

BANKINTER 13 Fondo de Titulización de Activos



Brief report

Date: 07/31/2026
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)		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	10/19/2026	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	9,346.30 130,605,196.20 9.35%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	2.6400% 10/19/2026 64.427161 Gross 52.186000 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	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	2.7600% 10/19/2026 145.256853 Gross 117.658051 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
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	2.9700% 10/19/2026 156.338861 Gross 126.634477 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
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	4.7400% 10/19/2026 249.483525 Gross 202.081655 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-
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	6.3900% 10/19/2026 834.250000 Gross 675.742500 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		154,410,919.40	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
		Final Maturity	Years	10/17/2026	10/17/2026	10/17/2026	10/17/2026	10/17/2026	10/17/2026	10/17/2026	10/17/2026
	Without optional redemption *	Average life	Years	4.94	4.70	4.48	4.27	4.08	3.90	3.73	3.57
		Final Maturity	Years	06/22/2031	03/27/2031	01/05/2031	10/22/2030	08/12/2030	06/08/2030	04/08/2030	02/09/2030
Series B	With optional redemption *	Average life	Years	12.01	11.51	11.26	10.76	10.51	10.01	9.76	9.51
		Final Maturity	Years	07/17/2038	01/17/2038	10/17/2037	04/17/2037	01/17/2037	07/17/2036	04/17/2036	01/17/2036
	Without optional redemption *	Average life	Years	12.44	12.12	11.78	11.44	11.08	10.72	10.38	10.02
		Final Maturity	Years	12/20/2038	08/26/2038	04/25/2038	12/22/2037	08/13/2037	04/03/2037	11/22/2036	07/20/2036
Series C	With optional redemption *	Average life	Years	13.01	12.76	12.26	12.01	11.78	11.26	11.01	10.76
		Final Maturity	Years	07/17/2039	04/17/2039	10/17/2038	07/17/2038	04/17/2038	10/17/2037	07/17/2037	04/17/2037
	Without optional redemption *	Average life	Years	13.50	13.28	13.04	12.78	12.50	12.21	11.90	11.59
		Final Maturity	Years	01/12/2040	10/23/2039	07/28/2039	04/22/2039	01/10/2039	09/27/2038	06/06/2038	02/12/2038
Series D	With optional redemption *	Average life	Years	14.01	14.01	13.76	13.51	13.26	13.01	12.76	12.51
		Final Maturity	Years	07/17/2040	07/17/2040	04/17/2040	01/17/2040	10/17/2039	07/17/2039	04/17/2039	01/17/2039
	Without optional redemption *	Average life	Years	15.79	15.52	15.27	15.03	14.80	14.57	14.34	14.10
		Final Maturity	Years	04/27/2042	01/19/2042	10/19/2041	07/23/2041	04/29/2041	02/05/2041	11/12/2040	08/19/2040
Series E	With optional redemption *	Average life	Years	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76
		Final Maturity	Years	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046	04/17/2046
	Without optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	10/17/2026	10/17/2026	10/17/2026	10/17/2026	10/17/2026	10/17/2026	10/17/2026	10/17/2026
Series E	With optional redemption *	Average life	Years	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42
		Final Maturity	Years	12/13/2044	12/13/2044	12/13/2044	12/13/2044	12/13/2044	12/13/2044	12/13/2044	12/13/2044
	Without optional redemption *	Average life	Years	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76
		Final Maturity	Years	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			At issue date			
		% CE			% CE	
Class A	84.58%	130,605,196.20	16.52%	94.42%	1,482,400,000.00	5.65%
Series A1	0.00%	0.00		5.41%	85,000,000.00	
Series A2	84.58%	130,605,196.20		89.01%	1,397,400,000.00	
Series B	2.92%	4,514,921.60	13.39%	1.43%	22,400,000.00	4.21%
Series C	3.15%	4,858,499.75	10.01%	1.54%	24,100,000.00	2.65%
Series D	2.68%	4,132,301.85	7.15%	1.31%	20,500,000.00	1.33%
Series E	6.67%	10,300,000.00		1.31%	20,600,000.00	
Issue of Bonds		154,410,919.40			1,570,000,000.00	
Reserve Fund	7.15%	10,300,000.00		1.33%	20,600,000.00	

Other financial operations (current)

Assets	Balance	Interest
Treasury Account	11,672,853.92	1.680%
Amortization Account	0.00	
Servicer ppal collect not yet credited	105,923.79	
Servicer ints collect not yet credited	23,963.86	
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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Bond Underwriters and Placement Agents
Calyon
Dexia Capital Markets
Merrill Lynch International
Fortis Bank
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Bond Paying Agent
Banco Santander

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
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Swap
Bankinter

Assets Custodian
Bankinter

Fund Auditor
KPMG Auditores

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	2,879	11,827	
Principal			
Principal outstanding	144,457,367.11	1,549,431,516.52	
Average loan	50,176.23	131,007.99	
Minimum	0.16	257.91	
Maximum	382,468.02	1,168,941.87	
Interest rate			
Weighted average (wac)	2.85%	3.62%	
Minimum	2.35%	2.50%	
Maximum	5.30%	5.80%	
Final maturity			
Weighted average (WARM) (months)	135	327	
Minimum	08/01/2026	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%	9.34	6.34	1.44	7.58
10.01 - 20%	20.76	15.34	5.42	15.23
20.01 - 30%	29.13	25.18	6.37	25.19
30.01 - 40%	27.89	35.02	7.38	35.24
40.01 - 50%	12.12	44.26	9.78	45.31
50.01 - 60%	0.65	52.99	12.29	55.29
60.01 - 70%	0.11	60.57	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)	26.66			61.53
Minimum		0.00		0.17
Maximum		60.57		100.00

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.41%	0.57%	0.53%	0.59%	0.45%
Annual Percentage Rate (CPR)	4.82%	6.63%	6.13%	6.87%	5.28%

Geographic distribution		
	Current	At constitution date
Andalucia	9.46%	9.39%
Aragon	1.46%	2.31%
Asturias	1.40%	1.45%
Balearic Islands	2.98%	2.46%
Basque Country	7.30%	8.20%
Canary Islands	5.29%	4.61%
Cantabria	2.48%	2.30%
Castilla-La Mancha	2.64%	2.18%
Castilla-Leon	2.97%	3.36%
Catalonia	19.70%	17.48%
Extremadura	0.61%	0.47%
Galicia	1.46%	1.66%
La Rioja	0.29%	0.32%
Madrid	32.25%	32.05%
Melilla		0.00%
Murcia	1.31%	1.40%
Navarra	0.33%	0.25%
Valencia	8.08%	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	42	10,870.42	1,914.37	4,178.84	16,963.63	0.72	2,265,462.67	2,282,426.30	33.14	18.87
from > 1 to = 2 months	4	2,220.03	336.10	0.00	2,556.13	0.11	110,629.99	113,186.12	1.64	13.11
from > 2 to = 3 months	4	3,158.78	976.79	0.00	4,135.57	0.18	144,572.29	148,707.86	2.16	24.39
from > 3 to = 6 months	7	10,054.54	2,510.35	0.00	12,564.89	0.53	246,674.91	259,239.80	3.76	13.40
from > 6 to < 12 months	3	14,669.51	1,690.86	0.00	16,360.37	0.69	69,161.30	85,521.67	1.24	11.78
from = 12 to < 18 months	2	17,929.20	514.17	0.00	18,443.37	0.78	5,514.50	23,957.87	0.35	3.25
from = 18 to < 24 months	3	17,432.24	3,550.55	0.00	20,982.79	0.89	49,086.33	70,069.12	1.02	10.92
from ≥ 2 years	44	1,921,555.68	347,994.96	0.00	2,269,550.64	96.10	1,633,865.68	3,903,416.32	56.68	38.40
Subtotal	109	1,997,890.40	359,488.15	4,178.84	2,361,557.39	100.00	4,524,967.67	6,886,525.06	100.00	24.81
Total	109	1,997,890.40	359,488.15	4,178.84	2,361,557.39		4,524,967.67	6,886,525.06		

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