BANKINTER 13 Fondo de Titulización de Activos

Brief report

Date: 05/31/2026
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	07/17/2026	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	9,782.77 136,704,427.98 9.78%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	2.3900% 07/17/2026 59.101518 Gross 47.872230 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	Aaa (sf) AAA (sf)	Aaa AAA
Series B ES0313270029	11/27/2006 224	20,155.90 4,514,921.60 20.16%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	2.5100% 07/17/2026 127.883587 Gross 103.585705 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	Aaa (sf) AAA (sf)	Aa3 A
Series C ES0313270037	11/27/2006 241	20,159.75 4,858,499.75 20.16%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	2.7200% 07/17/2026 138.609481 Gross 112.273680 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	Aaa (sf) AA+ (sf)	A3 BBB
Series D ES0313270045	11/27/2006 205	20,157.57 4,132,301.85 20.16%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	4.4900% 07/17/2026 228.782820 Gross 185.314084 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	Aa1 (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	6.1400% 07/17/2026 776.027778 Gross 628.582500 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		160,510,151.18	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	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	5.04	4.80	4.57	4.36	4.16	3.97	3.80	3.64
			Date	05/01/2031	02/01/2031	11/09/2030	08/23/2030	06/12/2030	04/05/2030	02/02/2030	12/05/2029
		Final Maturity	Years	12.26	11.76	11.51	11.01	10.76	10.26	10.01	9.76
			Date	07/17/2038	01/17/2038	10/17/2037	04/17/2037	01/17/2037	07/17/2036	04/17/2036	01/17/2036
Series B	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	12.71	12.39	12.04	11.70	11.34	10.97	10.60	10.25
			Date	12/28/2038	09/03/2038	04/30/2038	12/26/2037	08/14/2037	04/01/2037	11/18/2036	07/12/2036
		Final Maturity	Years	13.26	13.01	12.51	12.26	12.01	11.51	11.26	11.01
			Date	07/17/2039	04/17/2039	10/17/2038	07/17/2038	04/17/2038	10/17/2037	07/17/2037	04/17/2037
Series C	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	13.76	13.54	13.30	13.03	12.74	12.45	12.14	11.82
			Date	01/16/2040	10/27/2039	07/31/2039	04/24/2039	01/10/2039	09/25/2038	06/02/2038	02/06/2038
		Final Maturity	Years	14.26	14.26	14.01	13.76	13.51	13.26	13.01	12.76
			Date	07/17/2040	07/17/2040	04/17/2040	01/17/2040	10/17/2039	07/17/2039	04/17/2039	01/17/2039
Series D	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	16.05	15.78	15.52	15.28	15.04	14.81	14.58	14.34
			Date	05/01/2042	01/22/2042	10/20/2041	07/23/2041	04/28/2041	02/02/2041	11/08/2040	08/14/2040
		Final Maturity	Years	20.01	20.01	20.01	20.01	20.01	20.01	20.01	20.01
			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	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026	07/17/2026
	Without optional redemption *	Average life	Years	18.66	18.66	18.66	18.66	18.66	18.66	18.66	18.66
			Date	12/07/2044	12/07/2044	12/07/2044	12/07/2044	12/07/2044	12/07/2044	12/07/2044	12/07/2044
		Final Maturity	Years	20.01	20.01	20.01	20.01	20.01	20.01	20.01	20.01
			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	85.17%	136,704,427.98	15.85%	94.42%	1,482,400,000.00	5.65%
Series A1	0.00%	0.00		5.41%	85,000,000.00	
Series A2	85.17%	136,704,427.98		89.01%	1,397,400,000.00	
Series B	2.81%	4,514,921.60	12.84%	1.43%	22,400,000.00	4.21%
Series C	3.03%	4,858,499.75	9.61%	1.54%	24,100,000.00	2.65%
Series D	2.57%	4,132,301.85	6.86%	1.31%	20,500,000.00	1.33%
Series E	6.42%	10,300,000.00		1.31%	20,600,000.00	
Issue of Bonds		160,510,151.18			1,570,000,000.00	
Reserve Fund	6.86%	10,300,000.00		1.33%	20,600,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		13,981,115.27	1.430%
Amortization Account		0.00	
Servicer ppal collect not yet credited		357,696.36	
Servicer ints collect not yet credited		42,738.70	
Liabilities	**Available**	**Balance**	**Interest**
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

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	2,927	11,827
Principal		
Principal outstanding	148,284,568.92	1,549,431,516.52
Average loan	50,660.94	131,007.99
Minimum	0.18	257.91
Maximum	384,928.37	1,168,941.87
Interest rate		
Weighted average (wac)	2.77%	3.62%
Minimum	2.35%	2.50%
Maximum	5.30%	5.80%
Final maturity		
Weighted average (WARM) (months)	137	327
Minimum	06/01/2026	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%	9.26	6.37	1.44	7.58
10.01 - 20%	20.19	15.33	5.42	15.23
20.01 - 30%	28.43	25.09	6.37	25.19
30.01 - 40%	28.47	34.94	7.38	35.24
40.01 - 50%	12.79	44.29	9.78	45.31
50.01 - 60%	0.76	52.85	12.29	55.29
60.01 - 70%	0.11	60.94	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)		26.90		61.53
Minimum		0.00		0.17
Maximum		60.94		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.71%	0.58%	0.62%	0.62%	0.45%
Annual Percentage Rate (CPR)	8.16%	6.70%	7.23%	7.19%	5.28%

Geographic distribution

	Current	At constitution date
Andalucia	9.50%	9.39%
Aragon	1.45%	2.31%
Asturias	1.39%	1.45%
Balearic Islands	3.00%	2.46%
Basque Country	7.22%	8.20%
Canary Islands	5.37%	4.61%
Cantabria	2.51%	2.30%
Castilla-La Mancha	2.67%	2.18%
Castilla-Leon	3.01%	3.36%
Catalonia	19.79%	17.48%
Extremadura	0.61%	0.47%
Galicia	1.45%	1.66%
La Rioja	0.28%	0.32%
Madrid	32.09%	32.05%
Melilla		0.00%
Murcia	1.30%	1.40%
Navarra	0.32%	0.25%
Valencia	8.02%	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	44	11,341.43	2,545.37	4,178.84	18,065.64	0.77	2,173,729.47	2,191,795.11	30.59	18.66
from > 1 to = 2 months	9	4,468.78	1,350.86	0.00	5,819.64	0.25	476,800.26	482,619.90	6.74	19.12
from > 2 to = 3 months	4	3,234.26	589.20	0.00	3,823.46	0.16	92,030.45	95,853.91	1.34	15.29
from > 3 to = 6 months	3	6,082.89	1,425.84	0.00	7,508.73	0.32	181,597.43	189,106.16	2.64	16.99
from > 6 to < 12 months	5	20,167.73	3,983.90	0.00	24,151.63	1.03	176,125.66	200,277.29	2.80	17.18
from = 12 to < 18 months	2	17,712.23	488.34	0.00	18,200.57	0.77	5,731.47	23,932.04	0.33	3.25
from = 18 to < 24 months	5	38,580.19	10,370.17	0.00	48,950.36	2.08	143,085.39	192,035.75	2.68	16.85
from ≥ 2 years	43	1,890,951.94	333,663.51	0.00	2,224,615.45	94.62	1,563,739.98	3,788,355.43	52.88	38.15
Subtotal	115	1,992,539.45	354,417.19	4,178.84	2,351,135.48	100.00	4,812,840.11	7,163,975.59	100.00	24.72
Total	115	1,992,539.45	354,417.19	4,178.84	2,351,135.48		4,812,840.11	7,163,975.59		

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

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