

# BANKINTER 13 Fondo de Titulización de Activos



## Brief report

Date: 01/31/2025  
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	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	04/22/2025	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	12,165.60 170,002,094.40 12.17%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	2.8980% 04/22/2025 93.036426 Gross 75.359505 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	24,017.97 5,380,025.28 24.02%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	3.0180% 04/22/2025 191.283116 Gross 154.939324 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	24,022.56 5,789,436.96 24.02%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	3.2280% 04/22/2025 204.632174 Gross 165.752061 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	24,019.96 4,924,091.80 24.02%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	4.9980% 04/22/2025 316.803256 Gross 256.610637 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	6.6480% 04/22/2025 877.166667 Gross 710.505000 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		196,395,648.44	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		
		% Annual equivalent CPR		1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00		
Series A2	With optional redemption *	Final Maturity	Years	11/08/2026	11/03/2026	08/16/2026	05/29/2026	05/25/2026	05/22/2026	03/07/2026	03/05/2026		
		Final Maturity	Years	2.00	2.00	1.75	1.50	1.50	1.25	1.25			
	Without optional redemption *	Average life	Years	01/17/2027	01/17/2027	10/17/2026	07/17/2026	07/17/2026	07/17/2026	04/17/2026	04/17/2026		
		Final Maturity	Years	11/07/2030	07/25/2030	04/09/2030	01/08/2030	10/05/2029	07/18/2029	05/07/2029	02/15/2029		
Series B	With optional redemption *	Final Maturity	Years	11/08/2026	11/03/2026	08/16/2026	05/29/2026	05/25/2026	05/22/2026	03/07/2026	03/05/2026		
		Final Maturity	Years	2.00	2.00	1.75	1.50	1.50	1.25	1.25			
	Without optional redemption *	Average life	Years	04/10/2037	11/06/2036	08/31/2036	03/27/2036	01/25/2036	08/22/2035	03/19/2035	01/27/2035		
		Final Maturity	Years	14.76	14.50	14.25	13.76	13.50	13.01	12.76	12.25		
Series C	With optional redemption *	Final Maturity	Years	11/08/2026	11/03/2026	08/16/2026	05/29/2026	05/25/2026	05/22/2026	03/07/2026	03/05/2026		
		Final Maturity	Years	2.00	2.00	1.75	1.50	1.50	1.25	1.25			
	Without optional redemption *	Average life	Years	01/17/2027	01/17/2027	10/17/2026	07/17/2026	07/17/2026	07/17/2026	04/17/2026	04/17/2026		
		Final Maturity	Years	13.02	12.66	12.59	12.23	12.18	11.81	11.43	11.40		
Series D	With optional redemption *	Final Maturity	Years	11/08/2026	11/03/2026	08/16/2026	05/29/2026	05/25/2026	05/22/2026	03/07/2026	03/05/2026		
		Final Maturity	Years	2.00	2.00	1.75	1.50	1.50	1.25	1.25			
	Without optional redemption *	Average life	Years	01/17/2027	01/17/2027	10/17/2026	07/17/2026	07/17/2026	07/17/2026	04/17/2026	04/17/2026		
		Final Maturity	Years	14.99	14.54	14.46	14.08	14.09	13.74	13.40	13.55		
Series E	With optional redemption *	Final Maturity	Years	12/04/2026	12/04/2026	09/09/2026	06/15/2026	06/15/2026	06/15/2026	03/22/2026	03/22/2026		
		Final Maturity	Years	2.00	2.00	1.75	1.50	1.50	1.25	1.25			
	Without optional redemption *	Average life	Years	01/17/2027	01/17/2027	10/17/2026	07/17/2026	07/17/2026	07/17/2026	04/17/2026	04/17/2026		
		Final Maturity	Years	19.82	19.82	19.82	19.82	19.82	19.82	19.82			

\* 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	86.56%	170,002,094.40	14.18%	94.42%	1,482,400,000.00
Series A1	0.00%	0.00		5.41%	85,000,000.00
Series A2	86.56%	170,002,094.40	14.18%	89.01%	1,397,400,000.00
Series B	2.74%	5,380,025.28	11.29%	1.43%	22,400,000.00
Series C	2.95%	5,789,436.96	8.18%	1.54%	24,100,000.00
Series D	2.51%	4,924,091.80	5.53%	1.31%	20,500,000.00
Series E	5.24%	10,300,000.00		1.31%	20,600,000.00
Issue of Bonds		196,395,648.44			1,570,000,000.00
Reserve Fund	5.53%	10,300,000.00		1.33%	20,600,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	12,151,242.16	2.420%	
Amortization Account		0.00	
Servicer ppal collect not yet credited		254,577.88	
Servicer ints collect not yet credited		41,136.40	
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

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 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**  
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 Bankinter

**Fund Auditor**  
 KPMG Auditores

### Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	3,587	11,827	
Principal			
Principal outstanding	186,322,746.77	1,549,431,516.52	
Average loan	51,943.89	131,007.99	
Minimum	0.34	257.91	
Maximum	409,272.16	1,168,941.87	
Interest rate			
Weighted average (wac)	3.70%	3.62%	
Minimum	2.76%	2.50%	
Maximum	6.66%	5.80%	
Final maturity			
Weighted average (WARM) (months)	148	327	
Minimum	02/03/2025	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%	8.45	6.08	1.44	7.58
10.01 - 20%	18.03	15.54	5.42	15.23
20.01 - 30%	24.41	25.19	6.37	25.19
30.01 - 40%	27.30	34.94	7.38	35.24
40.01 - 50%	17.89	43.85	9.78	45.31
50.01 - 60%	3.71	52.16	12.29	55.29
60.01 - 70%	0.20	62.61	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)	28.92		61.53	
Minimum	0.00		0.17	
Maximum	63.70		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.80%	0.79%	0.70%	0.79%	0.44%
Annual Percentage Rate (CPR)	9.18%	9.12%	8.04%	9.10%	5.16%

Geographic distribution		
	Current	At constitution date
Andalucia	9.74%	9.99%
Aragon	1.74%	2.31%
Asturias	1.32%	1.45%
Balearic Islands	2.93%	2.46%
Basque Country	7.27%	8.20%
Canary Islands	5.35%	4.61%
Cantabria	2.40%	2.30%
Castilla-La Mancha	2.68%	2.18%
Castilla-Leon	3.04%	3.36%
Catalonia	20.11%	17.48%
Extremadura	0.55%	0.47%
Galicia	1.48%	1.66%
La Rioja	0.29%	0.32%
Madrid	31.36%	32.05%
Melilla		0.00%
Murcia	1.39%	1.40%
Navarra	0.33%	0.25%
Valencia	8.03%	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	47	14,231.99	4,239.28	4,178.84	22,650.11	0.98	2,348,270.54	2,370,920.65	29.62	19.37
from > 1 to = 2 months	7	3,442.66	1,007.03	0.00	4,449.69	0.19	321,224.90	325,674.59	4.07	20.48
from > 2 to = 3 months	5	5,996.40	3,024.44	0.00	9,010.84	0.39	330,264.33	339,275.17	4.24	25.04
from > 3 to = 6 months	5	8,698.72	3,013.94	0.00	11,712.66	0.51	197,302.63	209,015.29	2.61	20.34
from > 6 to < 12 months	4	14,072.94	9,396.40	0.00	23,469.34	1.02	294,359.71	317,829.05	3.97	33.26
from = 12 to < 18 months	4	11,302.56	4,356.85	0.00	15,659.41	0.68	80,664.64	96,324.05	1.20	8.93
from = 18 to < 24 months	3	17,262.06	13,782.92	0.00	31,044.98	1.34	190,360.73	221,405.71	2.77	31.98
from ≥ 2 years	45	1,889,900.36	301,078.09	0.00	2,190,978.45	94.89	1,933,797.35	4,124,775.80	51.53	39.64
Subtotal	120	1,964,897.69	339,898.95	4,178.84	2,308,975.48	100.00	5,696,244.83	8,005,220.31	100.00	27.28
Total	120	1,964,897.69	339,898.95	4,178.84	2,308,975.48		5,696,244.83	8,005,220.31		