BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 02/28/2025
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) Current	Original	Interest type / Reference rate and margin / Payment Date	Interest Rate / Next coupon	Redemption: Final maturity (legal)	Redemption: 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	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" Secuential / 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" Secuential / 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" Secuential / 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" Secuential / Pro rata under certain circumstances	Baa3 (sf) AA (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

			% 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	1.81	1.79	1.58	1.36	1.35	1.34	1.14	1.13
			Date	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	1.50	1.25	1.25
			Date	01/17/2027	01/17/2027	10/17/2026	07/17/2026	07/17/2026	07/17/2026	04/17/2026	04/17/2026
	Without optional redemption *	Average life	Years	5.81	5.52	5.23	4.98	4.72	4.50	4.30	4.08
			Date	11/07/2030	07/25/2030	04/09/2030	01/08/2030	10/05/2029	07/18/2029	05/07/2029	02/15/2029
		Final Maturity	Years	13.76	13.50	13.01	12.76	12.25	11.76	11.50	11.01
			Date	10/17/2038	07/17/2038	01/17/2038	10/17/2037	04/17/2037	10/17/2036	07/17/2036	01/17/2036
Series B	With optional redemption *	Average life	Years	1.81	1.79	1.58	1.36	1.35	1.34	1.14	1.13
			Date	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	1.50	1.25	1.25
			Date	01/17/2027	01/17/2027	10/17/2026	07/17/2026	07/17/2026	07/17/2026	04/17/2026	04/17/2026
	Without optional redemption *	Average life	Years	12.24	11.81	11.63	11.20	11.03	10.60	10.17	10.04
			Date	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
			Date	10/17/2039	07/17/2039	04/17/2039	10/17/2038	07/17/2038	01/17/2038	10/17/2037	04/17/2037
Series C	With optional redemption *	Average life	Years	1.81	1.79	1.58	1.36	1.35	1.34	1.14	1.13
			Date	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	1.50	1.25	1.25
			Date	01/17/2027	01/17/2027	10/17/2026	07/17/2026	07/17/2026	07/17/2026	04/17/2026	04/17/2026
	Without optional redemption *	Average life	Years	13.02	12.66	12.59	12.23	12.18	11.81	11.43	11.40
			Date	01/21/2038	09/12/2037	08/18/2037	04/08/2037	03/22/2037	11/05/2036	06/18/2036	06/08/2036
		Final Maturity	Years	15.76	15.51	15.51	15.26	15.01	14.76	14.50	14.25
			Date	10/17/2040	07/17/2040	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	1.81	1.79	1.58	1.36	1.35	1.34	1.14	1.13
			Date	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	1.50	1.25	1.25
			Date	01/17/2027	01/17/2027	10/17/2026	07/17/2026	07/17/2026	07/17/2026	04/17/2026	04/17/2026
	Without optional redemption *	Average life	Years	14.99	14.54	14.46	14.06	14.09	13.74	13.40	13.55
			Date	01/11/2040	07/29/2039	06/29/2039	02/05/2039	02/17/2039	10/12/2038	06/09/2038	08/04/2038
		Final Maturity	Years	21.26	21.26	21.26	21.26	21.26	21.26	21.26	21.26
			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	1.88	1.88	1.64	1.41	1.41	1.41	1.18	1.18
			Date	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	1.50	1.25	1.25
			Date	01/17/2027	01/17/2027	10/17/2026	07/17/2026	07/17/2026	07/17/2026	04/17/2026	04/17/2026
	Without optional redemption *	Average life	Years	19.82	19.82	19.82	19.82	19.82	19.82	19.82	19.82
			Date	11/05/2044	11/05/2044	11/05/2044	11/05/2044	11/05/2044	11/05/2044	11/05/2044	11/05/2044
		Final Maturity	Years	21.26	21.26	21.26	21.26	21.26	21.26	21.26	21.26
			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	86.56%	170,002,094.40	14.18%	94.42%	1,482,400,000.00	5.65%
Series A1	0.00%	0.00		5.41%	85,000,000.00	
Series A2	86.56%	170,002,094.40		89.01%	1,397,400,000.00	
Series B	2.74%	5,380,025.28	11.29%	1.43%	22,400,000.00	4.21%
Series C	2.95%	5,789,436.96	8.18%	1.54%	24,100,000.00	2.65%
Series D	2.51%	4,924,091.80	5.53%	1.31%	20,500,000.00	1.33%
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 finantial operations (current)

Assets		Balance	Interest
Treasury Account		14,902,912.17	2.170%
Amortization Account		0.00	
Servicer ppal collect not yet credited		357,839.47	
Servicer ints collect not yet credited		86,195.24	
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	3,549	11,827
Principal		
Principal outstanding	183,978,358.45	1,549,431,516.52
Average loan	51,839.49	131,007.99
Minimum	0.33	257.91
Maximum	407,777.54	1,168,941.87
Interest rate		
Weighted average (wac)	3.59%	3.62%
Minimum	2.63%	2.50%
Maximum	5.67%	5.80%
Final maturity		
Weighted average (WARM) (months)	147	327
Minimum	03/03/2025	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%	18.22	15.53	5.42	15.23
20.01 - 30%	24.56	25.18	6.37	25.19
30.01 - 40%	27.26	34.88	7.38	35.24
40.01 - 50%	17.78	43.77	9.78	45.31
50.01 - 60%	3.53	52.04	12.29	55.29
60.01 - 70%	0.21	62.46	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)		28.78		61.53
Minimum		0.00		0.17
Maximum		63.53		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.41%	0.75%	0.68%	0.76%	0.44%
Annual Percentage Rate (CPR)	4.76%	8.61%	7.89%	8.74%	5.16%

Geographic distribution

	Current	At constitution date
Andalucia	9.73%	9.39%
Aragon	1.68%	2.31%
Asturias	1.32%	1.45%
Balearic Islands	2.95%	2.46%
Basque Country	7.30%	8.20%
Canary Islands	5.27%	4.61%
Cantabria	2.41%	2.30%
Castilla-La Mancha	2.68%	2.18%
Castilla-Leon	3.05%	3.36%
Catalonia	20.18%	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	1.40%	1.40%
Navarra	0.34%	0.25%
Valencia	8.01%	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	63	22,295.12	6,415.64	4,178.84	32,889.60	1.40	3,219,456.61	3,252,346.21	36.75	17.81
from > 1 to = 2 months	5	5,675.19	977.03	0.00	6,652.22	0.28	216,610.36	223,262.58	2.52	21.94
from > 2 to = 3 months	6	5,522.00	2,718.08	0.00	8,240.08	0.35	344,168.47	352,408.55	3.98	22.33
from > 3 to = 6 months	5	8,935.55	3,418.32	0.00	12,353.87	0.53	228,679.80	241,033.67	2.72	28.95
from > 6 to < 12 months	5	15,956.76	10,444.46	0.00	26,401.22	1.13	304,880.37	331,281.59	3.74	25.21
from = 12 to < 18 months	4	12,200.35	4,588.38	0.00	16,788.73	0.72	79,766.85	96,555.58	1.09	8.95
from = 18 to < 24 months	3	18,140.46	14,443.75	0.00	32,584.21	1.39	189,482.33	222,066.54	2.51	32.07
from ≥ 2 years	45	1,903,533.55	306,989.46	0.00	2,210,523.01	94.21	1,919,902.34	4,130,425.35	46.67	39.69
Subtotal	136	1,992,258.98	349,995.12	4,178.84	2,346,432.94	100.00	6,502,947.13	8,849,380.07	100.00	25.15
Total	136	1,992,258.98	349,995.12	4,178.84	2,346,432.94		6,502,947.13	8,849,380.07		

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