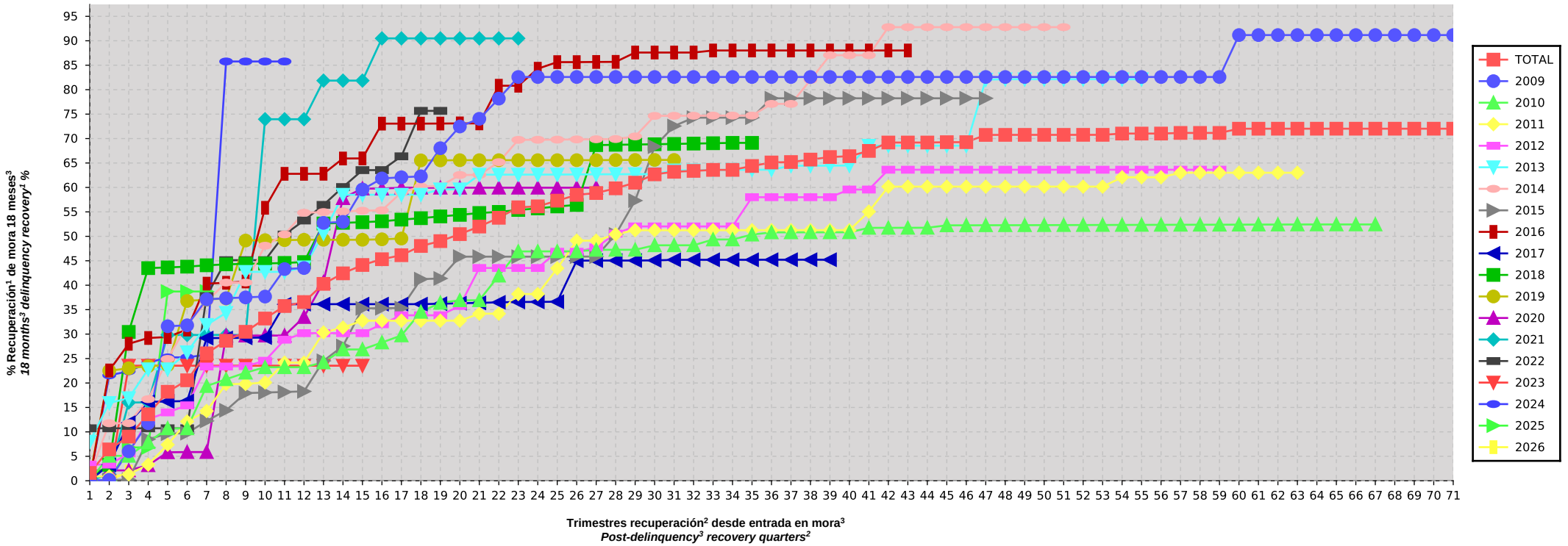
BANKINTER 13 Fondo de Titulización de Activos

Cartera de Activos Titulizados / ***Portfolio of Securitised Assets***

Análisis de Morosidad: Tasa de recuperación[1] de mora +18 meses[3] (años desde entrada en mora[3]) - Detalle por trimestres en mora[2]
Delinquency analysis: 18+ months[3] delinquency recovery[1] rate (years after delinquency[3] occurs) - Detailed by quarters of occurence[2]

Activos / ***Assets:*** **Préstamos hipotecarios vivienda (CTHs) /** ***Residential mortgage loans (PTCs)***
Fecha / ***Date:*** **30/09/2026**
Divisa / ***Currency:*** **EUR**

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / *This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates*



[1] Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.
[2] Sólo se muestran datos de periodos en los que hay entradas de activos titulizados en mora por el plazo analizado o de activos titulizados incluidos adicionalmente según se especifica en la nota[3] siguiente.
[3] Incluye en su caso los activos titulizados clasificados como dudosos/fallidos por duda razonable sobre reembolso total. En los informes generados a partir de agosto de 2015, incluye además los activos titulizados dados de baja por adjudicación judicial o dación en pago de los inmuebles hipotecados, aunque se encontraran en mora por un periodo inferior al analizado en este informe. Para el cómputo de estos activos titulizados se contempla la fecha en la que se contabiliza la adjudicación o dación en pago del inmueble y el saldo vivo del principal inmediatamente anterior a esa fecha.

[1] Includes, as the case may be, the net book value (fair value minus 25% as the estimated selling costs) of the unsold properties and assets awarded to or accepted in lieu of foreclosure by the Fund for securitised assets. In reports generated before August 2015, unsold properties awarded or accepted in lieu of foreclosure were accounted for in this report at the acquisition value.
[2] Details are only given for periods in which there are entries of securitised assets in arrears for the period analysed or of securitised assets additionally included as specified in note[3] below.
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BANKINTER 13 Fondo de Titulización de Activos

Cartera de Activos Titulizados / ***Portfolio of Securitised Assets***

Análisis de Morosidad: Tasa de recuperación[1] de mora +18 meses[3] (años desde entrada en mora[3]) - Detalle por trimestres en mora[2]
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Activos / ***Assets:*** **Préstamos hipotecarios vivienda (CTHs) /** ***Residential mortgage loans (PTCs)***
Fecha / ***Date:*** **30/09/2026**
Divisa / ***Currency:*** **EUR**

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Entrada en mora[3] *Delinquency[3]*	TOTAL	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Σ Saldo Vivo Activos entrada mora[3](Ppal. Miles €) *Outstanding Balance of Assets upon delinquency[3](€ thou. Principal) Σ*	32.949,957	3.299,434	4.545,618	4.426,521	3.616,737	3.614,389	3.360,178	3.414,363	1.759,702	1.601,778	639,392	866,861	479,230	590,888	144,870	43,989	183,035	273,011	89,962
Nº activos */ Nº. of assets*	291	21	37	30	27	27	32	29	20	14	9	9	8	6	6	2	4	5	5
1	1,60%	0,04%	0,00%	0,87%	3,31%	8,00%	1,23%	0,03%	0,12%	0,01%	0,59%	0,56%	2,12%	0,03%	10,73%	0,00%	0,22%	0,00%	0,00%
2	6,41%	0,20%	5,10%	0,89%	3,31%	15,91%	11,76%	0,17%	22,56%	3,29%	3,26%	22,50%	2,12%	1,36%	10,73%	0,00%	21,57%	0,00%	0,00%
3	9,03%	6,02%	5,10%	1,31%	5,60%	16,89%	11,78%	0,25%	28,01%	11,88%	30,45%	23,01%	2,12%	16,00%	10,73%	23,53%	22,40%	6,82%	1,89%
4	13,59%	11,77%	7,88%	3,30%	12,61%	22,81%	16,69%	8,49%	29,21%	16,12%	43,50%	23,44%	3,18%	16,04%	10,73%	23,53%	24,14%	6,82%	
5	18,20%	31,61%	10,72%	7,38%	13,99%	22,81%	24,92%	9,63%	29,40%	16,23%	43,64%	23,64%	5,82%	29,82%	10,73%	23,53%	25,24%	38,72%	
6	20,56%	31,80%	10,72%	12,12%	15,43%	26,29%	31,89%	9,74%	30,93%	16,31%	43,80%	36,77%	5,87%	29,82%	10,73%	23,53%	25,24%	38,72%	
7	26,07%	37,12%	19,37%	14,27%	23,37%	31,88%	36,69%	12,23%	40,32%	29,19%	44,08%	37,07%	5,87%	29,83%	37,77%	23,53%	25,79%	38,72%	
8	28,64%	37,34%	20,77%	19,78%	23,37%	34,35%	40,54%	14,41%	40,50%	29,20%	44,27%	37,30%	29,70%	29,83%	45,12%	23,53%	85,77%		
9	30,47%	37,51%	22,12%	19,80%	23,45%	42,73%	40,56%	17,93%	40,77%	29,24%	44,38%	49,14%	29,70%	29,83%	45,12%	23,53%	85,77%		
10	33,19%	37,68%	23,22%	20,11%	24,54%	42,73%	48,08%	18,05%	55,83%	29,30%	44,44%	49,21%	29,70%	73,96%	45,12%	23,53%	85,77%		
11	35,74%	43,30%	23,22%	24,16%	28,86%	42,73%	50,39%	18,16%	62,79%	36,09%	44,56%	49,21%	29,70%	73,96%	50,36%	23,53%	85,77%		
12	36,55%	43,52%	23,23%	24,16%	30,19%	43,66%	54,83%	18,28%	62,79%	36,13%	44,73%	49,29%	33,49%	73,96%	53,24%	23,53%			
13	40,28%	52,75%	24,21%	30,35%	30,19%	50,57%	54,96%	24,53%	62,80%	36,13%	52,63%	49,29%	40,64%	81,85%	56,43%	23,53%			
14	42,43%	52,95%	26,86%	31,34%	30,19%	58,50%	55,10%	27,56%	65,92%	36,13%	52,76%	49,29%	57,81%	81,85%	60,08%	23,53%			
15	44,14%	59,58%	26,86%	32,74%	30,19%	58,50%	55,24%	35,26%	65,94%	36,13%	52,89%	49,29%	59,77%	81,85%	63,54%	23,53%			
16	45,32%	61,84%	28,28%	32,74%	32,01%	58,50%	55,33%	35,30%	73,05%	36,13%	53,08%	49,39%	59,77%	90,49%	63,54%				
17	46,14%	62,08%	29,73%	32,74%	33,85%	58,51%	58,97%	35,32%	73,05%	36,13%	53,42%	49,55%	59,95%	90,49%	66,37%				
18	48,03%	62,27%	34,55%	32,74%	33,85%	58,51%	60,18%	41,24%	73,05%	36,13%	53,71%	65,54%	59,95%	90,49%	75,66%				
19	49,02%	68,03%	36,40%	32,74%	33,85%	59,61%	60,27%	41,38%	73,07%	36,21%	54,08%	65,54%	59,95%	90,49%	75,66%				
20	50,45%	72,47%	36,92%	32,74%	35,76%	59,61%	62,54%	45,84%	73,10%	36,31%	54,39%	65,57%	59,95%	90,49%					

[1] Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.
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[1] Includes, as the case may be, the net book value (fair value minus 25% as the estimated selling costs) of the unsold properties and assets awarded to or accepted in lieu of foreclosure by the Fund for securitised assets. In reports generated before August 2015, unsold properties awarded or accepted in lieu of foreclosure were accounted for in this report at the acquisition value.
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BANKINTER 13 Fondo de Titulización de Activos

Cartera de Activos Titulizados / ***Portfolio of Securitised Assets***

Análisis de Morosidad: Tasa de recuperación[1] de mora +18 meses[3] (años desde entrada en mora[3]) - Detalle por trimestres en mora[2]
Delinquency analysis: 18+ months[3] delinquency recovery[1] rate (years after delinquency[3] occurs) - Detailed by quarters of occurence[2]

Activos / ***Assets:*** **Préstamos hipotecarios vivienda (CTHs) /** ***Residential mortgage loans (PTCs)***
Fecha / ***Date:*** **30/09/2026**
Divisa / ***Currency:*** **EUR**

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	TOTAL	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
21	52,00%	74,04%	36,93%	34,17%	43,53%	62,61%	62,57%	45,84%	73,10%	36,39%	54,78%	65,57%	59,95%	90,49%					
22	53,79%	78,17%	41,96%	34,17%	43,53%	62,62%	65,17%	45,84%	80,80%	36,50%	54,99%	65,57%	59,95%	90,49%					
23	55,94%	82,59%	46,91%	38,19%	43,53%	62,62%	69,74%	45,84%	80,80%	36,57%	55,40%	65,57%	59,95%	90,49%					
24	56,13%	82,59%	46,92%	38,19%	43,53%	62,63%	69,76%	45,84%	84,29%	36,58%	55,71%	65,57%	59,95%						
25	57,29%	82,59%	46,93%	43,47%	46,85%	62,64%	69,78%	45,86%	85,63%	36,62%	56,12%	65,57%	59,95%						
26	58,47%	82,59%	46,93%	49,11%	46,85%	62,65%	69,83%	45,86%	85,63%	45,03%	56,42%	65,58%	59,95%						
27	58,86%	82,59%	47,24%	49,11%	47,73%	62,68%	69,86%	45,86%	85,67%	45,05%	68,66%	65,58%	59,95%						
28	59,82%	82,59%	47,25%	50,41%	50,55%	62,70%	69,90%	50,38%	85,69%	45,05%	68,72%	65,60%							
29	60,98%	82,59%	47,25%	51,25%	52,02%	62,72%	70,43%	57,31%	87,60%	45,05%	68,78%	65,61%							
30	62,68%	82,59%	48,16%	51,25%	52,02%	62,72%	74,63%	68,35%	87,60%	45,08%	68,84%	65,62%							
31	63,21%	82,59%	48,17%	51,25%	52,02%	63,48%	74,65%	72,57%	87,60%	45,19%	68,90%	65,62%							
32	63,39%	82,59%	48,17%	51,25%	52,02%	63,48%	74,67%	74,27%	87,60%	45,20%	68,97%								
33	63,59%	82,59%	49,35%	51,25%	52,02%	63,57%	74,70%	74,27%	88,01%	45,20%	69,04%								
34	63,59%	82,59%	49,36%	51,25%	52,02%	63,61%	74,70%	74,27%	88,01%	45,20%	69,12%								
35	64,39%	82,59%	50,35%	51,25%	58,00%	63,62%	74,70%	74,27%	88,01%	45,20%	69,12%								
36	65,11%	82,59%	50,81%	51,25%	58,00%	63,64%	77,09%	78,24%	88,01%	45,21%									
37	65,20%	82,59%	50,81%	51,25%	58,00%	64,43%	77,09%	78,24%	88,01%	45,21%									
38	65,70%	82,59%	50,82%	51,25%	58,00%	64,44%	81,98%	78,24%	88,01%	45,21%									
39	66,22%	82,59%	50,82%	51,25%	58,00%	64,46%	87,05%	78,24%	88,01%	45,21%									
40	66,39%	82,59%	50,83%	51,25%	59,57%	64,48%	87,05%	78,24%	88,01%										
41	67,47%	82,59%	51,74%	55,06%	59,57%	68,53%	87,05%	78,24%	88,01%										
42	69,19%	82,59%	51,74%	60,16%	63,63%	68,53%	92,79%	78,24%	88,01%										
43	69,19%	82,59%	51,75%	60,16%	63,63%	68,53%	92,79%	78,24%	88,01%										
44	69,19%	82,59%	51,76%	60,16%	63,63%	68,53%	92,79%	78,24%											
45	69,26%	82,59%	52,25%	60,16%	63,63%	68,53%	92,79%	78,24%											
46	69,26%	82,59%	52,26%	60,16%	63,63%	68,53%	92,79%	78,24%											
47	70,74%	82,59%	52,26%	60,16%	63,63%	82,05%	92,79%	78,24%											

[1] Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.
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[1] Includes, as the case may be, the net book value (fair value minus 25% as the estimated selling costs) of the unsold properties and assets awarded to or accepted in lieu of foreclosure by the Fund for securitised assets. In reports generated before August 2015, unsold properties awarded or accepted in lieu of foreclosure were accounted for in this report at the acquisition value.
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BANKINTER 13 Fondo de Titulización de Activos

Cartera de Activos Titulizados / ***Portfolio of Securitised Assets***

Análisis de Morosidad: Tasa de recuperación[1] de mora +18 meses[3] (años desde entrada en mora[3]) - Detalle por trimestres en mora[2]
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Activos / ***Assets:*** **Préstamos hipotecarios vivienda (CTHs) /** ***Residential mortgage loans (PTCs)***
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	TOTAL	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
48	70,75%	82,59%	52,27%	60,16%	63,63%	82,13%	92,79%												
49	70,75%	82,59%	52,28%	60,16%	63,63%	82,13%	92,79%												
50	70,76%	82,59%	52,29%	60,16%	63,63%	82,13%	92,79%												
51	70,76%	82,59%	52,30%	60,16%	63,63%	82,13%	92,79%												
52	70,76%	82,59%	52,31%	60,16%	63,63%	82,13%													
53	70,76%	82,59%	52,32%	60,16%	63,63%	82,13%													
54	71,02%	82,59%	52,33%	62,09%	63,63%	82,13%													
55	71,02%	82,59%	52,34%	62,09%	63,63%	82,13%													
56	71,02%	82,59%	52,35%	62,09%	63,63%														
57	71,15%	82,59%	52,37%	63,01%	63,63%														
58	71,15%	82,59%	52,37%	63,01%	63,63%														
59	71,15%	82,59%	52,38%	63,01%	63,63%														
60	72,01%	91,17%	52,39%	63,01%															
61	72,01%	91,17%	52,40%	63,01%															
62	72,01%	91,17%	52,41%	63,01%															
63	72,02%	91,17%	52,42%	63,01%															
64	72,02%	91,17%	52,43%																
65	72,02%	91,17%	52,43%																
66	72,02%	91,17%	52,43%																
67	72,02%	91,17%	52,43%																
68	72,02%	91,17%																	
69	72,02%	91,17%																	
70	72,02%	91,17%																	
71	72,02%	91,17%																	

[1] Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.
[2] Sólo se muestran datos de periodos en los que hay entradas de activos titulizados en mora por el plazo analizado o de activos titulizados incluidos adicionalmente según se especifica en la nota[3] siguiente.
[3] Incluye en su caso los activos titulizados clasificados como dudosos/fallidos por duda razonable sobre reembolso total. En los informes generados a partir de agosto de 2015, incluye además los activos titulizados dados de baja por adjudicación judicial o dación en pago de los inmuebles hipotecados, aunque se encontraran en mora por un periodo inferior al analizado en este informe. Para el cómputo de estos activos titulizados se contempla la fecha en la que se contabiliza la adjudicación o dación en pago del inmueble y el saldo vivo del principal inmediatamente anterior a esa fecha.

[1] Includes, as the case may be, the net book value (fair value minus 25% as the estimated selling costs) of the unsold properties and assets awarded to or accepted in lieu of foreclosure by the Fund for securitised assets. In reports generated before August 2015, unsold properties awarded or accepted in lieu of foreclosure were accounted for in this report at the acquisition value.
[2] Details are only given for periods in which there are entries of securitised assets in arrears for the period analysed or of securitised assets additionally included as specified in note[3] below.
[3] Includes, as the case may be, securitised assets classified as doubtful/bad debts because full repayment thereof is reasonably to be doubted. In reports generated from August 2015 this moreover includes securitised assets removed following an award by the court or acceptance in lieu of foreclosure of the mortgaged properties, even if they had been in arrears for a period shorter than that analysed in this report. Computation of those securitised assets takes into account both the date on which the award or acceptance in lieu of foreclosure of the property is booked and the outstanding principal balance immediately before that date.