1.41	1.41	
			Final Maturity	Years	02/19/2027	11/27/2026	11/27/2026	09/03/2026	06/09/2026	06/09/2026	03/16/2026	03/16/2026	
	Without optional redemption *	Average life	Years	20.05	20.05	20.05	20.05	20.05	20.05	20.05	20.05		
		Final Maturity	Years	10/30/2044	10/30/2044	10/30/2044	10/30/2044	10/30/2044	10/30/2044	10/30/2044	10/30/2044		

\* 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	86.78%	178,499,544.06	13.92%	94.42%	1,482,400,000.00
Series A1	0.00%	0.00	0.00%	5.41%	85,000,000.00
Series A2	86.78%	178,499,544.06	13.92%	89.01%	1,397,400,000.00
Series B	2.75%	5,648,944.00	11.03%	1.43%	22,400,000.00
Series C	2.96%	6,078,817.71	7.92%	1.54%	24,100,000.00
Series D	2.51%	5,170,218.90	5.27%	1.31%	20,500,000.00
Series E	5.01%	10,300,000.00	5.01%	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 financial operations (current)			
Assets	Balance	Interest	
Treasury Account	20,173,163.61	2.660%	
Amortization Account		0.00	
Servicer ppal collect not yet credited		313,478.05	
Servicer ints collect not yet credited		60,133.63	
Liabilities	Available	Balance	Interest
Start-up Loan L/T			0.00
Start-up Loan S/T			0.00

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### Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	3.649	11.827	
Principal			
Principal outstanding	189,200,786.78	1,549,431,516.52	
Average loan	51,850.04	131,007.99	
Minimum	0.12	257.91	
Maximum	410,761.72	1,168,941.87	
Interest rate			
Weighted average (wac)	3.82%	3.62%	
Minimum	2.76%	2.50%	
Maximum	6.66%	5.80%	
Final maturity			
Weighted average (WARM) (months)	149	327	
Minimum	01/02/2025	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%	8.54	6.07	1.44	7.58
10.01 - 20%	17.81	15.56	5.42	15.23
20.01 - 30%	24.05	25.14	6.37	25.19
30.01 - 40%	27.13	34.91	7.38	35.24
40.01 - 50%	18.40	43.85	9.78	45.31
50.01 - 60%	3.87	52.32	12.29	55.29
60.01 - 70%	0.20	62.77	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)	29.03		61.53	
Minimum	0.00		0.17	
Maximum	63.86		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.04%	0.82%	0.74%	0.86%	0.44%
Annual Percentage Rate (CPR)	11.76%	9.42%	8.49%	9.84%	5.14%

Geographic distribution		
	Current	At constitution date
Andalucia	9.74%	9.39%
Aragon	1.75%	2.31%
Asturias	1.32%	1.45%
Balearic Islands	2.98%	2.46%
Basque Country	7.29%	8.20%
Canary Islands	5.32%	4.61%
Cantabria	2.38%	2.30%
Castilla-La Mancha	2.67%	2.18%
Castilla-Leon	3.04%	3.36%
Catalonia	20.04%	17.48%
Extremadura	0.56%	0.47%
Galicia	1.49%	1.66%
La Rioja	0.29%	0.32%
Madrid	31.33%	32.05%
Melilla		0.00%
Murcia	1.38%	1.40%
Navarra	0.33%	0.25%
Valencia	8.08%	10.09%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
<b>Delinquencies</b>										
Up to 1 month	49	18,150.09	4,359.50	4,178.84	26,688.43	1.16	2,182,894.07	2,209,582.50	27.48	16.94
from > 1 to = 2 months	11	9,682.66	3,210.04	0.00	12,892.70	0.56	706,685.50	719,578.20	8.95	23.22
from > 2 to = 3 months	3	4,443.14	1,116.90	0.00	5,562.04	0.24	138,067.19	144,223.23	1.79	16.00
from > 3 to = 6 months	6	10,233.11	3,007.54	0.00	13,240.65	0.58	205,005.35	218,246.00	2.71	19.02
from > 6 to < 12 months	4	13,897.07	9,435.43	0.00	23,332.50	1.02	305,332.08	328,664.56	4.09	26.04
from = 12 to < 18 months	4	12,179.69	8,506.48	0.00	20,686.17	0.90	148,252.57	168,938.74	2.10	19.78
from = 18 to < 24 months	2	11,717.78	8,238.70	0.00	19,956.48	0.87	109,327.91	129,284.39	1.61	26.32
from ≥ 2 years	45	1,880,678.06	294,794.46	0.00	2,175,472.52	94.68	1,947,927.07	4,123,399.59	51.27	39.62
Subtotal	124	1,960,981.60	332,671.05	4,178.84	2,297,831.49	100.00	5,744,091.72	8,041,923.21	100.00	25.77
Total	124	1,960,981.60	332,671.05	4,178.84	2,297,831.49		5,744,091.72	8,041,923.21		