

BANCAJA 13 Fondo de Titulización de Activos

Brief report

Date: 08/31/2025
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 Fitch / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0312847009	12/11/2008 25,837	18,968.72 490,094,818.64 18.97%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	2.2710% 10/23/2025 110.088128 Gross 89.171384 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	10/23/2025 "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	2.5710% 10/23/2025 657.033333 Gross 532.197000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / 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	3.1710% 10/23/2025 810.366667 Gross 656.397000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	n.c. Baa1 (sf)	n.c. Baa3
Total		801,394,818.64	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)									
				% Annual equivalent CPR									
Series A	With optional redemption *	Average life	Years	Date									
				Date									
Series A	With optional redemption *	Average life	Years	5.39	4.85	4.39	4.00	3.67	3.38	3.13	2.92	2.92	2.92
				12/10/2030	05/26/2030	12/10/2029	07/21/2029	03/22/2029	12/07/2028	09/08/2028	06/20/2028	06/20/2028	06/20/2028
Series A	Without optional redemption *	Average life	Years	11.26	10.26	9.51	8.76	8.01	7.51	7.01	6.51	6.51	6.51
				10/23/2036	10/23/2035	01/23/2035	04/23/2034	07/23/2033	01/23/2033	07/23/2032	01/23/2032	01/23/2032	01/23/2032
Series B	With optional redemption *	Average life	Years	5.39	4.85	4.39	4.00	3.67	3.38	3.13	2.92	2.92	2.92
				12/10/2030	05/26/2030	12/10/2029	07/21/2029	03/22/2029	12/07/2028	09/08/2028	06/20/2028	06/20/2028	06/20/2028
Series B	Without optional redemption *	Average life	Years	11.26	10.26	9.51	8.76	8.01	7.51	7.01	6.51	6.51	6.51
				10/23/2036	10/23/2035	01/23/2035	04/23/2034	07/23/2033	01/23/2033	07/23/2032	01/23/2032	01/23/2032	01/23/2032
Series C	With optional redemption *	Average life	Years	11.72	10.94	9.97	9.22	8.69	7.97	7.47	6.97	6.97	6.97
				04/08/2037	06/29/2036	07/09/2035	10/09/2034	03/30/2034	07/08/2033	01/06/2033	07/08/2032	07/08/2032	07/08/2032
Series C	Without optional redemption *	Average life	Years	11.76	11.01	10.01	9.26	8.76	8.01	7.51	7.01	7.01	7.01
				04/23/2037	07/23/2036	07/23/2035	10/23/2034	04/23/2034	07/23/2033	01/23/2033	07/23/2032	07/23/2032	07/23/2032
Series C	With optional redemption *	Average life	Years	13.41	12.48	11.62	10.82	10.09	9.43	8.83	8.28	8.28	8.28
				12/17/2038	01/12/2038	03/02/2037	05/15/2036	08/23/2035	12/24/2034	05/18/2034	10/30/2033	10/30/2033	10/30/2033
Series C	Without optional redemption *	Average life	Years	15.76	15.01	14.01	13.26	12.51	11.76	11.01	10.51	10.51	10.51
				04/23/2041	07/23/2040	07/23/2039	10/23/2038	01/23/2038	04/23/2037	07/23/2036	01/23/2036	01/23/2036	01/23/2036
Series C	With optional redemption *	Average life	Years	11.76	11.01	10.01	9.26	8.76	8.01	7.51	7.01	7.01	7.01
				04/23/2037	07/23/2036	07/23/2035	10/23/2034	04/23/2034	07/23/2033	01/23/2033	07/23/2032	07/23/2032	07/23/2032
Series C	Without optional redemption *	Average life	Years	18.88	18.30	17.69	17.05	16.40	15.76	15.12	14.50	14.50	14.50
				06/04/2044	11/06/2043	03/27/2043	08/07/2042	12/13/2041	04/21/2041	08/31/2040	01/17/2040	01/17/2040	01/17/2040
Series C	Without optional redemption *	Average life	Years	26.27	26.27	26.27	26.27	26.27	26.27	26.27	26.27	26.27	26.27
				10/23/2051	10/23/2051	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		At issue date		
			% CE		% CE	
Series A	61.16%	490,094,818.64	56.73%	89.25%	2,583,700,000.00	16.15%
Series B	18.97%	152,000,000.00	37.76%	5.25%	152,000,000.00	10.90%
Series C	19.88%	159,300,000.00	17.88%	5.50%	159,300,000.00	5.40%
Issue of Bonds		801,394,818.64			2,895,000,000.00	
Reserve Fund	17.88%	143,302,500.00		5.40%	156,330,000.00	

Other financial operations (current)			
Assets		Balance	
		Interest	
Treasury Account		155,056,664.10	0.000%
Servicer ppal collect not yet credited		277,754.31	
Servicer ints collect not yet credited		42,503.11	
Liabilities	Available	Balance	
		Interest	
Subordinated Loan L/T		143,302,500.00	3.471%
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	
		Interest	
CSA *	0.00		
Cash		0.00	
Securities		0.00	

* Credit Support Amount in favour of the Fund

Collateral: Residential mortgage loans (PTCs)

General			
Count		Current	At constitution date
		8,212	16,973
Principal			
Principal outstanding		795,631,959.66	2,895,001,466.75
Average loan		96,886.50	170,565.10
Minimum		0.00	207.23
Maximum		510,368.84	904,672.45
Interest rate			
Weighted average (wac)		3.35%	5.77%
Minimum		2.43%	4.50%
Maximum		5.93%	7.25%
Final maturity			
Weighted average (WARM) (months)		232	409
Minimum		09/03/2025	08/10/2010
Maximum		02/05/2054	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%	0.89	6.83	0.02	7.83
10.01 - 20%	3.22	15.70	0.28	16.65
20.01 - 30%	7.46	25.82	0.79	25.69
30.01 - 40%	14.61	35.47	2.07	35.55
40.01 - 50%	20.37	45.44	4.44	45.53
50.01 - 60%	23.31	54.49	7.76	55.43
60.01 - 70%	22.67	64.70	13.33	65.84
70.01 - 80%	7.24	74.88	36.08	76.84
80.01 - 90%	0.23	80.80	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALT)	49.91		76.78	
Minimum	0.00		0.14	
Maximum	82.03		100.00	

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

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 Official register CNMV: C/ Edison, 4 - 28006 Madrid 🌐 www.cnmv.com

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Register of Book Securities
Iberclear

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.49%	0.65%	0.65%	0.67%	0.33%
Annual Percentage Rate (CPR)	5.69%	7.52%	7.55%	7.72%	3.83%

Geographic distribution		
	Current	At constitution date
Andalucia	15.64%	14.39%
Aragon	0.61%	0.61%
Asturias	0.90%	0.74%
Balearic Islands	7.04%	6.80%
Basque Country	0.84%	0.85%
Canary Islands	3.05%	3.30%
Cantabria	0.53%	0.43%
Castilla-La Mancha	3.39%	3.13%
Castilla-Leon	2.62%	2.78%
Catalonia	16.01%	15.26%
Ceuta	0.00%	0.00%
Extremadura	0.58%	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	0.55%	0.66%
Valencia	33.84%	36.94%

Treasury Account
Bankia

Swap
JP Morgan

Start-up Loan
Bankia

Subordinated Loan
Bankia

Fund Auditor
KPMG Auditores

Lead Manager and Suscriber
Bancaja

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
<i>Delinquencies</i>										
Up to 1 month	149	23,497.65	18,872.53	99,634.06	142,004.24	5.76	7,353,373.67	7,495,377.91	24.97	20.13
from > 1 to = 2 months	23	14,970.32	11,232.37	0.00	26,202.69	1.06	2,341,295.24	2,367,497.93	7.89	46.62
from > 2 to = 3 months	12	47,612.66	12,808.39	0.00	60,421.05	2.45	1,490,025.11	1,550,446.16	5.16	47.79
from > 3 to = 6 months	30	48,231.53	57,697.22	0.00	105,928.75	4.30	3,920,564.01	4,026,492.76	13.41	53.91
from > 6 to < 12 months	41	143,566.38	155,181.06	1,200.01	299,947.45	12.18	5,076,381.66	5,376,329.11	17.91	47.54
from = 12 to < 18 months	25	120,082.43	163,249.69	0.00	283,332.12	11.50	2,846,121.68	3,129,453.80	10.42	53.62
from = 18 to < 24 months	13	76,189.50	121,346.03	0.00	197,535.53	8.02	1,511,433.44	1,708,968.97	5.69	70.01
from ≥ 2 years	26	864,449.95	476,294.32	7,302.87	1,348,047.14	54.72	3,017,270.51	4,365,317.65	14.54	57.36
Subtotal	319	1,338,600.42	1,016,681.61	108,136.94	2,463,418.97	100.00	27,556,465.32	30,019,884.29	100.00	37.42
<i>Doubt debts (subjectives)</i>										
Up to 1 month	1	213,743.67	0.00	0.00	213,743.67	64.40	0.00	213,743.67	64.40	36.40
from ≥ 2 years	1	102,820.13	15,338.90	0.00	118,159.03	35.60	0.00	118,159.03	35.60	80.95
Subtotal	2	316,563.80	15,338.90	0.00	331,902.70	100.00	0.00	331,902.70	100.00	45.27
Total	321	1,655,164.22	1,032,020.51	108,136.94	2,795,321.67		27,556,465.32	30,351,786.99		