

BANKINTER 13 Fondo de Titulización de Activos



Brief report

Date: 08/31/2025
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 Moody's / S&P	
		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	10/17/2025	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	11,206.78 156,603,543.72 11.21%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	2.1920% 10/17/2025 62.777891 Gross 50.850092 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutential / Pro rata under certain circumstances	Aa1 (sf) AAA (sf)	Aaa AAA
Series B ES0313270029	11/27/2006 224	22,125.02 4,956,004.48 22.13%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	2.3120% 10/17/2025 130.724452 Gross 105.886806 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutential / Pro rata under certain circumstances	Aa1 (sf) AAA (sf)	Aa3 A AAA
Series C ES0313270037	11/27/2006 241	22,129.24 5,333,146.84 22.13%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	2.5220% 10/17/2025 142.625411 Gross 115.526583 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutential / Pro rata under certain circumstances	Aa2 (sf) AA+ (sf)	A3 BBB AAA
Series D ES0313270045	11/27/2006 205	22,126.85 4,536,004.25 22.13%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	4.2920% 10/17/2025 242.697125 Gross 196.584671 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutential / 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	5.9420% 10/17/2025 759.255556 Gross 614.997000 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		181,728,699.29	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	1.17	0.95	0.94	0.94	0.94	0.71	0.71	0.71	
		Final Maturity	Date	09/18/2026	06/27/2026	06/26/2026	06/24/2026	06/23/2026	04/03/2026	04/02/2026	04/02/2026	
	Without optional redemption *	Average life	Years	5.48	5.18	4.93	4.70	4.48	4.28	4.05	3.88	
		Final Maturity	Date	01/06/2031	09/19/2030	06/19/2030	03/27/2030	01/07/2030	10/25/2029	08/04/2029	06/01/2029	
Series B	With optional redemption *	Average life	Years	1.17	0.95	0.94	0.94	0.94	0.71	0.71	0.71	
		Final Maturity	Date	09/18/2026	06/27/2026	06/26/2026	06/24/2026	06/23/2026	04/03/2026	04/02/2026	04/02/2026	
	Without optional redemption *	Average life	Years	12.46	12.36	11.98	11.58	11.19	10.79	10.68	10.30	
		Final Maturity	Date	12/30/2037	11/20/2037	07/07/2037	02/11/2037	09/21/2036	04/26/2036	03/19/2036	11/01/2035	
Series C	With optional redemption *	Average life	Years	1.17	0.95	0.94	0.94	0.94	0.71	0.71	0.71	
		Final Maturity	Date	09/18/2026	06/27/2026	06/26/2026	06/24/2026	06/23/2026	04/03/2026	04/02/2026	04/02/2026	
	Without optional redemption *	Average life	Years	13.37	13.38	13.09	12.78	12.45	12.11	12.14	11.79	
		Final Maturity	Date	11/25/2038	12/01/2038	08/14/2038	04/22/2038	12/23/2037	08/21/2037	09/04/2037	04/29/2037	
Series D	With optional redemption *	Average life	Years	1.17	0.95	0.94	0.94	0.94	0.71	0.71	0.71	
		Final Maturity	Date	09/18/2026	06/27/2026	06/26/2026	06/24/2026	06/23/2026	04/03/2026	04/02/2026	04/02/2026	
	Without optional redemption *	Average life	Years	15.46	15.46	15.13	14.82	14.52	14.22	14.44	14.17	
		Final Maturity	Date	12/26/2040	12/27/2040	08/30/2040	05/09/2040	01/18/2040	10/02/2039	12/23/2039	09/13/2039	
Series E	With optional redemption *	Average life	Years	1.18	0.95	0.95	0.95	0.95	0.72	0.72	0.72	
		Final Maturity	Date	09/21/2026	06/28/2026	06/28/2026	06/28/2026	06/28/2026	04/04/2026	04/04/2026	04/04/2026	
	Without optional redemption *	Average life	Years	19.35	19.35	19.35	19.35	19.35	19.35	19.35	19.35	
		Final Maturity	Date	11/18/2044	11/18/2044	11/18/2044	11/18/2044	11/18/2044	11/18/2044	11/18/2044	11/18/2044	

* 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)						
Current			At issue date			
		% CE			% CE	
Class A	86.17%	156,603,543.72	14.66%	94.42%	1,482,400,000.00	5.65%
Series A1	0.00%	0.00		5.41%	85,000,000.00	
Series A2	86.17%	156,603,543.72		89.01%	1,397,400,000.00	
Series B	2.73%	4,956,004.48	11.77%	1.43%	22,400,000.00	4.21%
Series C	2.93%	5,333,146.84	8.65%	1.54%	24,100,000.00	2.65%
Series D	2.50%	4,536,004.25	6.01%	1.31%	20,500,000.00	1.33%
Series E	5.67%	10,300,000.00		1.31%	20,600,000.00	
Issue of Bonds		181,728,699.29			1,570,000,000.00	
Reserve Fund	6.01%	10,300,000.00		1.33%	20,600,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	15,139,252.76	1.420%	
Amortization Account	0.00		
Servicer ppal collect not yet credited	340,148.43		
Servicer ints collect not yet credited	54,115.41		
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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Management Company
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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	3,334	11,827	
Principal			
Principal outstanding	168,702,432.30	1,549,431,516.52	
Average loan	50,600.61	131,007.99	
Minimum	0.27	257.91	
Maximum	397,846.96	1,168,941.87	
Interest rate			
Weighted average (wac)	2.98%	3.62%	
Minimum	2.43%	2.50%	
Maximum	5.58%	5.80%	
Final maturity			
Weighted average (WARM) (months)	143	327	
Minimum	09/04/2025	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%	8.67	6.21	1.44	7.58
10.01 - 20%	18.92	15.41	5.42	15.23
20.01 - 30%	26.64	25.26	6.37	25.19
30.01 - 40%	27.09	34.96	7.38	35.24
40.01 - 50%	15.99	43.72	9.78	45.31
50.01 - 60%	2.51	51.63	12.29	55.29
60.01 - 70%	0.18	61.87	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)	28.06			61.53
Minimum	0.00			0.17
Maximum	62.53			100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.59%	0.65%	0.60%	0.64%	0.44%
Annual Percentage Rate (CPR)	6.83%	7.49%	6.99%	7.44%	5.21%

Geographic distribution

	Current	At constitution date
Andalucia	9.61%	9.39%
Aragon	1.62%	2.31%
Asturias	1.36%	1.45%
Balearic Islands	3.07%	2.46%
Basque Country	7.23%	8.20%
Canary Islands	5.37%	4.61%
Cantabria	2.46%	2.30%
Castilla-La Mancha	2.62%	2.18%
Castilla-Leon	2.96%	3.36%
Catalonia	19.97%	17.48%
Extremadura	0.58%	0.47%
Galicia	1.42%	1.66%
La Rioja	0.27%	0.32%
Madrid	31.77%	32.05%
Melilla		0.00%
Murcia	1.37%	1.40%
Navarra	0.33%	0.25%
Valencia	8.00%	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	49	12,804.23	2,740.11	4,178.84	19,723.18	0.88	2,524,753.75	2,544,476.93	32.29	18.34
from > 1 to = 2 months	6	3,243.07	754.22	0.00	3,997.29	0.18	261,219.63	265,216.92	3.37	17.28
from > 2 to = 3 months	3	4,328.02	1,141.80	0.00	5,469.82	0.24	204,523.46	209,993.28	2.67	23.56
from > 3 to < 6 months	9	20,879.58	3,596.48	0.00	24,476.06	1.09	315,564.34	340,040.40	4.32	15.18
from > 6 to < 12 months	3	9,028.32	4,309.93	0.00	13,338.25	0.60	179,582.76	192,921.01	2.45	33.01
from = 12 to < 18 months	6	34,144.28	13,947.39	0.00	48,091.67	2.15	300,878.95	348,970.62	4.43	22.10
from = 18 to < 24 months	2	11,799.98	4,619.89	0.00	16,419.87	0.73	60,570.89	76,990.76	0.98	12.32
from ≥ 2 years	43	1,793,394.77	310,556.29	0.00	2,103,951.06	94.12	1,796,424.95	3,900,376.01	49.50	38.80
Subtotal	121	1,889,622.25	341,666.11	4,178.84	2,235,467.20	100.00	5,643,518.73	7,878,985.93	100.00	25.11
Total	121	1,889,622.25	341,666.11	4,178.84	2,235,467.20		5,643,518.73	7,878,985.93		