

# BANKINTER 13 Fondo de Titulización de Activos

## Brief report

Date: 05/31/2024  
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<br>ISIN Code       | Issue date<br>Nº bonds | Principal outstanding<br>(Bond Unit / Series Total / %Factor) |                                | Interest type<br>Reference rate and margin<br>Payment Date | Interest Rate<br>Next coupon                                | Redemption                                    |  | Rating               |            |  |
|                           |                        | Current   | Original                       |  |   | Final maturity (legal)                        | Next   | Moody's / S&P        | Original   |  |
| Series A1<br>ES0313270003 | 11/27/2006<br>850      | 100,000.00<br>85,000,000.00                                   |                                | Floating<br>3-M Euribor+0.060%<br>17.Jan/Apr/Jul/Oct       | 07/17/2024  | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | "Pass-Through"   | Aaa (sf)<br>AAA      | Aaa<br>AAA |  |
| Series A2<br>ES0313270011 | 11/27/2006<br>13,974   | 14,011.79<br>195,800,753.46<br>14.01%                         | 100,000.00<br>1,397,400,000.00 | Floating<br>3-M Euribor+0.150%<br>17.Jan/Apr/Jul/Oct       | 4.0380%<br>07/17/2024<br>143.020676 Gross<br>115.846748 Net | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Secutorial /<br>Pro rata under<br>certain<br>circumstances | Aa1 (sf)<br>AAA (sf) | Aaa<br>AAA |  |
| Series B<br>ES0313270029  | 11/27/2006<br>224      | 27,662.82<br>6,196,471.68<br>27.66%                           | 100,000.00<br>22,400,000.00    | Floating<br>3-M Euribor+0.270%<br>17.Jan/Apr/Jul/Oct       | 4.1580%<br>07/17/2024<br>290.750070 Gross<br>235.507557 Net | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Secutorial /<br>Pro rata under<br>certain<br>circumstances | Aa2 (sf)<br>AAA (sf) | Aa3 A      |  |
| Series C<br>ES0313270037  | 11/27/2006<br>241      | 27,668.10<br>6,668,012.10<br>27.67%                           | 100,000.00<br>24,100,000.00    | Floating<br>3-M Euribor+0.480%<br>17.Jan/Apr/Jul/Oct       | 4.3680%<br>07/17/2024<br>305.492715 Gross<br>247.449099 Net | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Secutorial /<br>Pro rata under<br>certain<br>circumstances | A2 (sf)<br>AA+(sf)   | A3 BBB     |  |
| Series D<br>ES0313270045  | 11/27/2006<br>205      | 27,665.11<br>5,671,347.55<br>27.67%                           | 100,000.00<br>20,500,000.00    | Floating<br>3-M Euribor+2.250%<br>17.Jan/Apr/Jul/Oct       | 6.1380%<br>07/17/2024<br>429.238014 Gross<br>347.682791 Net | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Secutorial /<br>Pro rata under<br>certain<br>circumstances | Baa3<br>A (sf)       | Ba1 BB-    |  |
| Series E<br>ES0313270052  | 11/27/2006<br>206      | 50,000.00<br>10,300,000.00<br>50.00%                          | 100,000.00<br>20,600,000.00    | Floating<br>3-M Euribor+3.900%<br>17.Jan/Apr/Jul/Oct       | 7.7880%<br>07/17/2024<br>984.316667 Gross<br>797.296500 Net | 07/17/2049<br>Quarterly<br>17.Jan/Apr/Jul/Oct | To be determined<br>Due to Cash<br>Reserve reduction   | Ca (sf)<br>D (sf)    | Ca<br>CCC- |  |
| Total                     |                        | 224,636,584.79  | 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                        | Type                       | Average life   | Years      | % Monthly CPR (SMM) |            |            |            |            |            |            |            |  |  |
|   |                               |                            |                |            | 0,08                | 0,17       | 0,25       | 0,34       | 0,43       | 0,51       | 0,60       | 0,69       |  |  |
| Series A2   | With optional redemption *    | Average life               | 2.97           | 2.75       | 2.54                | 2.33       | 2.13       | 1.92       | 1.90       | 1.71       |            |            |  |  |
|   |                               | Final Maturity             | 04/05/2027     | 01/15/2027 | 10/29/2026          | 08/15/2026 | 06/01/2026 | 03/20/2026 | 03/12/2026 | 01/01/2026 | 01/01/2026 |            |  |  |
|   | Without optional redemption * | Average life               | 6.21           | 5.94       | 5.62                | 5.33       | 5.05       | 4.82       | 4.58       | 4.38       |            |            |  |  |
|   |                               | Final Maturity             | 07/23/2030     | 03/23/2030 | 11/29/2029          | 08/13/2029 | 05/05/2029 | 02/09/2029 | 11/12/2028 | 08/31/2028 | 08/31/2028 |            |  |  |
|   | Series B                      | With optional redemption * | Average life   | 2.97       | 2.75                | 2.54       | 2.33       | 2.13       | 1.92       | 1.90       | 1.71       |            |  |  |
|   |                               |                            | Final Maturity | 04/05/2027 | 01/15/2027          | 10/29/2026 | 08/15/2026 | 06/01/2026 | 03/20/2026 | 03/12/2026 | 01/01/2026 | 01/01/2026 |  |  |
| Series C  | With optional redemption *    | Average life               | 2.97           | 2.75       | 2.54                | 2.33       | 2.13       | 1.92       | 1.90       | 1.71       |            |            |  |  |
|   |                               | Final Maturity             | 04/05/2027     | 01/15/2027 | 10/29/2026          | 08/15/2026 | 06/01/2026 | 03/20/2026 | 03/12/2026 | 01/01/2026 | 01/01/2026 |            |  |  |
| Series D  | With optional redemption *    | Average life               | 2.97           | 2.75       | 2.54                | 2.33       | 2.13       | 1.92       | 1.90       | 1.71       |            |            |  |  |
|   |                               | Final Maturity             | 04/05/2027     | 01/15/2027 | 10/29/2026          | 08/15/2026 | 06/01/2026 | 03/20/2026 | 03/12/2026 | 01/01/2026 | 01/01/2026 |            |  |  |
| Series E  | With optional redemption *    | Average life               | 3.50           | 3.25       | 3.00                | 2.75       | 2.50       | 2.25       | 2.25       | 2.00       |            |            |  |  |
|   |                               | Final Maturity             | 10/17/2027     | 07/17/2027 | 04/17/2027          | 01/17/2027 | 10/17/2026 | 07/17/2026 | 04/17/2026 | 01/17/2026 | 01/17/2026 |            |  |  |

\* 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                 | 87.16%  | 195,800,753.46 | 13.45% | 94.42%        | 1,482,400,000.00 |
| Series A1               | 0.00%   | 0.00           |        | 5.41%         | 85,000,000.00    |
| Series A2               | 87.16%  | 195,800,753.46 |        | 89.01%        | 1,397,400,000.00 |
| Series B                | 2.76%   | 6,196,471.68   | 10.56% | 1.43%         | 22,400,000.00    |
| Series C                | 2.97%   | 6,668,012.10   | 7.45%  | 1.54%         | 24,100,000.00    |
| Series D                | 2.52%   | 5,671,347.55   | 4.81%  | 1.31%         | 20,500,000.00    |
| Series E                | 4.59%   | 10,300,000.00  |        | 1.31%         | 20,600,000.00    |
| Issue of Bonds          |         | 224,636,584.79 |        |               | 1,570,000,000.00 |
| Reserve Fund            | 4.81%   | 10,300,000.00  |        | 1.33%         | 20,600,000.00    |

| Other financial operations (current)   |               |            |          |
|--|---------------|------------|----------|
| Assets                                 | Balance       | Interest   |          |
| Treasury Account                       | 17,278,449.61 | 3.410%     |          |
| Amortization Account                   |               | 0.00       |          |
| Servicer ppal collect not yet credited |               | 273,885.18 |          |
| Servicer ints collect not yet credited |               | 52,290.48  |          |
| Liabilities                            | Available     | Balance    | Interest |
| Start-up Loan L/T                      |               |            | 0.00     |
| Start-up Loan S/T                      |               |            | 0.00     |

#### Additional information

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**Swap**  
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 KPMG Auditores

### Collateral: Residential mortgage loans (PTCs)

| General                                    |                |                      |  |
|--|----------------|----------------------|--|
|  | Current        | At constitution date |  |
| Count                                      | 3,908          | 11,827               |  |
| Principal                                  |                |                      |  |
| Principal outstanding                      | 210,688,419.41 | 1,549,431,516.52     |  |
| Average loan                               | 53,912.08      | 131,007.99           |  |
| Minimum                                    | 0.42           | 257.91               |  |
| Maximum                                    | 421,048.63     | 1,168,941.87         |  |
| Interest rate                              |                |                      |  |
| Weighted average (wac)                     | 4.38%          | 3.62%                |  |
| Minimum                                    | 3.71%          | 2.50%                |  |
| Maximum                                    | 6.66%          | 5.80%                |  |
| Final maturity                             |                |                      |  |
| Weighted average (WARM) (months)           | 153            | 327                  |  |
| Minimum                                    | 06/02/2024     | 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%               | 8.69    | 6.20  | 1.44                 | 7.58  |
| 10.01 - 20%              | 16.12   | 15.66 | 5.42                 | 15.23 |
| 20.01 - 30%              | 23.19   | 25.07 | 6.37                 | 25.19 |
| 30.01 - 40%              | 26.67   | 34.98 | 7.38                 | 35.24 |
| 40.01 - 50%              | 20.32   | 44.06 | 9.78                 | 45.31 |
| 50.01 - 60%              | 4.83    | 52.96 | 12.29                | 55.29 |
| 60.01 - 70%              | 0.18    | 63.76 | 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) | 29.83   |       | 61.53                |       |
| Minimum                  | 0.00    |       | 0.17                 |       |
| Maximum                  | 64.83   |       | 100.00               |       |

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM)    | 0.88%         | 0.87%         | 1.07%         | 0.99%          | 0.43%      |
| Annual Percentage Rate (CPR) | 10.04%        | 9.90%         | 12.15%        | 11.23%         | 5.02%      |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 9.67%   | 9.99%                |
| Aragon                  | 1.75%   | 2.31%                |
| Asturias                | 1.37%   | 1.45%                |
| Balearic Islands        | 2.98%   | 2.46%                |
| Basque Country          | 7.15%   | 8.20%                |
| Canary Islands          | 5.21%   | 4.61%                |
| Cantabria               | 2.37%   | 2.30%                |
| Castilla-La Mancha      | 2.64%   | 2.18%                |
| Castilla-Leon           | 3.07%   | 3.36%                |
| Catalonia               | 20.14%  | 17.48%               |
| Extremadura             | 0.62%   | 0.47%                |
| Galicia                 | 1.50%   | 1.66%                |
| La Rioja                | 0.28%   | 0.32%                |
| Madrid                  | 31.42%  | 32.05%               |
| Melilla                 |         | 0.00%                |
| Murcia                  | 1.30%   | 1.40%                |
| Navarra                 | 0.31%   | 0.25%                |
| Valencia                | 8.22%   | 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            | 63     | 16,209.48    | 6,525.44   | 4,178.84 | 26,913.76    | 1.09   | 3,500,510.22     | 3,527,423.98  | 35.01                          | 19.46 |
| from > 1 to = 2 months   | 11     | 7,874.09     | 3,434.91   | 0.00     | 11,309.00    | 0.46   | 736,366.81       | 747,675.81    | 7.42                           | 25.64 |
| from > 2 to = 3 months   | 6      | 4,836.25     | 2,528.10   | 0.00     | 7,364.35     | 0.30   | 237,759.66       | 245,124.01    | 2.43                           | 22.14 |
| from > 3 to = 6 months   | 8      | 14,997.78    | 8,137.92   | 0.00     | 23,135.70    | 0.93   | 491,757.07       | 514,892.77    | 5.11                           | 22.83 |
| from > 6 to < 12 months  | 7      | 18,658.44    | 6,767.66   | 0.00     | 25,426.10    | 1.03   | 197,412.75       | 222,838.85    | 2.21                           | 12.88 |
| from = 12 to < 18 months | 3      | 9,559.48     | 2,771.77   | 0.00     | 12,331.25    | 0.50   | 50,485.37        | 62,816.62     | 0.62                           | 8.34  |
| from = 18 to < 24 months | 1      | 11,865.54    | 5,275.95   | 0.00     | 17,141.49    | 0.69   | 105,635.24       | 122,776.73    | 1.22                           | 45.28 |
| from ≥ 2 years           | 47     | 2,045,603.11 | 308,940.37 | 0.00     | 2,354,543.48 | 95.01  | 2,278,568.96     | 4,633,112.44  | 45.98                          | 41.87 |
| Subtotal                 | 146    | 2,129,604.17 | 344,382.12 | 4,178.84 | 2,478,165.13 | 100.00 | 7,598,496.08     | 10,076,661.21 | 100.00                         | 26.36 |
| Total                    | 146    | 2,129,604.17 | 344,382.12 | 4,178.84 | 2,478,165.13 |        | 7,598,496.08     | 10,076,661.21 |                                |       |