BANCAJA 13 Fondo de Titulización de Activos

Brief report

Date: 06/30/2025
Currency: EUR

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

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 Suscriber
Bancaja

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 Fitch / Moody's Current	 Original
Series A ES0312847009	12/11/2008 25,837	20,071.67 518,591,737.79 20.07%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	2.5360% 07/23/2025 128.668325 Gross 104.221343 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	07/23/2025 "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	2.8360% 07/23/2025 716.877778 Gross 580.671000 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	3.4360% 07/23/2025 868.544444 Gross 703.521000 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		829,891,737.79	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

			% Monthly CPR (SMM)	0,17	0,25	0,34	0,43	0,51	0,60	0,69	0,78
			% Annual equivalent CPR	2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00
Series A	With optional redemption *	Average life	Years	5.67	5.09	4.60	4.18	3.83	3.53	3.26	3.03
			Date	12/20/2030	05/23/2030	11/26/2029	06/28/2029	02/19/2029	10/31/2028	07/27/2028	05/04/2028
		Final Maturity	Years	11.76	10.76	10.01	9.25	8.51	7.76	7.25	6.76
			Date	01/23/2037	01/23/2036	04/23/2035	07/23/2034	10/23/2033	01/23/2033	07/23/2032	01/23/2032
	Without optional redemption *	Average life	Years	5.67	5.09	4.60	4.18	3.83	3.53	3.26	3.03
			Date	12/20/2030	05/23/2030	11/26/2029	06/28/2029	02/19/2029	10/31/2028	07/27/2028	05/04/2028
		Final Maturity	Years	11.76	10.76	10.01	9.25	8.51	7.76	7.25	6.76
			Date	01/23/2037	01/23/2036	04/23/2035	07/23/2034	10/23/2033	01/23/2033	07/23/2032	01/23/2032
Series B	With optional redemption *	Average life	Years	12.44	11.45	10.47	9.71	8.97	8.45	7.73	7.23
			Date	09/27/2037	09/30/2036	10/08/2035	01/06/2035	04/09/2034	10/01/2033	01/12/2033	07/12/2032
		Final Maturity	Years	12.51	11.51	10.51	9.76	9.01	8.51	7.76	7.25
			Date	10/23/2037	10/23/2036	10/23/2035	01/23/2035	04/23/2034	10/23/2033	01/23/2033	07/23/2032
	Without optional redemption *	Average life	Years	13.95	13.00	12.10	11.27	10.51	9.81	9.18	8.61
			Date	04/03/2039	04/18/2038	05/25/2037	07/26/2036	10/22/2035	02/11/2035	06/25/2034	11/28/2033
		Final Maturity	Years	16.26	15.51	14.51	13.76	12.76	12.01	11.26	10.76
			Date	07/23/2041	10/23/2040	10/23/2039	01/23/2039	01/23/2038	04/23/2037	07/23/2036	01/23/2036
Series C	With optional redemption *	Average life	Years	12.51	11.51	10.51	9.76	9.01	8.51	7.76	7.25
			Date	10/23/2037	10/22/2036	10/23/2035	01/23/2035	04/23/2034	10/23/2033	01/23/2033	07/22/2032
		Final Maturity	Years	12.51	11.51	10.51	9.76	9.01	8.51	7.76	7.25
			Date	10/23/2037	10/23/2036	10/23/2035	01/23/2035	04/23/2034	10/23/2033	01/23/2033	07/23/2032
	Without optional redemption *	Average life	Years	19.28	18.70	18.09	17.45	16.79	16.13	15.48	14.84
			Date	07/29/2044	01/01/2044	05/21/2043	09/29/2042	02/01/2042	06/06/2041	10/11/2040	02/21/2040
		Final Maturity	Years	26.52	26.52	26.52	26.52	26.52	26.52	26.52	26.52
			Date	10/23/2051	10/23/2051	10/23/2051	10/23/2051	10/23/2051	10/23/2051	10/23/2051	10/23/2051

* 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
Series A	62.49%	518,591,737.79	54.60%	89.25%	2,583,700,000.00	16.15%
Series B	18.32%	152,000,000.00	36.28%	5.25%	152,000,000.00	10.90%
Series C	19.20%	159,300,000.00	17.08%	5.50%	159,300,000.00	5.40%
Issue of Bonds		829,891,737.79			2,895,000,000.00	
Reserve Fund	17.08%	141,739,220.52		5.40%	156,330,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		171,290,498.03	0.000%
Servicer ppal collect not yet credited		164,863.19	
Servicer ints collect not yet credited		33,047.85	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		143,302,500.00	3.736%
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	8,313	16,973
Principal		
Principal outstanding	811,200,440.94	2,895,001,466.75
Average loan	97,582.15	170,565.10
Minimum	0.00	207.23
Maximum	512,923.98	904,672.45
Interest rate		
Weighted average (wac)	3.59%	5.77%
Minimum	2.49%	4.50%
Maximum	6.15%	7.25%
Final maturity		
Weighted average (WARM) (months)	233	409
Minimum	07/01/2025	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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	0.87	6.80	0.02	7.83
10.01 - 20%	3.19	15.76	0.28	16.65
20.01 - 30%	7.26	25.85	0.79	25.69
30.01 - 40%	14.42	35.46	2.07	35.55
40.01 - 50%	20.15	45.37	4.44	45.53
50.01 - 60%	23.38	54.47	7.76	55.43
60.01 - 70%	23.03	64.84	13.33	65.84
70.01 - 80%	7.37	75.04	36.08	76.84
80.01 - 90%	0.33	80.89	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)		50.16		76.78
Minimum		0.00		0.14
Maximum		82.40		100.00

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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Subordinated Loan
Bankia

Fund Auditor
KPMG Auditores

Lead Manager and Suscriber
Bancaja

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.79%	0.72%	0.69%	0.69%	0.32%
Annual Percentage Rate (CPR)	9.02%	8.27%	7.99%	7.96%	3.80%

Geographic distribution

	Current	At constitution date
Andalucia	15.64%	14.39%
Aragon	0.60%	0.61%
Asturias	0.91%	0.74%
Balearic Islands	7.07%	6.80%
Basque Country	0.84%	0.85%
Canary Islands	3.04%	3.30%
Cantabria	0.52%	0.43%
Castilla-La Mancha	3.38%	3.13%
Castilla-Leon	2.59%	2.78%
Catalonia	16.00%	15.26%
Ceuta		0.00%
Extremadura	0.57%	0.47%
Galicia	1.61%	1.42%
La Rioja	0.20%	0.18%
Madrid	10.00%	9.07%
Melilla	0.03%	0.02%
Murcia	2.58%	2.95%
Navarra	0.54%	0.66%
Valencia	33.87%	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	148	57,238.30	18,241.53	99,634.06	175,113.89	6.62	6,954,882.74	7,129,996.63	23.37	19.63
from > 1 to = 2 months	19	11,970.49	10,779.36	0.00	22,749.85	0.86	2,156,950.10	2,179,699.95	7.14	51.65
from > 2 to = 3 months	22	21,195.90	22,809.73	0.00	44,005.63	1.66	2,718,220.70	2,762,226.33	9.05	48.80
from > 3 to = 6 months	27	42,260.87	55,566.74	1,200.01	99,027.62	3.75	3,534,077.00	3,633,104.62	11.91	54.52
from > 6 to < 12 months	42	148,210.24	151,808.71	0.00	300,018.95	11.35	4,949,511.99	5,249,530.94	17.20	48.06
from = 12 to < 18 months	31	223,455.02	214,210.36	0.00	437,665.38	16.56	3,531,867.51	3,969,532.89	13.01	56.50
from = 18 to < 24 months	10	70,519.21	101,623.68	0.00	172,142.89	6.51	1,204,311.28	1,376,454.17	4.51	57.16
from ≥ 2 years	26	924,644.32	460,993.64	7,302.87	1,392,940.83	52.69	2,821,126.63	4,214,067.46	13.81	54.20
Subtotal	325	1,499,494.35	1,036,033.75	108,136.94	2,643,665.04	100.00	27,870,947.95	30,514,612.99	100.00	37.67
Doubt debts (subjectives)										
Up to 1 month	1	215,490.87	484.50	0.00	215,975.37	64.67	0.00	215,975.37	64.67	36.78
from ≥ 2 years	1	102,820.13	15,150.54	0.00	117,970.67	35.33	0.00	117,970.67	35.33	80.82
Subtotal	2	318,311.00	15,635.04	0.00	333,946.04	100.00	0.00	333,946.04	100.00	45.55
Total	327	1,817,805.35	1,051,668.79	108,136.94	2,977,611.08		27,870,947.95	30,848,559.03		

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