

BANCAJA 13 Fondo de Titulización de Activos

Brief report

Date: 08/31/2026
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	15,292.05 395,100,695.85 15.29%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	2.7750% 10/23/2026 108.446121 Gross 87.841358 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	10/23/2026 "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	3.0750% 10/23/2026 785.833333 Gross 636.525000 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	3.6750% 10/23/2026 939.166667 Gross 760.725000 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		706,400,695.85	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	4.61	4.16	3.77	3.44	3.17	2.92	2.72	2.53
		Final Maturity	Years	03/02/2031	09/17/2030	04/29/2030	12/31/2029	09/20/2029	06/24/2029	04/09/2029	02/01/2029
	Without optional redemption *	Average life	Years	4.61	4.16	3.77	3.44	3.17	2.92	2.72	2.53
		Final Maturity	Years	03/02/2031	09/17/2030	04/29/2030	12/31/2029	09/20/2029	06/24/2029	04/09/2029	02/01/2029
	With optional redemption *	Average life	Years	4.61	4.16	3.77	3.44	3.17	2.92	2.72	2.53
		Final Maturity	Years	03/02/2031	09/17/2030	04/29/2030	12/31/2029	09/20/2029	06/24/2029	04/09/2029	02/01/2029
Series B	With optional redemption *	Average life	Years	10.20	9.22	8.69	7.96	7.45	6.73	6.46	5.97
		Final Maturity	Years	09/29/2036	10/10/2035	03/29/2035	07/05/2034	12/31/2033	04/14/2033	01/03/2033	07/09/2032
	Without optional redemption *	Average life	Years	10.26	9.26	8.76	8.01	7.51	6.76	6.51	6.01
		Final Maturity	Years	10/23/2036	10/23/2035	04/23/2035	07/23/2034	01/23/2034	04/23/2033	01/23/2033	07/23/2032
	With optional redemption *	Average life	Years	11.82	10.98	10.21	9.50	8.86	8.28	7.76	7.28
		Final Maturity	Years	05/14/2038	07/12/2037	10/03/2036	01/20/2036	06/01/2035	11/01/2034	04/23/2034	10/31/2033
Series C	With optional redemption *	Average life	Years	10.26	9.26	8.76	8.01	7.51	6.76	6.51	6.01
		Final Maturity	Years	10/23/2036	10/23/2035	04/23/2035	07/23/2034	01/23/2034	04/23/2033	01/23/2033	07/23/2032
	Without optional redemption *	Average life	Years	17.59	17.02	16.43	15.83	15.22	14.62	14.03	13.46
		Final Maturity	Years	02/17/2044	07/26/2043	12/23/2042	05/16/2042	10/06/2041	03/01/2041	07/29/2040	01/02/2040
	With optional redemption *	Average life	Years	27.52	27.52	27.52	27.52	27.52	27.52	27.52	27.52
		Final Maturity	Years	01/23/2054	01/23/2054	01/23/2054	01/23/2054	01/23/2054	01/23/2054	01/23/2054	01/23/2054

* 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	55.93%	395,100,695.85	64.36%	89.25%	2,583,700,000.00	16.15%	
Series B	21.52%	152,000,000.00	42.84%	5.25%	152,000,000.00	10.90%	
Series C	22.55%	159,300,000.00	20.29%	5.50%	159,300,000.00	5.40%	
Issue of Bonds		706,400,695.85			2,895,000,000.00		
Reserve Fund	20.29%	143,302,500.00	5.40%		156,330,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		153,204,616.43	0.000%
Servicer ppal collect not yet credited		281,629.38	
Servicer ints collect not yet credited		16,942.21	
Liabilities		Available	Balance
Subordinated Loan L/T		143,302,500.00	3.975%
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.

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
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

Subordinated Loan
Bankia

Fund Auditor
KPMG Auditores

Lead Manager and Suscriber
Bancaja

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	7,575	16,973	
Principal			
Principal outstanding	700,726,003.27	2,895,001,466.75	
Average loan	92,505.08	170,565.10	
Minimum	0.00	207.23	
Maximum	492,135.30	904,672.45	
Interest rate			
Weighted average (wac)	3.20%	5.77%	
Minimum	2.38%	4.50%	
Maximum	6.65%	7.25%	
Final maturity			
Weighted average (WARM) (months)	221	409	
Minimum	09/01/2026	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%	1.07	6.80	0.02	7.83
10.01 - 20%	3.56	15.70	0.28	16.65
20.01 - 30%	8.56	25.69	0.79	25.69
30.01 - 40%	15.72	35.38	2.07	35.55
40.01 - 50%	22.78	45.53	4.44	45.53
50.01 - 60%	23.41	54.72	7.76	55.43
60.01 - 70%	19.31	64.07	13.33	65.84
70.01 - 80%	5.59	74.03	36.08	76.84
80.01 - 90%			11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)	48.08			76.78
Minimum		0.00		0.14
Maximum		79.73		100.00

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.42%	0.63%	0.59%	0.62%	0.34%
Annual Percentage Rate (CPR)	4.91%	7.25%	6.81%	7.21%	4.03%

Geographic distribution		
	Current	At constitution date
Andalucia	15.67%	14.39%
Aragon	0.61%	0.61%
Asturias	0.91%	0.74%
Balearic Islands	7.28%	6.80%
Basque Country	0.83%	0.85%
Canary Islands	3.02%	3.30%
Cantabria	0.55%	0.43%
Castilla-La Mancha	3.31%	3.13%
Castilla-Leon	2.63%	2.78%
Catalonia	16.08%	15.26%
Ceuta		0.00%
Extremadura	0.57%	0.47%
Galicia	1.63%	1.42%
La Rioja	0.20%	0.18%
Madrid	9.90%	9.07%
Melilla	0.03%	0.02%
Murcia	2.57%	2.95%
Navarra	0.55%	0.66%
Valencia	33.67%	36.94%

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	21,169.69	14,224.76	110,312.22	145,706.67	11.24	6,104,739.41	6,250,446.08	28.63
from > 1 to = 2 months	23	16,033.40	9,638.71	1,200.01	26,872.12	2.07	2,302,292.75	2,329,164.87	10.67
from > 2 to = 3 months	18	18,194.09	10,678.52	0.00	28,872.61	2.23	1,649,922.58	1,678,795.19	7.69
from > 3 to = 6 months	24	50,779.96	33,805.73	0.00	84,585.69	6.52	2,945,579.27	3,030,164.96	13.88
from > 6 to < 12 months	26	83,917.87	67,553.10	0.00	151,470.97	11.68	2,771,703.24	2,923,174.21	13.39
from = 12 to < 18 months	13	91,695.62	79,994.69	0.00	171,690.31	13.24	1,903,712.94	2,075,403.25	9.50
from = 18 to < 24 months	7	73,441.59	74,065.05	0.00	147,506.64	11.37	1,124,771.42	1,272,278.06	5.83
from ≥ 2 years	15	269,358.64	268,665.10	2,142.48	540,166.22	41.65	1,735,721.96	2,275,888.18	10.42
Subtotal	271	624,590.86	558,625.66	113,654.71	1,296,871.23	100.00	20,538,443.57	21,835,314.80	100.00
<i>Doubt debts (subjectives)</i>									
Up to 1 month	1	206,670.55	0.00	0.00	206,670.55	63.49	0.00	206,670.55	63.49
from ≥ 2 years	1	102,820.13	16,025.46	0.00	118,845.59	36.51	0.00	118,845.59	36.51
Subtotal	2	309,490.68	16,025.46	0.00	325,516.14	100.00	0.00	325,516.14	100.00
Total	273	934,081.54	574,651.12	113,654.71	1,622,387.37		20,538,443.57	22,160,830.94	

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.