BANCAJA 13 Fondo de Titulización de Activos

Cartera de Activos Titulizados ***/ Portfolio of Securitised Assets***

Análisis de morosidad: **Tasa de recuperación¹ de mora +3 meses (años desde entrada en mora) - Detalle por trimestres de entrada en mora²**

Delinquency analysis: ***3+ months delinquency recovery¹ rate (years after delinquency occurs) - Detailed by quarters of occurrence²***

Activos ***/ Assets:*** **Préstamos hipotecarios vivienda (CTHs)** ***/ Residential mortgage loans (PTCs)***

Fecha ***/ Date:*** **30/09/2025**

Divisa ***/ Currency:*** **EUR**

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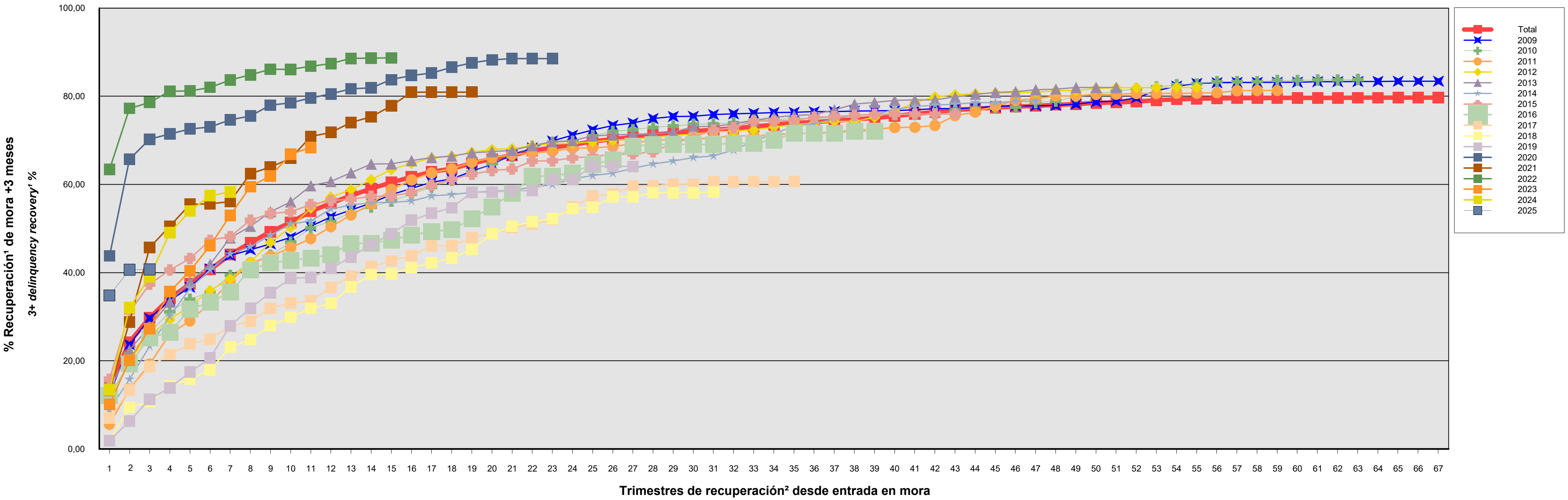

¹ Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.

² Sólo se muestran datos de periodos en los que hay entradas de activos titulizados en mora por el plazo analizado.

¹ Includes, as the case may be, the net book value (fair value minus 25% as the estimated selling costs) of the unsold properties and assets awarded to or accepted in lieu of foreclosure by the Fund for securitised assets. In reports generated before August 2015, unsold properties awarded or accepted in lieu of foreclosure were accounted for in this report at the acquisition value.

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Post-delinquency recovery quarters[2]

Entrada en mora *Delinquency*	Total	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
∑ Saldo Vivo Activos entrada mora (Ppal.Miles €) *Outstanding Balance of Assets upon delinquency (€ thou. Principal) ∑*	660.992,477	111.286,830	55.717,408	64.625,620	135.661,493	64.926,400	46.728,863	37.427,598	15.961,174	19.112,064	20.567,850	10.430,342	27.568,980	5.237,538	23.119,796	10.083,181	10.603,687
Nº Activos */ Nº. of Assets*	3.959	640	322	374	747	389	277	225	103	111	120	69	197	41	182	69	79
1	14,02%	12,37%	14,65%	5,56%	10,32%	13,29%	8,91%	15,80%	12,19%	7,01%	1,94%	1,85%	43,79%	13,28%	63,39%	10,08%	13,36%
2	24,23%	23,67%	21,55%	13,58%	20,25%	22,44%	15,80%	31,10%	19,31%	13,39%	9,45%	6,32%	65,72%	28,81%	77,23%	20,14%	32,04%
3	29,76%	29,66%	26,41%	19,23%	25,86%	27,78%	23,30%	37,40%	25,22%	18,66%	10,69%	11,27%	70,25%	45,66%	78,62%	27,28%	39,05%
4	34,17%	33,68%	31,12%	26,14%	29,35%	33,34%	30,13%	40,61%	26,50%	21,41%	14,35%	13,89%	71,47%	50,51%	81,14%	35,72%	49,07%
5	37,43%	36,69%	33,96%	29,04%	32,48%	37,99%	36,46%	43,22%	31,70%	23,80%	15,85%	17,44%	72,56%	55,50%	81,23%	40,38%	53,95%
6	40,69%	40,86%	35,67%	33,15%	35,96%	41,89%	40,64%	47,35%	33,26%	24,92%	17,92%	20,68%	73,05%	55,62%	82,02%	46,14%	57,45%
7	44,08%	43,88%	39,38%	38,08%	38,58%	47,89%	44,20%	48,16%	35,60%	27,88%	23,11%	27,90%	74,66%	56,14%	83,70%	52,95%	58,31%
8	46,78%	45,20%	42,19%	42,11%	42,34%	50,50%	45,85%	51,88%	40,67%	29,00%	24,79%	31,92%	75,50%	62,44%	84,89%	59,47%	
9	49,30%	46,50%	43,93%	43,70%	46,84%	53,82%	48,48%	53,43%	42,25%	31,93%	27,97%	35,48%	77,97%	63,97%	86,09%	61,92%	
10	51,39%	47,99%	46,92%	45,68%	50,26%	56,06%	51,03%	53,79%	42,79%	33,10%	29,92%	38,70%	78,48%	65,95%	86,11%	66,85%	
11	53,92%	50,52%	50,13%	47,72%	54,67%	59,74%	51,71%	55,46%	43,31%	33,54%	31,86%	38,91%	79,64%	70,91%	86,82%	68,43%	
12	55,74%	52,61%	51,58%	50,39%	57,13%	60,69%	54,44%	56,36%	44,08%	36,70%	33,07%	40,97%	80,54%	71,79%	87,40%		
13	57,47%	54,22%	53,59%	53,06%	58,83%	62,66%	55,33%	56,69%	46,62%	39,18%	36,77%	43,54%	81,69%	74,06%	88,60%		

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2025
34,83%
40,65%
40,72%

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	Total	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
14	59,03%	55,79%	54,87%	55,53%	61,10%	64,63%	55,87%	57,29%	46,69%	41,35%	39,56%	46,43%	81,89%	75,32%	88,66%		
15	60,47%	57,71%	56,23%	58,90%	63,37%	64,70%	55,96%	57,35%	47,39%	42,67%	39,65%	48,79%	83,78%	77,82%	88,68%		
16	61,70%	59,08%	57,80%	61,01%	64,79%	65,44%	56,25%	58,21%	48,50%	43,81%	41,15%	51,90%	84,72%	80,91%			
17	62,87%	60,50%	59,37%	62,63%	65,97%	66,08%	57,39%	59,82%	49,34%	46,06%	42,26%	53,45%	85,28%	80,93%			
18	63,54%	61,22%	60,96%	63,53%	66,38%	66,42%	57,70%	61,18%	49,74%	46,09%	43,32%	54,68%	86,58%	80,94%			
19	64,78%	63,02%	62,78%	65,02%	67,28%	67,19%	58,21%	62,31%	52,24%	47,86%	45,29%	58,21%	87,60%	80,95%			
20	65,77%	64,58%	64,75%	66,05%	67,93%	67,44%	58,49%	63,18%	54,93%	48,87%	48,79%	58,23%	88,23%				
21	66,61%	66,66%	66,34%	66,79%	68,15%	67,72%	58,65%	63,49%	58,05%	50,26%	50,56%	58,58%	88,53%				
22	67,65%	68,30%	68,66%	67,11%	68,79%	68,82%	59,40%	65,28%	61,89%	50,97%	51,54%	58,59%	88,54%				
23	68,35%	69,87%	69,53%	67,49%	69,26%	69,70%	59,97%	65,36%	61,93%	52,08%	52,29%	61,08%	88,54%				
24	68,99%	71,17%	69,75%	68,25%	69,30%	69,94%	61,24%	66,02%	62,59%	54,87%	54,51%	61,09%					
25	69,74%	72,36%	71,04%	68,30%	69,72%	71,01%	62,01%	66,32%	64,56%	57,43%	54,83%	64,10%					
26	70,29%	73,38%	72,03%	68,58%	70,05%	71,24%	62,54%	66,82%	65,60%	57,82%	57,19%	64,10%					
27	70,77%	73,94%	72,42%	69,30%	70,29%	71,42%	63,65%	66,92%	68,63%	59,70%	57,20%	64,10%					
28	71,29%	74,94%	72,95%	70,10%	70,73%	71,47%	64,65%	67,39%	69,06%	59,72%	58,11%						
29	71,69%	75,42%	73,26%	70,15%	71,13%	71,87%	65,33%	69,31%	69,07%	60,09%	58,14%						
30	72,05%	75,45%	73,68%	70,20%	71,40%	73,08%	66,12%	70,70%	69,08%	60,09%	58,14%						
31	72,43%	75,85%	73,74%	70,62%	71,98%	73,21%	66,47%	72,34%	69,09%	60,64%	58,33%						
32	72,71%	76,02%	73,99%	71,01%	72,05%	73,71%	67,77%	72,88%	69,34%	60,64%							
33	73,16%	76,15%	74,61%	71,05%	72,37%	74,48%	69,81%	74,36%	69,34%	60,65%							

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2025

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	Total	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
34	73,56%	76,31%	74,66%	71,21%	73,06%	75,21%	71,49%	74,38%	70,06%	60,65%							
35	73,94%	76,34%	74,98%	71,59%	73,55%	75,63%	73,27%	74,52%	71,60%	60,66%							
36	74,15%	76,50%	75,02%	71,62%	73,93%	75,83%	73,77%	75,22%	71,60%								
37	74,45%	76,53%	75,06%	71,92%	74,26%	76,92%	74,88%	75,39%	71,60%								
38	74,80%	76,67%	75,69%	72,32%	74,35%	78,23%	75,76%	75,70%	72,09%								
39	75,05%	76,69%	75,73%	72,54%	75,20%	78,60%	75,77%	75,91%	72,09%								
40	75,53%	76,73%	75,81%	72,91%	76,63%	79,06%	77,05%	75,93%									
41	76,02%	76,95%	75,83%	72,95%	78,54%	79,16%	77,65%	75,94%									
42	76,43%	77,19%	76,11%	73,36%	79,88%	79,17%	78,00%	75,95%									
43	76,90%	77,21%	76,88%	75,64%	80,38%	79,83%	78,20%	75,95%									
44	77,16%	77,37%	77,31%	76,40%	80,57%	80,44%	78,56%										
45	77,43%	77,70%	77,33%	77,77%	80,75%	80,89%	78,57%										
46	77,64%	77,84%	77,53%	79,04%	80,80%	81,03%	78,87%										
47	77,84%	77,85%	78,56%	79,47%	80,92%	81,48%	78,87%										
48	78,03%	77,92%	78,90%	80,08%	81,26%	81,63%											
49	78,21%	78,21%	79,96%	80,09%	81,31%	82,00%											
50	78,49%	78,70%	80,69%	80,43%	81,78%	82,00%											
51	78,59%	78,92%	81,11%	80,44%	81,93%	82,00%											
52	78,78%	79,63%	81,69%	80,66%	81,94%												
53	79,11%	81,29%	82,13%	80,66%	81,98%												

[1] Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.
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2025

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	Total	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
54	79,32%	82,29%	82,63%	80,67%	81,99%												
55	79,44%	82,91%	82,80%	80,71%	81,99%												
56	79,52%	83,07%	83,30%	80,79%													
57	79,57%	83,13%	83,30%	81,25%													
58	79,58%	83,15%	83,31%	81,30%													
59	79,61%	83,17%	83,60%	81,30%													
60	79,62%	83,19%	83,61%														
61	79,64%	83,31%	83,70%														
62	79,64%	83,31%	83,70%														
63	79,66%	83,35%	83,79%														
64	79,66%	83,36%															
65	79,67%	83,41%															
66	79,67%	83,41%															
67	79,67%	83,41%															

[1] Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.
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2025