

BANCAJA 13 Fondo de Titulización de Activos



Brief report

Date: 10/31/2025
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

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.64%	0.54%	0.64%	0.67%	0.33%
Annual Percentage Rate (CPR)	7.42%	6.28%	7.46%	7.72%	3.86%

Geographic distribution		
	Current	At constitution date
Andalucia	15.63%	14.39%
Aragon	0.59%	0.61%
Asturias	0.91%	0.74%
Balearic Islands	7.04%	6.80%
Basque Country	0.83%	0.85%
Canary Islands	3.02%	3.30%
Cantabria	0.52%	0.43%
Castilla-La Mancha	3.36%	3.13%
Castilla-Leon	2.63%	2.78%
Catalonia	16.02%	15.26%
Ceuta	0.00%	0.00%
Extremadura	0.59%	0.47%
Galicia	1.59%	1.42%
La Rioja	0.20%	0.18%
Madrid	10.02%	9.07%
Melilla	0.03%	0.02%
Murcia	2.58%	2.95%
Navarra	0.55%	0.66%
Valencia	33.88%	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	138	20,725.56	13,603.02	99,634.06	133,962.64	5.65	6,514,022.04	6,647,984.68	23.20	18.72
from > 1 to = 2 months	18	10,598.66	8,075.07	0.00	18,673.73	0.79	1,998,942.41	2,017,616.14	7.04	46.11
from > 2 to = 3 months	16	19,017.64	15,286.86	0.00	34,304.50	1.45	2,054,527.99	2,088,832.49	7.29	46.37
from > 3 to = 6 months	33	55,367.76	57,026.10	0.00	112,393.86	4.74	4,104,532.17	4,216,926.03	14.72	50.37
from > 6 to < 12 months	36	154,393.15	140,116.73	1,200.01	295,709.89	12.48	4,608,468.04	4,904,177.93	17.12	50.96
from = 12 to < 18 months	18	95,744.50	105,257.93	0.00	201,002.43	8.48	1,955,592.90	2,156,595.33	7.53	49.77
from = 18 to < 24 months	18	107,153.89	160,903.61	0.00	268,057.50	11.31	2,066,964.22	2,335,021.72	8.15	61.27
from ≥ 2 years	25	829,389.09	469,241.85	7,302.87	1,305,933.81	55.10	2,976,268.73	4,282,202.54	14.95	58.20
Subtotal	302	1,292,390.25	969,511.17	108,136.94	2,370,038.36	100.00	26,279,318.50	28,649,356.86	100.00	36.78
<i>Doubt debts (subjectives)</i>										
Up to 1 month	1	212,572.31	0.00	0.00	212,572.31	64.24	0.00	212,572.31	64.24	36.21
from ≥ 2 years	1	102,820.13	15,491.22	0.00	118,311.35	35.76	0.00	118,311.35	35.76	81.05
Subtotal	2	315,392.44	15,491.22	0.00	330,883.66	100.00	0.00	330,883.66	100.00	45.13
Total	304	1,607,782.69	985,002.39	108,136.94	2,700,922.02		26,279,318.50	28,980,240.52		