BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 06/30/2025
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)	 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	07/17/2025	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	11,692.65 163,393,091.10 11.69%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	2.4130% 07/17/2025 67.400982 Gross 54.594795 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	23,084.25 5,170,872.00 23.08%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	2.5330% 07/17/2025 139.684079 Gross 113.144104 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)	Aa3 A
Series C ES0313270037	11/27/2006 241	23,088.66 5,564,367.06 23.09%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	2.7430% 07/17/2025 151.293575 Gross 122.547796 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	Aa2 (sf) AA+ (sf)	A3 BBB
Series D ES0313270045	11/27/2006 205	23,086.16 4,732,662.80 23.09%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	4.5130% 07/17/2025 248.893174 Gross 201.603471 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	A3 (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	6.1630% 07/17/2025 736.136111 Gross 596.270250 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		189,160,992.96	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	1.39	1.38	1.16	1.16	1.15	0.93	0.93	0.93
			Date	09/07/2026	09/03/2026	06/14/2026	06/12/2026	06/10/2026	03/23/2026	03/22/2026	03/20/2026
		Final Maturity	Years	1.50	1.50	1.25	1.25	1.25	1.00	1.00	1.00
			Date	10/17/2026	10/17/2026	07/17/2026	07/17/2026	07/17/2026	04/17/2026	04/17/2026	04/17/2026
	Without optional redemption *	Average life	Years	5.66	5.35	5.10	4.83	4.60	4.39	4.20	3.98
			Date	12/12/2030	08/23/2030	05/21/2030	02/11/2030	11/21/2029	09/06/2029	06/28/2029	04/10/2029
		Final Maturity	Years	13.51	13.26	12.76	12.26	12.01	11.51	11.26	10.76
			Date	10/17/2038	07/17/2038	01/17/2038	07/17/2037	04/17/2037	10/17/2036	07/17/2036	01/17/2036
Series B	With optional redemption *	Average life	Years	1.39	1.38	1.16	1.16	1.15	0.93	0.93	0.93
			Date	09/07/2026	09/03/2026	06/14/2026	06/12/2026	06/10/2026	03/23/2026	03/22/2026	03/20/2026
		Final Maturity	Years	1.50	1.50	1.25	1.25	1.25	1.00	1.00	1.00
			Date	10/17/2026	10/17/2026	07/17/2026	07/17/2026	07/17/2026	04/17/2026	04/17/2026	04/17/2026
	Without optional redemption *	Average life	Years	12.23	12.07	11.67	11.53	11.11	10.69	10.28	10.17
			Date	07/07/2037	05/10/2037	12/13/2036	10/23/2036	05/23/2036	12/24/2035	07/26/2035	06/14/2035
		Final Maturity	Years	14.51	14.26	13.76	13.51	13.26	12.76	12.51	12.01
			Date	10/17/2039	07/17/2039	01/17/2039	10/17/2038	07/17/2038	01/17/2038	10/17/2037	04/17/2037
Series C	With optional redemption *	Average life	Years	1.39	1.38	1.16	1.16	1.15	0.93	0.93	0.93
			Date	09/07/2026	09/03/2026	06/14/2026	06/12/2026	06/10/2026	03/23/2026	03/22/2026	03/20/2026
		Final Maturity	Years	1.50	1.50	1.25	1.25	1.25	1.00	1.00	1.00
			Date	10/17/2026	10/17/2026	07/17/2026	07/17/2026	07/17/2026	04/17/2026	04/17/2026	04/17/2026
	Without optional redemption *	Average life	Years	13.05	13.01	12.67	12.66	12.32	11.96	11.59	11.59
			Date	05/03/2038	04/18/2038	12/16/2037	12/10/2037	08/08/2037	03/29/2037	11/15/2036	11/15/2036
		Final Maturity	Years	15.51	15.26	15.01	15.01	14.76	14.51	14.26	13.76
			Date	10/17/2040	07/17/2040	04/17/2040	04/17/2040	01/17/2040	10/17/2039	07/17/2039	01/17/2039
Series D	With optional redemption *	Average life	Years	1.39	1.38	1.16	1.16	1.15	0.93	0.93	0.93
			Date	09/07/2026	09/03/2026	06/14/2026	06/12/2026	06/10/2026	03/23/2026	03/22/2026	03/20/2026
		Final Maturity	Years	1.50	1.50	1.25	1.25	1.25	1.00	1.00	1.00
			Date	10/17/2026	10/17/2026	07/17/2026	07/17/2026	07/17/2026	04/17/2026	04/17/2026	04/17/2026
	Without optional redemption *	Average life	Years	15.06	14.98	14.60	14.64	14.30	13.98	13.66	13.86
			Date	05/05/2040	04/04/2040	11/18/2039	12/02/2039	08/02/2039	04/05/2039	12/10/2038	02/20/2039
		Final Maturity	Years	21.01	21.01	21.01	21.01	21.01	21.01	21.01	21.01
			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	1.42	1.42	1.18	1.18	1.18	0.95	0.95	0.95
			Date	09/15/2026	09/15/2026	06/21/2026	06/21/2026	06/21/2026	03/29/2026	03/29/2026	03/29/2026
		Final Maturity	Years	1.50	1.50	1.25	1.25	1.25	1.00	1.00	1.00
			Date	10/17/2026	10/17/2026	07/17/2026	07/17/2026	07/17/2026	04/17/2026	04/17/2026	04/17/2026
	Without optional redemption *	Average life	Years	19.59	19.59	19.59	19.59	19.59	19.59	19.59	19.59
			Date	11/12/2044	11/12/2044	11/12/2044	11/12/2044	11/12/2044	11/12/2044	11/12/2044	11/12/2044
		Final Maturity	Years	21.01	21.01	21.01	21.01	21.01	21.01	21.01	21.01
			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	86.38%	163,393,091.10	14.41%	94.42%	1,482,400,000.00	5.65%
Series A1	0.00%	0.00		5.41%	85,000,000.00	
Series A2	86.38%	163,393,091.10		89.01%	1,397,400,000.00	
Series B	2.73%	5,170,872.00	11.52%	1.43%	22,400,000.00	4.21%
Series C	2.94%	5,564,367.06	8.40%	1.54%	24,100,000.00	2.65%
Series D	2.50%	4,732,662.80	5.76%	1.31%	20,500,000.00	1.33%
Series E	5.45%	10,300,000.00		1.31%	20,600,000.00	
Issue of Bonds		189,160,992.96			1,570,000,000.00	
Reserve Fund	5.76%	10,300,000.00		1.33%	20,600,000.00	

Other finantial operations (current)

Assets	Available	Balance	Interest
Treasury Account		18,131,263.88	1.420%
Amortization Account		0.00	
Servicer ppal collect not yet credited		276,747.93	
Servicer ints collect not yet credited		71,088.85	
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

BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 06/30/2025
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

Collateral: Residential mortgage loans (PTCs)

General

	Current	At constitution date
Count	3,410	11,827
Principal		
Principal outstanding	174,082,377.87	1,549,431,516.52
Average loan	51,050.55	131,007.99
Minimum	0.29	257.91
Maximum	401,231.16	1,168,941.87
Interest rate		
Weighted average (wac)	3.10%	3.62%
Minimum	2.43%	2.50%
Maximum	5.58%	5.80%
Final maturity		
Weighted average (WARM) (months)	144	327
Minimum	07/03/2025	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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	8.52	6.14	1.44	7.58
10.01 - 20%	18.75	15.44	5.42	15.23
20.01 - 30%	25.55	25.09	6.37	25.19
30.01 - 40%	27.45	34.82	7.38	35.24
40.01 - 50%	16.63	43.69	9.78	45.31
50.01 - 60%	2.93	51.75	12.29	55.29
60.01 - 70%	0.18	62.21	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)		28.28		61.53
Minimum		0.00		0.17
Maximum		62.87		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.56%	0.57%	0.57%	0.65%	0.44%
Annual Percentage Rate (CPR)	6.49%	6.60%	6.66%	7.58%	5.18%

Geographic distribution

	Current	At constitution date
Andalucia	9.69%	9.39%
Aragon	1.67%	2.31%
Asturias	1.34%	1.45%
Balearic Islands	3.02%	2.46%
Basque Country	7.26%	8.20%
Canary Islands	5.30%	4.61%
Cantabria	2.46%	2.30%
Castilla-La Mancha	2.65%	2.18%
Castilla-Leon	2.93%	3.36%
Catalonia	20.18%	17.48%
Extremadura	0.57%	0.47%
Galicia	1.45%	1.66%
La Rioja	0.29%	0.32%
Madrid	31.50%	32.05%
Melilla		0.00%
Murcia	1.37%	1.40%
Navarra	0.32%	0.25%
Valencia	7.99%	10.09%

Current delinquency

Aging	Assets	Overdue debt Principal	Interest	Other	Total	%	Outstanding debt	Total debt	%	% Total debt / Appraisal Value
Delinquencies										
Up to 1 month	36	11,333.48	2,811.90	4,178.84	18,324.22	0.83	2,071,031.57	2,089,355.79	28.26	19.70
from > 1 to = 2 months	4	3,879.78	510.49	0.00	4,390.27	0.20	145,998.86	150,389.13	2.03	18.98
from > 2 to = 3 months	7	6,206.07	2,492.73	0.00	8,698.80	0.40	325,404.33	334,103.13	4.52	18.53
from > 3 to = 6 months	8	19,426.49	4,363.73	0.00	23,790.22	1.08	346,329.97	370,120.19	5.01	16.81
from > 6 to < 12 months	7	21,571.01	10,292.89	0.00	31,863.90	1.45	306,675.02	338,538.92	4.58	19.59
from = 12 to < 18 months	3	11,635.06	5,888.36	0.00	17,523.42	0.80	120,539.58	138,063.00	1.87	17.02
from = 18 to < 24 months	4	38,645.33	19,442.65	0.00	58,087.98	2.64	235,549.76	293,637.74	3.97	31.37
from ≥ 2 years	41	1,748,605.90	286,595.09	0.00	2,035,200.99	92.60	1,644,088.77	3,679,289.76	49.76	38.40
Subtotal	110	1,861,303.12	332,397.84	4,178.84	2,197,879.80	100.00	5,195,617.86	7,393,497.66	100.00	25.98
Total	110	1,861,303.12	332,397.84	4,178.84	2,197,879.80		5,195,617.86	7,393,497.66		

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