

BANCAJA 13 Fondo de Titulización de Activos

Brief report

Date: 11/30/2025
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 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	18,069.66 466,865,805.42 18.07%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	2.3380% 01/23/2026 107.964211 Gross 87.451011 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	01/23/2026 "Pass-Through"	A+sf Aaa (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	2.6380% 01/23/2026 674.155556 Gross 546.066000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	n.c. Aaa (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	3.2380% 01/23/2026 827.488889 Gross 670.266000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	n.c. Aa3 (sf)	n.c. Baa3
Total		778,165,805.42	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 A	With optional redemption *	% 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
		Average life	Years	5.15	4.64	4.21	3.84	3.52	3.25	3.01	2.81
Series A	With optional redemption *	Final Maturity	Years	12/16/2030	06/12/2030	01/05/2030	08/23/2029	04/30/2029	01/21/2029	10/27/2028	08/13/2028
			Years	10.76	9.75	9.01	8.26	7.75	7.26	6.75	6.25
	Without optional redemption *	Average life	Years	5.15	4.64	4.21	3.84	3.52	3.25	3.01	2.81
		Final Maturity	Years	12/16/2030	06/12/2030	01/05/2030	08/23/2029	04/30/2029	01/21/2029	10/27/2028	08/13/2028
	Without optional redemption *		Years	10.76	9.75	9.01	8.26	7.75	7.26	6.75	6.25
			Years	07/23/2036	07/23/2035	10/23/2034	01/23/2034	07/23/2033	01/23/2033	07/23/2032	01/23/2032
Series B	With optional redemption *	Average life	Years	11.22	10.45	9.69	8.95	8.22	7.70	7.21	6.71
		Final Maturity	Years	01/09/2037	04/03/2036	06/30/2035	10/02/2034	01/08/2034	07/05/2033	01/04/2033	07/07/2032
	Without optional redemption *	Average life	Years	11.26	10.51	9.75	9.01	8.26	7.75	7.26	6.75
		Final Maturity	Years	01/23/2037	04/23/2036	07/23/2035	10/23/2034	01/23/2034	07/23/2033	01/23/2033	07/23/2032
	Without optional redemption *	Average life	Years	12.95	12.05	11.21	10.44	9.74	9.10	8.52	8.00
		Final Maturity	Years	09/30/2038	11/06/2037	01/04/2037	03/30/2036	07/18/2035	11/27/2034	04/30/2034	10/20/2033
Series C	With optional redemption *	Average life	Years	15.51	14.51	13.76	12.76	12.01	11.26	10.76	10.01
		Final Maturity	Years	04/23/2041	04/23/2040	07/23/2039	07/23/2038	10/23/2037	01/23/2037	07/23/2036	10/23/2035
	Without optional redemption *	Average life	Years	11.26	10.51	9.75	9.01	8.26	7.75	7.26	6.75
		Final Maturity	Years	01/23/2037	04/23/2036	07/23/2035	10/23/2034	01/23/2034	07/23/2033	01/23/2033	07/23/2032
	Without optional redemption *	Average life	Years	18.51	17.93	17.33	16.70	16.06	15.43	14.80	14.19
		Final Maturity	Years	04/23/2044	09/25/2043	02/15/2043	06/30/2042	11/10/2041	03/23/2041	08/07/2040	12/30/2039

* 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	% CE	% CE	
Series A	60.00%	466,865,805.42	58.37%	89.25%	2,583,700,000.00	16.15%
Series B	19.53%	152,000,000.00	38.84%	5.25%	152,000,000.00	10.90%
Series C	20.47%	159,300,000.00	18.37%	5.50%	159,300,000.00	5.40%
Issue of Bonds		778,165,805.42			2,895,000,000.00	
Reserve Fund	18.37%	142,964,792.93		5.40%	156,330,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	155,225,659.51	0.000%	
Servicer ppal collect not yet credited	232,103.16		
Servicer ints collect not yet credited	43,769.31		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		143,302,500.00	3.538%
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			
Count		Current	At constitution date
		8,057	16,973
Principal	Principal outstanding	772,469,323.22	2,895,001,466.75
	Average loan	95,875.55	170,565.10
	Minimum	0.00	207.23
	Maximum	506,032.80	904,672.45
Interest rate	Weighted average (wac)	3.10%	5.77%
	Minimum	1.85%	4.50%
	Maximum	5.93%	7.25%
Final maturity	Weighted average (WARM) (months)	229	409
	Minimum	12/05/2025	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		At constitution date
	% Pool	% LTV	% LTV
0.01 - 10%	0.95	6.88	0.02
10.01 - 20%	3.30	15.75	0.28
20.01 - 30%	7.63	25.81	0.79
30.01 - 40%	15.13	35.49	2.07
40.01 - 50%	20.64	45.51	4.44
50.01 - 60%	23.50	54.54	7.76
60.01 - 70%	21.97	64.57	13.33
70.01 - 80%	6.78	74.84	36.08
80.01 - 90%	0.10	80.96	11.01
90.01 - 100%			24.20
Weighted average (WALT)	49.48		76.78
Minimum	0.00		0.14
Maximum	81.47		100.00

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.64%	0.59%	0.62%	0.67%	0.33%
Annual Percentage Rate (CPR)	7.37%	6.84%	7.18%	7.74%	3.88%

Geographic distribution		
	Current	At constitution date
Andalucia	15.64%	14.39%
Aragon	0.59%	0.61%
Asturias	0.91%	0.74%
Balearic Islands	7.08%	6.80%
Basque Country	0.84%	0.85%
Canary Islands	3.02%	3.30%
Cantabria	0.52%	0.43%
Castilla-La Mancha	3.37%	3.13%
Castilla-Leon	2.64%	2.78%
Catalonia	16.01%	15.26%
Ceuta	0.00%	0.00%
Extremadura	0.57%	0.47%
Galicia	1.60%	1.42%
La Rioja	0.20%	0.18%
Madrid	10.01%	9.07%
Melilla	0.03%	0.02%
Murcia	2.60%	2.95%
Navarra	0.55%	0.66%
Valencia	33.82%	36.94%

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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	145	22,184.46	14,698.67	99,634.06	136,517.19	5.83	6,845,490.30	6,982,007.49	24.80	19.78
from > 1 to = 2 months	15	13,191.38	7,775.53	0.00	20,966.91	0.90	1,553,525.47	1,574,492.38	5.59	41.69
from > 2 to = 3 months	13	10,562.23	10,482.00	0.00	21,044.23	0.90	1,506,750.71	1,527,794.94	5.43	47.86
from > 3 to = 6 months	32	58,641.27	53,665.54	0.00	112,306.81	4.80	4,030,681.24	4,142,988.05	14.71	46.84
from > 6 to < 12 months	35	106,225.28	131,371.57	1,200.01	238,796.86	10.20	4,631,024.41	4,869,821.27	17.30	54.91
from = 12 to < 18 months	17	114,704.23	92,986.12	0.00	207,690.35	8.87	1,846,037.13	2,053,727.48	7.29	48.01
from = 18 to < 24 months	21	123,352.28	200,806.51	0.00	324,158.79	13.85	2,614,339.03	2,938,497.82	10.44	59.91
from ≥ 2 years	24	817,479.95	455,025.44	7,302.87	1,279,808.26	54.66	2,788,204.32	4,068,012.58	14.45	57.13
Subtotal	302	1,266,341.08	966,811.38	108,136.94	2,341,289.40	100.00	25,816,052.61	28,157,342.01	100.00	36.82
<i>Doubt debts (subjectives)</i>										
Up to 1 month	1	211,984.65	0.00	0.00	211,984.65	64.17	0.00	211,984.65	64.17	36.11
from ≥ 2 years	1	102,820.13	15,550.90	0.00	118,371.03	35.83	0.00	118,371.03	35.83	81.10
Subtotal	2	314,804.78	15,550.90	0.00	330,355.68	100.00	0.00	330,355.68	100.00	45.06
Total	304	1,581,145.86	982,362.28	108,136.94	2,671,645.08		25,816,052.61	28,487,697.69		