

Brief report

Date: 01/31/2025
 Currency: EUR

Constitution date
 12/09/2008

VAT Reg. no.
 V85587434

Management Company
 Europea de Titulización, S.G.F.T

Originator
 Bankia

Servicer
 Bankia

Assets Custodian
 Bankia

Bond Paying Agent
 CaixaBank

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Bankia

Swap
 JP Morgan

Start-up Loan
 Bankia

Subordinated Loan
 Bankia

Fund Auditor
 KPMG Auditores

Lead Manager and Subscriber
 Bancaja

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	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0312847009	12/11/2008 25.837	21.086.86 544,821,201.82 21.09%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	2.9810% 04/23/2025 157.149824 Gross 127.291357 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	04/23/2025 "Pass-Through"	A+sf Aa1 (sf)	n.c. Aaa
Series B ES0312847017	12/11/2008 1,520	100,000.00 152,000,000.00 100.00%	100,000.00 152,000,000.00	Floating 3-M Euribor+0.600% 23.Jan/Apr/Jul/Oct	3.2810% 04/23/2025 820.250000 Gross 664.402500 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	n.c. Aa1 (sf)	n.c. A2
Series C ES0312847025	12/11/2008 1,593	100,000.00 159,300,000.00 100.00%	100,000.00 159,300,000.00	Floating 3-M Euribor+1.200% 23.Jan/Apr/Jul/Oct	3.8810% 04/23/2025 970.250000 Gross 785.902500 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	n.c. Baa1 (sf)	n.c. Baa3
Total		856,121,201.82	2,895,000,000.00						

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	Date	% Monthly CPR (SMM)										
					0,17	0,25	0,34	0,43	0,51	0,60	0,69	0,78			
Series A	With optional redemption *	Average life	Years	Date	2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00			
		Final Maturity	Years	Date	12/20/2030	05/12/2030	11/06/2029	05/31/2029	01/16/2029	09/22/2028	06/13/2028	03/17/2028			
	Without optional redemption *	Average life	Years	Date	5,91	5,30	4,79	4,36	3,98	3,67	3,39	3,15			
		Final Maturity	Years	Date	04/23/2037	04/23/2036	04/23/2035	07/23/2034	10/23/2033	04/23/2033	07/23/2032	01/23/2032			
Series B	With optional redemption *	Average life	Years	Date	12,94	11,94	10,96	10,19	9,44	8,71	8,19	7,48			
		Final Maturity	Years	Date	12/27/2037	12/29/2036	01/05/2036	03/31/2035	07/01/2034	10/06/2033	04/02/2033	07/14/2032			
	Without optional redemption *	Average life	Years	Date	13,01	12,01	11,01	10,25	9,50	8,75	8,25	7,50			
		Final Maturity	Years	Date	01/23/2038	01/23/2037	01/23/2036	04/23/2035	07/23/2034	10/23/2033	04/23/2033	07/23/2032			
Series C	With optional redemption *	Average life	Years	Date	14,43	13,45	12,52	11,66	10,88	10,16	9,50	8,91			
		Final Maturity	Years	Date	06/24/2039	07/02/2038	07/30/2037	09/19/2036	12/06/2035	03/18/2035	07/23/2034	12/17/2033			
	Without optional redemption *	Average life	Years	Date	16,76	15,76	15,01	14,01	13,25	12,50	11,76	11,01			
		Final Maturity	Years	Date	10/23/2041	10/23/2040	01/23/2040	01/23/2039	04/23/2038	07/23/2037	10/23/2036	01/23/2036			
Series C	With optional redemption *	Average life	Years	Date	13,01	12,01	11,01	10,25	9,50	8,75	8,25	7,50			
		Final Maturity	Years	Date	01/23/2038	01/23/2037	01/22/2036	04/23/2035	07/23/2034	10/23/2033	04/22/2033	07/23/2032			
	Without optional redemption *	Average life	Years	Date	19,64	19,06	18,45	17,80	17,14	16,47	15,80	15,15			
		Final Maturity	Years	Date	09/07/2044	02/10/2044	06/30/2043	11/07/2042	03/09/2042	07/08/2041	11/07/2040	03/14/2040			

* 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

	Current		% CE		At issue date		% CE	
Series A	63.64%	544,821,201.82	52.97%	89.25%	2,583,700,000.00	16.15%		
Series B	17.75%	152,000,000.00	35.22%	5.25%	152,000,000.00	10.90%		
Series C	18.61%	159,300,000.00	16.61%	5.50%	159,300,000.00	5.40%		
Issue of Bonds		856,121,201.82			2,895,000,000.00			
Reserve Fund	16.61%	142,179,723.14		5.40%	156,330,000.00			

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	145,046,110.62	0.000%	
Servicer ppal collect not yet credited	47,842.29		
Servicer ints collect not yet credited	24,993.26		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		143,302,500.00	4.181%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	
Swap collateralized amount	Amount	Credited	
CSA *	0.00		
Cash		0.00	
Securities		0.00	

* Credit Support Amount in favour of the Fund

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	8,654	16,973	
Principal			
Principal outstanding	858,610,684.44	2,895,001,466.75	
Average loan	99,215.47	170,565.10	
Minimum	0.00	207.23	
Maximum	519,237.45	904,672.45	
Interest rate			
Weighted average (wac)	4.14%	5.77%	
Minimum	2.40%	4.50%	
Maximum	7.08%	7.25%	
Final maturity			
Weighted average (WARM) (months)	238	409	
Minimum	02/01/2025	08/10/2010	
Maximum	11/10/2051	08/30/2048	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)	100.00%	99.99%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.78	6.70	0.02	7.83
10.01 - 20%	3.01	15.65	0.28	16.65
20.01 - 30%	6.91	25.75	0.79	25.69
30.01 - 40%	13.92	35.49	2.07	35.55
40.01 - 50%	19.61	45.31	4.44	45.53
50.01 - 60%	23.47	54.54	7.76	55.43
60.01 - 70%	23.73	65.12	13.33	65.84
70.01 - 80%	7.92	75.07	36.08	76.84
80.01 - 90%	0.66	81.06	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)	50.86		76.78	
Minimum	0.00		0.14	
Maximum	83.27		100.00	

BANCAJA 13 Fondo de Titulización de Activos

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Lead Manager and Suscriber
 Bancaja

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.64%	0.74%	0.66%	0.67%	0.31%
Annual Percentage Rate (CPR)	7.46%	8.49%	7.65%	7.77%	3.69%

Geographic distribution		
	Current	At constitution date
Andalucia	15.73%	14.39%
Aragon	0.61%	0.61%
Asturias	0.88%	0.74%
Balearic Islands	7.06%	6.80%
Basque Country	0.86%	0.85%
Canary Islands	3.07%	3.30%
Cantabria	0.51%	0.43%
Castilla-La Mancha	3.44%	3.13%
Castilla-Leon	2.63%	2.78%
Catalonia	15.95%	15.26%
Ceuta	0.00%	0.00%
Extremadura	0.57%	0.47%
Galicia	1.64%	1.42%
La Rioja	0.19%	0.18%
Madrid	10.08%	9.07%
Melilla	0.03%	0.02%
Murcia	2.58%	2.95%
Navarra	0.56%	0.66%
Valencia	33.61%	36.94%

Current delinquency									
Aging	Assets	Overdue debt				Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total		%	%	
Delinquencies									
Up to 1 month	155	21,842.32	25,741.99	99,634.06	147,218.37	8,310,950.12	8,458,168.49	20.31	22.33
from > 1 to = 2 months	53	36,462.94	41,223.08	0.00	77,686.02	6,370,011.51	6,447,697.53	15.48	47.71
from > 2 to = 3 months	26	21,331.07	28,164.44	0.00	49,495.51	2,661,540.79	2,711,036.30	6.51	45.74
from > 3 to = 6 months	37	64,311.68	91,521.38	0.00	155,833.06	5,243,920.00	5,399,753.06	12.97	51.22
from > 6 to < 12 months	56	217,479.58	238,304.96	1,200.01	456,984.55	6,645,613.63	7,102,598.18	17.06	53.78
from = 12 to < 18 months	32	212,740.24	201,135.47	1,778.39	415,654.10	3,269,818.14	3,685,472.24	8.85	55.73
from = 18 to < 24 months	21	208,803.94	210,563.48	0.00	419,367.42	2,503,469.13	2,922,836.55	7.02	60.32
from ≥ 2 years	38	1,152,175.92	500,289.31	9,063.52	1,661,528.75	3,254,560.75	4,916,089.50	11.81	49.79
Subtotal	418	1,935,147.69	1,336,944.11	111,675.98	3,383,767.78	38,259,884.07	41,643,651.85	100.00	40.67
Doubt debts (subjectives)									
Up to 1 month	1	217,443.39	0.00	0.00	217,443.39	0.00	217,443.39	64.93	37.03
from ≥ 2 years	1	102,820.13	14,645.93	0.00	117,466.06	0.00	117,466.06	35.07	80.48
Subtotal	2	320,263.52	14,645.93	0.00	334,909.45	0.00	334,909.45	100.00	45.68
Total	420	2,255,411.21	1,351,590.04	111,675.98	3,718,677.23	38,259,884.07	41,978,561.30		