

BANKINTER 13 Fondo de Titulización de Activos



Brief report

Date: 12/31/2025
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	01/19/2026	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	10,742.72 150,118,769.28 10.74%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	2.1660% 01/19/2026 60.757243 Gross 49.213367 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aaa (sf) AAA (sf)	Aaa AAA
Series B ES0313270029	11/27/2006 224	21,208.85 4,750,782.40 21.21%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	2.2860% 01/19/2026 126.595626 Gross 102.542457 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aaa (sf) AAA (sf)	Aa3 A AAA
Series C ES0313270037	11/27/2006 241	21,212.90 5,112,308.90 21.21%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	2.4960% 01/19/2026 138.251540 Gross 111.983747 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aaa (sf) AA+ (sf)	A3 BBB AAA
Series D ES0313270045	11/27/2006 205	21,210.60 4,348,173.00 21.21%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	4.2860% 01/19/2026 236.264873 Gross 191.374547 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa1 (sf) AA (sf)	Ba1 BB- AA
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	5.9160% 01/19/2026 772.366667 Gross 625.617000 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined Due to Cash Reserve reduction	Caa3 (sf) D (sf)	Ca CCC-
Total		174,630,033.58	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	0.72	0.72	0.72	0.49	0.49	0.48	0.48	0.48
		Final Maturity	Date	07/07/2026	07/06/2026	07/05/2026	04/12/2026	04/12/2026	04/11/2026	04/11/2026	04/11/2026
	Without optional redemption *	Average life	Years	5.33	5.06	4.82	4.59	4.38	4.18	3.94	3.77
		Final Maturity	Date	02/11/2031	11/08/2030	08/10/2030	05/20/2030	03/03/2030	12/22/2029	09/25/2029	07/24/2029
Series B	With optional redemption *	Average life	Years	0.72	0.72	0.72	0.49	0.49	0.48	0.48	0.48
		Final Maturity	Date	07/07/2026	07/06/2026	07/05/2026	04/12/2026	04/12/2026	04/11/2026	04/11/2026	04/11/2026
	Without optional redemption *	Average life	Years	12.79	12.44	12.09	11.70	11.33	10.94	10.57	10.24
		Final Maturity	Date	07/27/2038	03/22/2038	11/14/2037	06/28/2037	02/11/2037	09/22/2036	10/17/2036	06/06/2036
Series C	With optional redemption *	Average life	Years	0.72	0.72	0.72	0.49	0.49	0.48	0.48	0.48
		Final Maturity	Date	07/07/2026	07/06/2026	07/05/2026	04/12/2026	04/12/2026	04/11/2026	04/11/2026	04/11/2026
	Without optional redemption *	Average life	Years	13.75	13.50	13.23	12.94	12.63	12.31	12.57	12.24
		Final Maturity	Date	07/15/2039	04/14/2039	01/05/2039	09/21/2038	06/01/2038	02/04/2038	05/11/2038	01/08/2038
Series D	With optional redemption *	Average life	Years	0.72	0.72	0.72	0.49	0.49	0.48	0.48	0.48
		Final Maturity	Date	07/07/2026	07/06/2026	07/05/2026	04/12/2026	04/12/2026	04/11/2026	04/11/2026	04/11/2026
	Without optional redemption *	Average life	Years	15.96	15.64	15.35	15.07	14.79	14.52	15.04	14.80
		Final Maturity	Date	09/29/2041	06/05/2041	02/16/2041	11/05/2040	07/28/2040	04/19/2040	10/28/2040	07/30/2040
Series E	With optional redemption *	Average life	Years	0.71	0.71	0.71	0.48	0.48	0.48	0.48	0.48
		Final Maturity	Date	07/04/2026	07/04/2026	07/04/2026	04/10/2026	04/10/2026	04/10/2026	04/10/2026	04/10/2026
	Without optional redemption *	Average life	Years	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12
		Final Maturity	Date	11/24/2044	11/24/2044	11/24/2044	11/24/2044	11/24/2044	11/24/2044	11/24/2044	11/24/2044

* 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	85.96%	150,118,769.28	14.92%	1,482,400,000.00	5.65%
Series A1	0.00%	0.00	5.41%	85,000,000.00	
Series A2	85.96%	150,118,769.28	89.01%	1,397,400,000.00	
Series B	2.72%	4,750,782.40	12.02%	22,400,000.00	4.21%
Series C	2.93%	5,112,308.90	8.91%	24,100,000.00	2.65%
Series D	2.49%	4,348,173.00	6.27%	20,500,000.00	1.33%
Series E	5.90%	10,300,000.00	1.31%	20,600,000.00	
Issue of Bonds		174,630,033.58		1,570,000,000.00	
Reserve Fund	6.27%	10,300,000.00	1.33%	20,600,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		18,399,748.28	1.430%
Amortization Account		0.00	
Servicer ppal collect not yet credited		203,603.75	
Servicer ints collect not yet credited		26,469.06	
Liabilities		Available	Balance
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
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	3,162	11,827	
Principal			
Principal outstanding	158,758,504.70	1,549,431,516.52	
Average loan	50,208.26	131,007.99	
Minimum	0.23	257.91	
Maximum	391,030.88	1,168,941.87	
Interest rate			
Weighted average (wac)	2.77%	3.62%	
Minimum	2.41%	2.50%	
Maximum	5.58%	5.80%	
Final maturity			
Weighted average (WARM) (months)	140	327	
Minimum	01/01/2026	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%	8.87	6.28	1.44	7.58
10.01 - 20%	19.45	15.36	5.42	15.23
20.01 - 30%	27.69	25.18	6.37	25.19
30.01 - 40%	26.53	34.77	7.38	35.24
40.01 - 50%	15.47	43.60	9.78	45.31
50.01 - 60%	1.80	51.30	12.29	55.29
60.01 - 70%	0.19	61.17	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)	27.52			61.53
Minimum		0.00		0.17
Maximum		61.84		100.00

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.96%	0.79%	0.68%	0.63%	0.45%
Annual Percentage Rate (CPR)	10.97%	9.12%	7.91%	7.29%	5.25%

Geographic distribution		
	Current	At constitution date
Andalucia	9.53%	9.39%
Aragon	1.62%	2.31%
Asturias	1.38%	1.45%
Balearic Islands	3.05%	2.46%
Basque Country	7.12%	8.20%
Canary Islands	5.39%	4.61%
Cantabria	2.49%	2.30%
Castilla-La Mancha	2.66%	2.18%
Castilla-Leon	3.00%	3.36%
Catalonia	19.92%	17.48%
Extremadura	0.60%	0.47%
Galicia	1.44%	1.66%
La Rioja	0.27%	0.32%
Madrid	31.86%	32.05%
Melilla		0.00%
Murcia	1.27%	1.40%
Navarra	0.34%	0.25%
Valencia	8.06%	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	33	7,288.91	1,395.20	4,178.84	12,862.95	0.56	1,658,405.67	1,671,268.62	23.77	18.74
from > 1 to = 2 months	10	9,653.72	2,346.22	0.00	11,999.94	0.52	579,557.44	591,557.38	8.41	19.43
from > 2 to = 3 months	1	1,942.77	249.51	0.00	2,192.28	0.10	58,345.07	60,537.35	0.86	17.17
from > 3 to = 6 months	7	8,320.46	2,267.67	0.00	10,588.13	0.46	210,125.61	220,713.74	3.14	13.76
from > 6 to < 12 months	5	26,000.36	4,001.13	0.00	30,001.49	1.31	186,594.40	216,595.89	3.08	23.60
from = 12 to < 18 months	4	23,195.55	9,947.79	0.00	33,143.34	1.44	224,787.81	257,931.15	3.67	14.70
from = 18 to < 24 months	4	30,061.69	8,418.15	0.00	38,479.84	1.67	119,669.27	158,149.11	2.25	38.61
from ≥ 2 years	43	1,836,841.40	322,043.34	0.00	2,158,884.74	93.94	1,694,641.82	3,853,526.56	54.81	
Subtotal	107	1,943,304.86	350,669.01	4,178.84	2,298,152.71	100.00	4,732,127.09	7,030,279.80	100.00	25.76
Total	107	1,943,304.86	350,669.01	4,178.84	2,298,152.71		4,732,127.09	7,030,279.80		