BANCAJA 13 Fondo de Titulización de Activos

Brief report

Date: 10/31/2026
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 Suscriber
Bancaja

Issued securities: Asset-Backed Bonds

Bonds issue

Series / ISIN Code	Issue date / Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	Principal outstanding Original	Interest type / Reference rate and margin / Payment Date	Interest Rate / Next coupon	Redemption: Final maturity (legal)	Redemption: Next	Rating Fitch / Moody's: Current	Rating Fitch / Moody's: 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	2.9700% 01/25/2027 118.589848 Gross 96.057777 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	01/25/2027 "Pass-Through"	A+sf Aaa (sf)	n.c. Aaa
Series B ES0312847017	12/11/2008 1,520	85,922.61 130,602,367.20 85.92%	100,000.00 152,000,000.00	Floating 3-M Euribor+0.600% 23.Jan/Apr/Jul/Oct	3.2700% 01/25/2027 733.635885 Gross 594.245067 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	3.8700% 01/25/2027 1,010.500000 Gross 818.505000 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		685,003,063.05	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		4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45
			Date		04/03/2031	04/03/2031	04/03/2031	04/03/2031	04/03/2031	04/03/2031	04/03/2031	04/03/2031
		Final Maturity	Years		6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75
			Date		07/23/2033	07/23/2033	07/23/2033	07/23/2033	07/23/2033	07/23/2033	07/23/2033	07/23/2033
	Without optional redemption *	Average life	Years		7.09	6.46	5.92	5.45	5.04	4.68	4.35	4.06
			Date		11/21/2033	04/07/2033	09/22/2032	04/04/2032	11/05/2031	06/26/2031	02/28/2031	11/14/2030
		Final Maturity	Years		13.01	12.01	11.26	10.51	10.01	9.26	8.75	8.26
			Date		10/23/2039	10/23/2038	01/23/2038	04/23/2037	10/23/2036	01/23/2036	07/23/2035	01/23/2035
Series B	With optional redemption *	Average life	Years		2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67
			Date		06/24/2029	06/24/2029	06/24/2029	06/24/2029	06/24/2029	06/24/2029	06/24/2029	06/24/2029
		Final Maturity	Years		6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75
			Date		07/23/2033	07/23/2033	07/23/2033	07/23/2033	07/23/2033	07/23/2033	07/23/2033	07/23/2033
	Without optional redemption *	Average life	Years		4.79	4.45	4.14	3.84	3.59	3.36	3.16	2.99
			Date		08/06/2031	04/03/2031	12/10/2030	08/25/2030	05/24/2030	03/02/2030	12/19/2029	10/17/2029
		Final Maturity	Years		14.01	13.26	12.51	11.76	11.01	10.26	9.76	9.26
			Date		10/23/2040	01/23/2040	04/23/2039	07/23/2038	10/23/2037	01/23/2037	07/23/2036	01/23/2036
Series C	With optional redemption *	Average life	Years		6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75
			Date		07/23/2033	07/23/2033	07/23/2033	07/23/2033	07/23/2033	07/23/2033	07/23/2033	07/23/2033
		Final Maturity	Years		6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75
			Date		07/23/2033	07/23/2033	07/23/2033	07/23/2033	07/23/2033	07/23/2033	07/23/2033	07/23/2033
	Without optional redemption *	Average life	Years		17.33	16.77	16.19	15.59	15.00	14.40	13.82	13.26
			Date		02/15/2044	07/26/2043	12/26/2042	05/23/2042	10/17/2041	03/15/2041	08/15/2040	01/23/2040
		Final Maturity	Years		27.27	27.27	27.27	27.27	27.27	27.27	27.27	27.27
			Date		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	% CE		At issue date	% CE
Series A	57.68%	395,100,695.85	63.25%	89.25%	2,583,700,000.00	16.15%
Series B	19.07%	130,602,367.20	44.18%	5.25%	152,000,000.00	10.90%
Series C	23.26%	159,300,000.00	20.92%	5.50%	159,300,000.00	5.40%
Issue of Bonds		685,003,063.05			2,895,000,000.00	
Reserve Fund	20.92%	143,302,500.00		5.40%	156,330,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		145,418,517.46	0.000%
Servicer ppal collect not yet credited		117,055.40	
Servicer ints collect not yet credited		26,847.32	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		143,302,500.00	4.170%
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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Bankia

Fund Auditor
KPMG Auditores

Lead Manager and Suscriber
Bancaja

Collateral: Residential mortgage loans (PTCs)

General

	Current	At constitution date
Count	7,484	16,973
Principal		
Principal outstanding	685,691,615.34	2,895,001,466.75
Average loan	91,621.01	170,565.10
Minimum	0.00	207.23
Maximum	489,137.33	904,672.45
Interest rate		
Weighted average (wac)	3.33%	5.77%
Minimum	2.40%	4.50%
Maximum	6.65%	7.25%
Final maturity		
Weighted average (WARM) (months)	219	409
Minimum	11/01/2026	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%	1.08	6.75	0.02	7.83
10.01 - 20%	3.81	15.77	0.28	16.65
20.01 - 30%	8.60	25.70	0.79	25.69
30.01 - 40%	15.74	35.30	2.07	35.55
40.01 - 50%	23.51	45.53	4.44	45.53
50.01 - 60%	23.25	54.78	7.76	55.43
60.01 - 70%	18.61	63.93	13.33	65.84
70.01 - 80%	5.39	73.80	36.08	76.84
80.01 - 90%			11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)		47.76		76.78
Minimum		0.00		0.14
Maximum		79.33		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.71%	0.59%	0.62%	0.64%	0.34%
Annual Percentage Rate (CPR)	8.18%	6.84%	7.20%	7.42%	4.06%

Geographic distribution

	Current	At constitution date
Andalucia	15.68%	14.39%
Aragon	0.61%	0.61%
Asturias	0.90%	0.74%
Balearic Islands	7.30%	6.80%
Basque Country	0.84%	0.85%
Canary Islands	2.99%	3.30%
Cantabria	0.56%	0.43%
Castilla-La Mancha	3.30%	3.13%
Castilla-Leon	2.61%	2.78%
Catalonia	16.00%	15.26%
Ceuta		0.00%
Extremadura	0.58%	0.47%
Galicia	1.65%	1.42%
La Rioja	0.20%	0.18%
Madrid	9.90%	9.07%
Melilla	0.03%	0.02%
Murcia	2.56%	2.95%
Navarra	0.54%	0.66%
Valencia	33.75%	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	149	21,599.56	15,354.72	110,312.22	147,266.50	10.83	6,074,973.42	6,222,239.92	30.07	17.19
from > 1 to = 2 months	17	12,557.25	7,428.67	0.00	19,985.92	1.47	1,630,083.70	1,650,069.62	7.98	44.73
from > 2 to = 3 months	11	13,739.26	8,048.16	0.00	21,787.42	1.60	1,215,198.33	1,236,985.75	5.98	37.80
from > 3 to = 6 months	26	47,398.69	35,296.26	1,200.01	83,894.96	6.17	3,206,481.88	3,290,376.84	15.90	43.47
from > 6 to < 12 months	24	72,668.43	60,222.04	0.00	132,890.47	9.77	2,426,755.97	2,559,646.44	12.37	43.53
from = 12 to < 18 months	12	153,261.38	69,481.34	0.00	222,742.72	16.38	1,589,576.53	1,812,319.25	8.76	42.88
from = 18 to < 24 months	9	75,923.12	89,044.00	0.00	164,967.12	12.13	1,392,903.04	1,557,870.16	7.53	65.64
from ≥ 2 years	15	282,463.35	281,388.56	2,142.48	565,994.39	41.63	1,794,291.31	2,360,285.70	11.41	54.92
Subtotal	263	679,611.04	566,263.75	113,654.71	1,359,529.50	100.00	19,330,264.18	20,689,793.68	100.00	30.65
Doubt debts (subjectives)										
Up to 1 month	1	205,490.00	0.00	0.00	205,490.00	63.34	0.00	205,490.00	63.34	35.00
from ≥ 2 years	1	102,820.13	16,126.45	0.00	118,946.58	36.66	0.00	118,946.58	36.66	81.49
Subtotal	2	308,310.13	16,126.45	0.00	324,436.58	100.00	0.00	324,436.58	100.00	44.26
Total	265	987,921.17	582,390.20	113,654.71	1,683,966.08		19,330,264.18	21,014,230.26		

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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Additional information
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