BANCAJA 13 Fondo de Titulización de Activos

Brief report

Date: 06/30/2026
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	16,192.94 418,376,990.78 16.19%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	2.4680% 07/23/2026 101.020556 Gross 81.826650 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	07/23/2026 "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	2.7680% 07/23/2026 699.688889 Gross 566.748000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secuential / 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	3.3680% 07/23/2026 851.355556 Gross 689.598000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	n.c. Aa3 (sf)	n.c. Baa3
Total		729,676,990.78	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	4.76	4.29	3.89	3.56	3.27	3.02	2.80	2.61
			Date	01/24/2031	08/06/2030	03/14/2030	11/11/2029	07/29/2029	04/29/2029	02/09/2029	12/02/2028
		Final Maturity	Years	9.76	9.01	8.25	7.76	7.01	6.51	6.25	5.76
			Date	01/23/2036	04/23/2035	07/23/2034	01/23/2034	04/23/2033	10/23/2032	07/23/2032	01/23/2032
	Without optional redemption *	Average life	Years	4.76	4.29	3.89	3.56	3.27	3.02	2.80	2.61
			Date	01/24/2031	08/06/2030	03/14/2030	11/11/2029	07/29/2029	04/29/2029	02/09/2029	12/02/2028
		Final Maturity	Years	9.76	9.01	8.25	7.76	7.01	6.51	6.25	5.76
			Date	01/23/2036	04/23/2035	07/23/2034	01/23/2034	04/23/2033	10/23/2032	07/23/2032	01/23/2032
Series B	With optional redemption *	Average life	Years	10.46	9.70	8.95	8.21	7.70	7.19	6.70	6.21
			Date	10/05/2036	01/01/2036	04/02/2035	07/07/2034	01/01/2034	06/30/2033	01/02/2033	07/07/2032
		Final Maturity	Years	10.51	9.76	9.01	8.25	7.76	7.25	6.76	6.25
			Date	10/23/2036	01/23/2036	04/23/2035	07/23/2034	01/23/2034	07/23/2033	01/23/2033	07/23/2032
	Without optional redemption *	Average life	Years	12.14	11.29	10.50	9.77	9.12	8.52	7.98	7.49
			Date	06/10/2038	08/02/2037	10/17/2036	01/28/2036	06/03/2035	10/28/2034	04/14/2034	10/17/2033
		Final Maturity	Years	14.76	13.76	13.01	12.26	11.51	10.76	10.26	9.51
			Date	01/23/2041	01/23/2040	04/23/2039	07/23/2038	10/23/2037	01/23/2037	07/23/2036	10/23/2035
Series C	With optional redemption *	Average life	Years	10.51	9.76	9.01	8.25	7.76	7.25	6.76	6.25
			Date	10/22/2036	01/22/2036	04/23/2035	07/23/2034	01/23/2034	07/22/2033	01/22/2033	07/23/2032
		Final Maturity	Years	10.51	9.76	9.01	8.25	7.76	7.25	6.76	6.25
			Date	10/23/2036	01/23/2036	04/23/2035	07/23/2034	01/23/2034	07/23/2033	01/23/2033	07/23/2032
	Without optional redemption *	Average life	Years	17.86	17.29	16.69	16.08	15.46	14.85	14.25	13.67
			Date	02/28/2044	08/03/2043	12/28/2042	05/18/2042	10/05/2041	02/23/2041	07/20/2040	12/19/2039
		Final Maturity	Years	29.27	29.27	29.27	29.27	29.27	29.27	29.27	29.27
			Date	07/23/2055	07/23/2055	07/23/2055	07/23/2055	07/23/2055	07/23/2055	07/23/2055	07/23/2055

* 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	57.34%	418,376,990.78	62.30%	89.25%	2,583,700,000.00	16.15%
Series B	20.83%	152,000,000.00	41.47%	5.25%	152,000,000.00	10.90%
Series C	21.83%	159,300,000.00	19.64%	5.50%	159,300,000.00	5.40%
Issue of Bonds		729,676,990.78			2,895,000,000.00	
Reserve Fund	19.64%	143,302,500.00		5.40%	156,330,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		166,217,001.25	0.000%
Servicer ppal collect not yet credited		264,332.16	
Servicer ints collect not yet credited		24,006.33	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		143,302,500.00	3.668%
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

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

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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JP Morgan

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Bankia

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Bankia

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KPMG Auditores

Lead Manager and Suscriber
Bancaja

Collateral: Residential mortgage loans (PTCs)

General

	Current	At constitution date
Count	7,655	16,973
Principal		
Principal outstanding	714,083,229.52	2,895,001,466.75
Average loan	93,283.24	170,565.10
Minimum	0.00	207.23
Maximum	495,246.88	904,672.45
Interest rate		
Weighted average (wac)	3.08%	5.77%
Minimum	2.38%	4.50%
Maximum	6.65%	7.25%
Final maturity		
Weighted average (WARM) (months)	223	409
Minimum	07/01/2026	08/10/2010
Maximum	09/05/2055	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%	1.03	6.76	0.02	7.83
10.01 - 20%	3.49	15.67	0.28	16.65
20.01 - 30%	8.38	25.71	0.79	25.69
30.01 - 40%	15.60	35.43	2.07	35.55
40.01 - 50%	22.30	45.55	4.44	45.53
50.01 - 60%	23.37	54.67	7.76	55.43
60.01 - 70%	20.09	64.19	13.33	65.84
70.01 - 80%	5.70	74.30	36.08	76.84
80.01 - 90%	0.03	80.13	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)		48.39		76.78
Minimum		0.00		0.14
Maximum		80.13		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.79%	0.62%	0.60%	0.63%	0.34%
Annual Percentage Rate (CPR)	9.03%	7.15%	6.98%	7.28%	4.00%

Geographic distribution

	Current	At constitution date
Andalucia	15.71%	14.39%
Aragon	0.61%	0.61%
Asturias	0.90%	0.74%
Balearic Islands	7.21%	6.80%
Basque Country	0.84%	0.85%
Canary Islands	3.07%	3.30%
Cantabria	0.55%	0.43%
Castilla-La Mancha	3.34%	3.13%
Castilla-Leon	2.63%	2.78%
Catalonia	16.01%	15.26%
Ceuta		0.00%
Extremadura	0.56%	0.47%
Galicia	1.64%	1.42%
La Rioja	0.20%	0.18%
Madrid	9.90%	9.07%
Melilla	0.04%	0.02%
Murcia	2.56%	2.95%
Navarra	0.55%	0.66%
Valencia	33.69%	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	154	22,777.49	14,564.91	110,312.22	147,654.62	11.76	6,627,618.48	6,775,273.10	30.44	18.44
from > 1 to = 2 months	20	14,692.59	7,729.17	0.00	22,421.76	1.79	2,087,669.90	2,110,091.66	9.48	40.85
from > 2 to = 3 months	10	8,981.29	6,963.11	0.00	15,944.40	1.27	1,132,486.98	1,148,431.38	5.16	49.27
from > 3 to = 6 months	26	53,508.99	36,721.18	1,200.01	91,430.18	7.28	3,260,651.69	3,352,081.87	15.06	49.33
from > 6 to < 12 months	31	115,963.57	89,050.89	0.00	205,014.46	16.33	3,588,059.65	3,793,074.11	17.04	44.35
from = 12 to < 18 months	13	70,596.50	81,369.96	0.00	151,966.46	12.10	1,826,507.17	1,978,473.63	8.89	58.55
from = 18 to < 24 months	5	52,693.66	45,708.04	0.00	98,401.70	7.84	732,666.51	831,068.21	3.73	51.81
from ≥ 2 years	15	259,467.22	261,126.99	2,142.48	522,736.69	41.63	1,746,940.15	2,269,676.84	10.20	55.39
Subtotal	274	598,681.31	543,234.25	113,654.71	1,255,570.27	100.00	21,002,600.53	22,258,170.80	100.00	32.42
Doubt debts (subjectives)										
Up to 1 month	1	207,845.49	0.00	0.00	207,845.49	63.64	0.00	207,845.49	63.64	35.40
from ≥ 2 years	1	102,820.13	15,929.81	0.00	118,749.94	36.36	0.00	118,749.94	36.36	81.35
Subtotal	2	310,665.62	15,929.81	0.00	326,595.43	100.00	0.00	326,595.43	100.00	44.55
Total	276	909,346.93	559,164.06	113,654.71	1,582,165.70		21,002,600.53	22,584,766.23		

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

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