

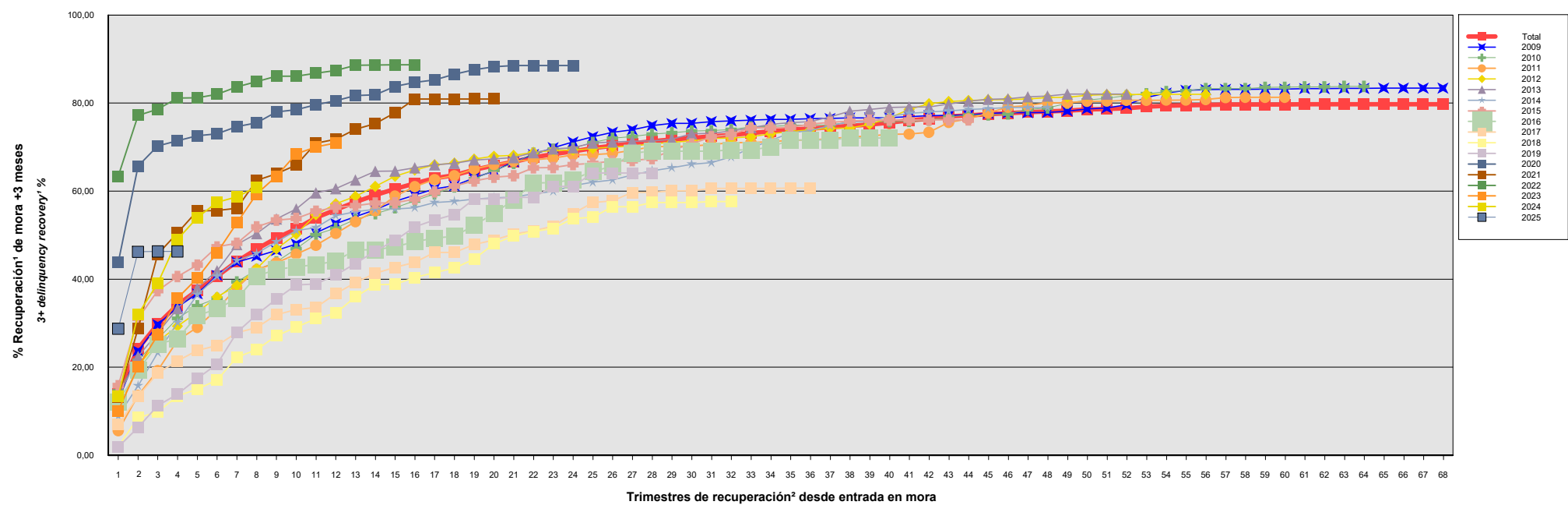
BANCAJA 13 Fondo de Titulización de Activos

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: 31/10/2025
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.

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Post-delinquency recovery quarters²

Entrada en mora Delinquency	Total	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Σ Saldo Vivo Activos entrada mora (Ppal.Miles €)	661.401,928	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
Outstanding Balance of Assets upon delinquency (€ thou. Principal) Σ																	
Nº Activos / Nº. of Assets	3.962	640	322	374	747	389	277	225	103	111	120	69	197	41	182	69	79
1	14,01%	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%	8,57%	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%	9,82%	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%	13,48%	13,89%	71,47%	50,51%	81,14%	35,72%	49,07%
5	37,42%	36,69%	33,96%	29,04%	32,48%	37,99%	36,46%	43,22%	31,70%	23,80%	14,99%	17,44%	72,56%	55,50%	81,23%	40,24%	53,97%
6	40,68%	40,86%	35,67%	33,15%	35,96%	41,89%	40,64%	47,35%	33,26%	24,92%	17,07%	20,68%	73,05%	55,62%	82,02%	46,00%	57,49%
7	44,07%	43,88%	39,38%	38,08%	38,58%	47,89%	44,20%	48,16%	35,60%	27,88%	22,27%	27,90%	74,66%	56,14%	83,70%	52,81%	58,71%
8	46,80%	45,20%	42,19%	42,11%	42,34%	50,35%	45,85%	51,88%	40,67%	29,00%	23,96%	31,92%	75,50%	62,44%	84,89%	59,33%	60,94%
9	49,34%	46,50%	43,93%	43,70%	46,84%	53,68%	48,48%	53,43%	42,25%	31,93%	27,14%	35,48%	77,97%	63,97%	86,09%	63,37%	
10	51,43%	47,99%	46,92%	45,68%	50,26%	55,93%	51,03%	53,79%	42,79%	33,10%	29,09%	38,70%	78,48%	65,95%	86,11%	68,44%	
11	53,96%	50,52%	50,13%	47,72%	54,67%	59,61%	51,71%	55,46%	43,31%	33,54%	31,04%	38,91%	79,64%	70,91%	86,82%	70,02%	
12	55,80%	52,61%	51,58%	50,39%	57,13%	60,56%	54,44%	56,36%	44,08%	36,70%	32,27%	40,97%	80,54%	71,79%	87,40%	70,94%	
13	57,52%	54,22%	53,59%	53,06%	58,83%	62,53%	55,33%	56,69%	46,62%	39,18%	35,97%	43,54%	81,69%	74,06%	88,60%		

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

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	Total	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
34	73,60%	76,28%	74,66%	71,21%	73,06%	75,15%	71,49%	74,38%	70,06%	60,65%							
35	73,99%	76,30%	74,98%	71,59%	73,55%	75,57%	73,27%	74,52%	71,60%	60,66%							
36	74,19%	76,47%	75,02%	71,62%	73,93%	75,78%	73,77%	75,22%	71,60%	60,66%							
37	74,51%	76,50%	75,06%	71,92%	74,26%	76,87%	74,88%	75,61%	71,60%								
38	74,86%	76,64%	75,69%	72,32%	74,35%	78,18%	75,76%	75,92%	72,09%								
39	75,11%	76,66%	75,73%	72,54%	75,20%	78,55%	75,77%	76,13%	72,09%								
40	75,59%	76,70%	75,81%	72,91%	76,63%	79,02%	77,05%	76,15%	72,09%								
41	76,08%	76,92%	75,83%	72,95%	78,54%	79,11%	77,65%	76,16%									
42	76,49%	77,16%	76,11%	73,36%	79,88%	79,13%	78,00%	76,17%									
43	76,96%	77,19%	76,88%	75,64%	80,38%	79,79%	78,20%	76,17%									
44	77,22%	77,34%	77,31%	76,40%	80,57%	80,41%	78,56%	76,17%									
45	77,51%	77,67%	77,33%	77,77%	80,75%	80,87%	78,72%										
46	77,72%	77,81%	77,53%	79,04%	80,80%	81,00%	79,02%										
47	77,92%	77,83%	78,56%	79,47%	80,92%	81,45%	79,02%										
48	78,10%	77,90%	78,90%	80,08%	81,26%	81,61%	79,02%										
49	78,29%	78,19%	79,96%	80,09%	81,31%	82,05%											
50	78,57%	78,68%	80,69%	80,43%	81,78%	82,05%											
51	78,67%	78,90%	81,11%	80,44%	81,93%	82,06%											
52	78,86%	79,61%	81,69%	80,66%	81,94%	82,06%											
53	79,19%	81,28%	82,13%	80,66%	81,98%												

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	Total	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
54	79,40%	82,27%	82,63%	80,67%	81,99%												
55	79,52%	82,89%	82,80%	80,71%	81,99%												
56	79,60%	83,06%	83,30%	80,79%	81,99%												
57	79,66%	83,12%	83,30%	81,25%													
58	79,67%	83,14%	83,31%	81,30%													
59	79,69%	83,16%	83,60%	81,30%													
60	79,70%	83,18%	83,61%	81,30%													
61	79,73%	83,30%	83,70%														
62	79,73%	83,31%	83,70%														
63	79,74%	83,35%	83,79%														
64	79,74%	83,35%	83,79%														
65	79,75%	83,41%															
66	79,75%	83,41%															
67	79,75%	83,41%															
68	79,75%	83,41%															

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