

# BANKINTER 13 Fondo de Titulización de Activos



## Brief report

Date: 04/30/2025  
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 N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating		
		Current	Original			Final maturity (legal)	Next	Moody's / S&P	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	07/17/2025	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	"Pass-Through"	Aaa (sf) AAA	Aaa AAA	
Series A2 ES0313270011	11/27/2006 13,974	11,692.65 163,393,091.10 11.69%	100,000.00 1,397,400,000.00	Floating 3-M Euribor+0.150% 17.Jan/Apr/Jul/Oct	2.4130% 07/17/2025 67.400982 Gross 54.594795 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa1 (sf) AAA (sf)	Aaa AAA	
Series B ES0313270029	11/27/2006 224	23,084.25 5,170,872.00 23.08%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.270% 17.Jan/Apr/Jul/Oct	2.5330% 07/17/2025 139.684079 Gross 113.144104 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa1 (sf) AAA (sf)	Aa3 A	
Series C ES0313270037	11/27/2006 241	23,088.66 5,564,367.06 23.09%	100,000.00 24,100,000.00	Floating 3-M Euribor+0.480% 17.Jan/Apr/Jul/Oct	2.7430% 07/17/2025 151.293575 Gross 122.547796 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa2 (sf) AA+ (sf)	A3 BBB	
Series D ES0313270045	11/27/2006 205	23,086.16 4,732,662.80 23.09%	100,000.00 20,500,000.00	Floating 3-M Euribor+2.250% 17.Jan/Apr/Jul/Oct	4.5130% 07/17/2025 248.893174 Gross 201.603471 Net	07/17/2049 Quarterly 17.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial / 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	6.1630% 07/17/2025 736.136111 Gross 596.270250 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		189,160,992.96	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

Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)									
				0.08	0.17	0.25	0.34	0.43	0.51	0.60	0.69		
Series A2	Final Maturity	1.39	1.38	1.16	1.16	1.15	0.93	0.93	0.93	0.93	0.93		
	Date	09/07/2026	09/03/2026	06/14/2026	06/12/2026	06/10/2026	03/23/2026	03/22/2026	03/20/2026	03/20/2026	03/20/2026		
Series B	Final Maturity	1.50	1.50	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00		
	Date	10/17/2026	10/17/2026	07/17/2026	07/17/2026	07/17/2026	04/17/2026	04/17/2026	04/17/2026	04/17/2026	04/17/2026		
Series C	Final Maturity	1.50	1.50	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00		
	Date	10/17/2026	10/17/2026	07/17/2026	07/17/2026	07/17/2026	04/17/2026	04/17/2026	04/17/2026	04/17/2026	04/17/2026		
Series D	Final Maturity	1.50	1.50	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00		
	Date	10/17/2026	10/17/2026	07/17/2026	07/17/2026	07/17/2026	04/17/2026	04/17/2026	04/17/2026	04/17/2026	04/17/2026		
Series E	Final Maturity	1.50	1.50	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00		
	Date	10/17/2026	10/17/2026	07/17/2026	07/17/2026	07/17/2026	04/17/2026	04/17/2026	04/17/2026	04/17/2026	04/17/2026		

\* 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)					
Class	Current	% CE		At issue date	
		% CE	% CE	% CE	% CE
Class A	86.38%	163,393,091.10	14.41%	94.42%	1,482,400,000.00
Series A1	0.00%	0.00	5.41%	85,000,000.00	5.65%
Series A2	86.38%	163,393,091.10	89.01%	1,397,400,000.00	
Series B	2.73%	5,170,872.00	11.52%	1.43%	22,400,000.00
Series C	2.94%	5,564,367.06	8.40%	1.54%	24,100,000.00
Series D	2.50%	4,732,662.80	5.76%	1.31%	20,500,000.00
Series E	5.45%	10,300,000.00	1.31%	1.31%	20,600,000.00
Issue of Bonds		189,160,992.96			1,570,000,000.00
Reserve Fund	5.76%	10,300,000.00	1.33%		20,600,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	12,199,138.33	1.920%	
Amortization Account		0.00	
Servicer ppal collect not yet credited		339,951.91	
Servicer ints collect not yet credited		49,251.18	
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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### 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	3,475	11,827	
Principal			
Principal outstanding	178,823,935.23	1,549,431,516.52	
Average loan	51,460.13	131,007.99	
Minimum	0.31	257.91	
Maximum	404,599.56	1,168,941.87	
Interest rate			
Weighted average (wac)	3.33%	3.62%	
Minimum	2.58%	2.50%	
Maximum	5.58%	5.80%	
Final maturity			
Weighted average (WARM) (months)	146	327	
Minimum	05/02/2025	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%	8.47	6.09	1.44	7.58
10.01 - 20%	18.36	15.45	5.42	15.23
20.01 - 30%	25.17	25.12	6.37	25.19
30.01 - 40%	27.22	34.85	7.38	35.24
40.01 - 50%	17.18	43.61	9.78	45.31
50.01 - 60%	3.38	51.77	12.29	55.29
60.01 - 70%	0.21	62.14	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)	28.54		61.53	
Minimum	0.00		0.17	
Maximum	63.20		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.67%	0.53%	0.66%	0.72%	0.44%
Annual Percentage Rate (CPR)	7.76%	6.23%	7.68%	8.26%	5.17%

Geographic distribution		
	Current	At constitution date
Andalucia	9.68%	9.39%
Aragon	1.69%	2.31%
Asturias	1.33%	1.45%
Balearic Islands	2.99%	2.46%
Basque Country	7.38%	8.20%
Canary Islands	5.31%	4.61%
Cantabria	2.43%	2.30%
Castilla-La Mancha	2.72%	2.18%
Castilla-Leon	3.05%	3.36%
Catalonia	20.16%	17.48%
Extremadura	0.56%	0.47%
Galicia	1.46%	1.66%
La Rioja	0.29%	0.32%
Madrid	31.27%	32.05%
Melilla		0.00%
Murcia	1.35%	1.40%
Navarra	0.34%	0.25%
Valencia	7.97%	10.09%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
<b>Delinquencies</b>										
Up to 1 month	50	16,293.52	4,228.36	4,178.84	24,700.72	1.09	3,110,327.33	3,135,028.05	35.59	21.33
from > 1 to = 2 months	10	11,474.03	2,096.00	0.00	13,570.03	0.60	406,502.27	420,072.30	4.77	13.88
from > 2 to = 3 months	6	7,053.34	3,039.84	0.00	10,093.18	0.45	438,881.93	448,975.11	5.10	27.16
from > 3 to = 6 months	4	8,988.88	2,810.15	0.00	10,899.03	0.48	166,176.14	177,075.17	2.01	27.18
from > 6 to < 12 months	7	22,275.64	12,238.26	0.00	34,513.90	1.52	366,931.08	401,444.98	4.56	22.51
from = 12 to < 18 months	3	10,621.13	4,366.75	0.00	14,987.88	0.66	70,663.43	85,651.31	0.97	10.83
from = 18 to < 24 months	4	31,100.75	15,924.66	0.00	47,025.41	2.08	197,585.65	244,611.06	2.78	25.55
from ≥ 2 years	42	1,812,777.21	297,567.23	0.00	2,110,344.44	93.13	1,784,814.06	3,895,158.50	44.22	39.89
Subtotal	126	1,919,684.50	342,271.25	4,178.84	2,266,134.59	100.00	6,541,881.89	8,808,016.48	100.00	26.43
Total	126	1,919,684.50	342,271.25	4,178.84	2,266,134.59		6,541,881.89	8,808,016.48		

### Additional information