BANCAJA 13 Fondo de Titulización de Activos

Brief report

Date: 09/30/2025
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 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	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" 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	3.1710% 10/23/2025 810.366667 Gross 656.397000 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		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)	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	5.39	4.85	4.39	4.00	3.67	3.38	3.13	2.92
			Date	12/10/2030	05/26/2030	12/10/2029	07/21/2029	03/22/2029	12/07/2028	09/08/2028	06/20/2028
		Final Maturity	Years	11.26	10.26	9.51	8.76	8.01	7.51	7.01	6.51
			Date	10/23/2036	10/23/2035	01/23/2035	04/23/2034	07/23/2033	01/23/2033	07/23/2032	01/23/2032
	Without optional redemption *	Average life	Years	5.39	4.85	4.39	4.00	3.67	3.38	3.13	2.92
			Date	12/10/2030	05/26/2030	12/10/2029	07/21/2029	03/22/2029	12/07/2028	09/08/2028	06/20/2028
		Final Maturity	Years	11.26	10.26	9.51	8.76	8.01	7.51	7.01	6.51
			Date	10/23/2036	10/23/2035	01/23/2035	04/23/2034	07/23/2033	01/23/2033	07/23/2032	01/23/2032
Series B	With optional redemption *	Average life	Years	11.72	10.94	9.97	9.22	8.69	7.97	7.47	6.97
			Date	04/08/2037	06/29/2036	07/09/2035	10/09/2034	03/30/2034	07/08/2033	01/06/2033	07/08/2032
		Final Maturity	Years	11.76	11.01	10.01	9.26	8.76	8.01	7.51	7.01
			Date	04/23/2037	07/23/2036	07/23/2035	10/23/2034	04/23/2034	07/23/2033	01/23/2033	07/23/2032
	Without optional redemption *	Average life	Years	13.41	12.48	11.62	10.82	10.09	9.43	8.83	8.28
			Date	12/17/2038	01/12/2038	03/02/2037	05/15/2036	08/23/2035	12/24/2034	05/18/2034	10/30/2033
		Final Maturity	Years	15.76	15.01	14.01	13.26	12.51	11.76	11.01	10.51
			Date	04/23/2041	07/23/2040	07/23/2039	10/23/2038	01/23/2038	04/23/2037	07/23/2036	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
			Date	04/22/2037	07/23/2036	07/23/2035	10/23/2034	04/23/2034	07/23/2033	01/23/2033	07/23/2032
		Final Maturity	Years	11.76	11.01	10.01	9.26	8.76	8.01	7.51	7.01
			Date	04/23/2037	07/23/2036	07/23/2035	10/23/2034	04/23/2034	07/23/2033	01/23/2033	07/23/2032
	Without optional redemption *	Average life	Years	18.88	18.30	17.69	17.05	16.40	15.76	15.12	14.50
			Date	06/04/2044	11/06/2043	03/27/2043	08/07/2042	12/13/2041	04/21/2041	08/31/2040	01/17/2040
		Final Maturity	Years	26.27	26.27	26.27	26.27	26.27	26.27	26.27	26.27
			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	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 finantial operations (current)

Assets		Balance	Interest
Treasury Account		164,045,708.74	0.000%
Servicer ppal collect not yet credited		436,125.59	
Servicer ints collect not yet credited		30,489.60	
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**	
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	8,163	16,973
Principal		
Principal outstanding	788,730,033.57	2,895,001,466.75
Average loan	96,622.57	170,565.10
Minimum	0.00	207.23
Maximum	509,084.84	904,672.45
Interest rate		
Weighted average (wac)	3.26%	5.77%
Minimum	2.43%	4.50%
Maximum	5.93%	7.25%
Final maturity		
Weighted average (WARM) (months)	231	409
Minimum	10/05/2025	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 % Pool	% LTV	At constitution date % Pool	% LTV
0.01 - 10%	0.92	6.89	0.02	7.83
10.01 - 20%	3.22	15.74	0.28	16.65
20.01 - 30%	7.46	25.79	0.79	25.69
30.01 - 40%	14.60	35.41	2.07	35.55
40.01 - 50%	20.62	45.42	4.44	45.53
50.01 - 60%	23.31	54.50	7.76	55.43
60.01 - 70%	22.63	64.66	13.33	65.84
70.01 - 80%	7.05	74.92	36.08	76.84
80.01 - 90%	0.18	80.82	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)		49.80		76.78
Minimum		0.00		0.14
Maximum		81.85		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

BANCAJA 13 Fondo de Titulización de Activos

Brief report

Date: 09/30/2025
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 Suscriber
Bancaja

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.49%	0.55%	0.63%	0.66%	0.33%
Annual Percentage Rate (CPR)	5.72%	6.41%	7.35%	7.65%	3.84%

Geographic distribution

	Current	At constitution date
Andalucia	15.58%	14.39%
Aragon	0.59%	0.61%
Asturias	0.90%	0.74%
Balearic Islands	7.05%	6.80%
Basque Country	0.85%	0.85%
Canary Islands	3.04%	3.30%
Cantabria	0.53%	0.43%
Castilla-La Mancha	3.40%	3.13%
Castilla-Leon	2.62%	2.78%
Catalonia	16.04%	15.26%
Ceuta		0.00%
Extremadura	0.58%	0.47%
Galicia	1.61%	1.42%
La Rioja	0.20%	0.18%
Madrid	10.03%	9.07%
Melilla	0.03%	0.02%
Murcia	2.58%	2.95%
Navarra	0.54%	0.66%
Valencia	33.83%	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	147	21,832.51	16,480.29	99,634.06	137,946.86	5.72	7,146,330.18	7,284,277.04	24.46	19.72
from > 1 to = 2 months	20	15,967.40	12,565.19	0.00	28,532.59	1.18	2,488,943.76	2,517,476.35	8.45	48.34
from > 2 to = 3 months	17	16,230.30	13,107.30	0.00	29,337.60	1.22	1,856,534.79	1,885,872.39	6.33	43.42
from > 3 to = 6 months	33	89,602.57	61,792.56	0.00	151,395.13	6.28	4,211,387.15	4,362,782.28	14.65	53.21
from > 6 to < 12 months	37	136,769.11	142,132.77	1,200.01	280,101.89	11.62	4,781,158.01	5,061,259.90	16.99	49.91
from = 12 to < 18 months	21	100,496.68	131,848.51	0.00	232,345.19	9.64	2,360,516.29	2,592,861.48	8.71	53.90
from = 18 to < 24 months	16	94,146.91	150,591.38	0.00	244,738.29	10.16	1,867,351.48	2,112,089.77	7.09	66.44
from ≥ 2 years	24	851,095.15	447,167.34	7,302.87	1,305,565.36	54.17	2,662,060.17	3,967,625.53	13.32	56.14
Subtotal	315	1,326,140.63	975,685.34	108,136.94	2,409,962.91	100.00	27,374,281.83	29,784,244.74	100.00	37.29
Doubt debts (subjectives)										
Up to 1 month	1	213,158.65	0.00	0.00	213,158.65	64.32	0.00	213,158.65	64.32	36.30
from ≥ 2 years	1	102,820.13	15,430.16	0.00	118,250.29	35.68	0.00	118,250.29	35.68	81.01
Subtotal	2	315,978.78	15,430.16	0.00	331,408.94	100.00	0.00	331,408.94	100.00	45.21
Total	317	1,642,119.41	991,115.50	108,136.94	2,741,371.85		27,374,281.83	30,115,653.68		

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