

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

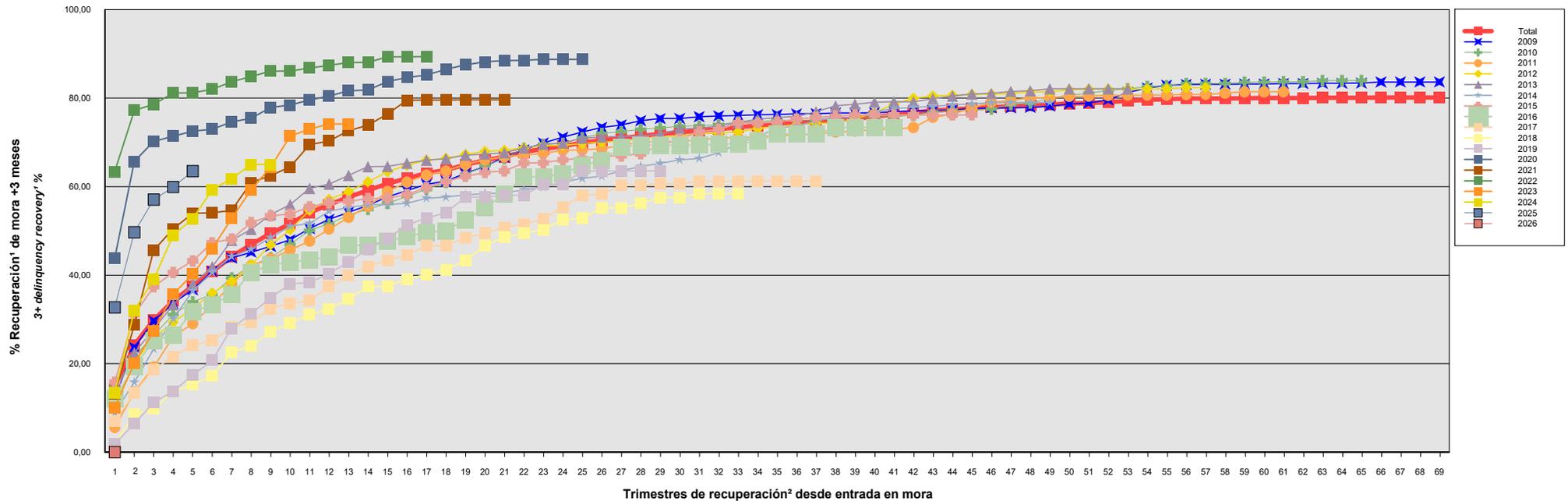
Delinquency analysis: 3+ months delinquency recovery¹ rate (years after delinquency occurs) - Detailed by quarters of occurrence²

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

Fecha / Date: 28/02/2026

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.

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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 €) Outstanding Balance of Assets upon delinquency (€ Thou. Principal) Σ	662.649,038	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	3.975	640	322	374	747	389	277	225	103	111	120	69	197	41	182	69	79
1	14,04%	12,37%	14,65%	5,56%	10,32%	13,29%	8,91%	15,80%	12,19%	7,01%	1,94%	1,85%	43,78%	13,28%	63,39%	10,08%	13,36%
2	24,26%	23,67%	21,55%	13,58%	20,25%	22,44%	15,80%	31,10%	19,31%	13,39%	8,57%	6,44%	65,71%	28,76%	77,23%	20,14%	32,04%
3	29,82%	29,66%	26,41%	19,23%	25,86%	27,78%	23,30%	37,40%	25,22%	18,66%	9,82%	11,22%	70,24%	45,62%	78,62%	27,28%	39,05%
4	34,24%	33,68%	31,12%	26,14%	29,35%	33,34%	30,13%	40,61%	26,50%	21,58%	13,68%	13,83%	71,41%	50,47%	81,14%	35,72%	49,07%
5	37,49%	36,69%	33,96%	29,04%	32,48%	37,99%	36,46%	43,22%	31,70%	24,19%	15,28%	17,40%	72,50%	53,95%	81,23%	40,24%	52,76%
6	40,78%	40,86%	35,67%	33,15%	35,96%	41,89%	40,64%	47,35%	33,26%	25,23%	17,31%	20,74%	72,99%	54,09%	82,02%	46,00%	59,34%
7	44,19%	43,88%	39,38%	38,08%	38,58%	47,89%	44,20%	48,16%	35,60%	28,20%	22,55%	27,96%	74,60%	54,62%	83,70%	52,81%	61,80%
8	46,91%	45,20%	42,19%	42,11%	42,34%	50,35%	45,85%	51,88%	40,67%	29,31%	24,05%	31,29%	75,45%	60,94%	84,89%	59,33%	65,00%
9	49,47%	46,50%	43,93%	43,70%	46,84%	53,68%	48,48%	53,43%	42,34%	32,45%	27,22%	34,86%	77,91%	62,49%	86,09%	64,38%	65,00%
10	51,59%	47,99%	46,92%	45,68%	50,26%	55,93%	51,03%	53,78%	42,94%	33,65%	29,17%	38,09%	78,43%	64,48%	86,11%	71,41%	
11	54,12%	50,52%	50,13%	47,72%	54,67%	59,61%	51,71%	55,46%	43,46%	34,22%	31,12%	38,31%	79,58%	69,46%	86,82%	73,01%	
12	55,96%	52,61%	51,58%	50,39%	57,13%	60,56%	54,44%	56,35%	44,23%	37,44%	32,34%	40,37%	80,48%	70,35%	87,40%	74,18%	
13	57,61%	54,22%	53,59%	53,06%	58,83%	62,53%	55,33%	56,69%	46,77%	39,92%	34,62%	42,95%	81,64%	72,63%	88,03%	74,18%	

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	Total	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
14	59,17%	55,79%	54,87%	55,53%	61,10%	64,51%	55,87%	57,28%	46,83%	41,99%	37,43%	45,84%	81,84%	73,90%	88,09%		
15	60,66%	57,71%	56,23%	58,90%	63,38%	64,57%	55,96%	57,34%	47,67%	43,37%	37,53%	48,21%	83,73%	76,41%	89,34%		
16	61,88%	59,08%	57,80%	61,01%	64,81%	65,32%	56,25%	58,21%	48,78%	44,50%	39,06%	51,32%	84,67%	79,52%	89,35%		
17	63,05%	60,50%	59,37%	62,63%	65,98%	65,99%	57,38%	59,81%	49,61%	46,63%	40,19%	52,88%	85,23%	79,56%	89,36%		
18	63,72%	61,22%	60,96%	63,53%	66,39%	66,34%	57,62%	61,20%	50,02%	46,66%	41,26%	54,11%	86,53%	79,58%			
19	64,96%	63,02%	62,78%	65,02%	67,30%	67,10%	58,13%	62,34%	52,52%	48,43%	43,25%	57,64%	87,54%	79,62%			
20	65,94%	64,58%	64,75%	66,05%	67,95%	67,36%	58,42%	63,22%	55,22%	49,44%	46,77%	57,66%	88,18%	79,64%			
21	66,79%	66,66%	66,34%	66,79%	68,17%	67,65%	58,58%	63,53%	58,34%	50,84%	48,55%	58,02%	88,49%	79,65%			
22	67,82%	68,30%	68,66%	67,11%	68,81%	68,73%	59,29%	65,32%	62,18%	51,54%	49,54%	58,03%	88,52%				
23	68,53%	69,87%	69,53%	67,49%	69,27%	69,60%	59,85%	65,40%	62,22%	52,66%	50,30%	60,52%	88,77%				
24	69,17%	71,17%	69,75%	68,25%	69,32%	69,89%	61,09%	66,06%	62,88%	55,44%	52,53%	60,54%	88,78%				
25	69,92%	72,36%	71,04%	68,30%	69,74%	70,96%	61,86%	66,36%	64,85%	58,00%	52,87%	63,55%	88,78%				
26	70,47%	73,38%	72,03%	68,58%	70,07%	71,20%	62,39%	66,86%	65,89%	58,39%	55,23%	63,56%					
27	70,95%	73,94%	72,42%	69,30%	70,31%	71,37%	63,56%	66,96%	68,92%	60,26%	55,24%	63,56%					
28	71,47%	74,90%	72,95%	70,10%	70,75%	71,43%	64,58%	67,44%	69,35%	60,29%	56,16%	63,56%					
29	71,91%	75,38%	73,26%	70,15%	71,18%	71,83%	65,26%	69,36%	69,36%	60,65%	57,50%	63,56%					
30	72,27%	75,41%	73,68%	70,20%	71,45%	73,06%	66,04%	70,74%	69,37%	60,66%	57,50%						
31	72,68%	75,81%	73,74%	70,63%	72,03%	73,21%	66,40%	72,39%	69,39%	61,21%	58,45%						
32	72,96%	75,98%	73,99%	71,02%	72,10%	73,71%	67,70%	72,92%	69,63%	61,21%	58,45%						
33	73,40%	76,09%	74,61%	71,06%	72,43%	74,48%	69,74%	74,40%	69,63%	61,22%	58,45%						

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	Total	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
34	73,80%	76,26%	74,66%	71,21%	73,13%	75,22%	71,42%	74,42%	70,35%	61,22%							
35	74,19%	76,29%	74,98%	71,60%	73,62%	75,64%	73,20%	74,56%	71,90%	61,23%							
36	74,39%	76,45%	75,02%	71,63%	73,98%	75,85%	73,70%	75,26%	71,90%	61,23%							
37	74,70%	76,48%	75,06%	71,92%	74,31%	76,94%	74,81%	75,65%	71,90%	61,23%							
38	75,08%	76,62%	75,69%	72,33%	74,41%	78,25%	75,69%	75,96%	73,36%								
39	75,34%	76,64%	75,73%	72,55%	75,30%	78,62%	75,70%	76,18%	73,36%								
40	75,82%	76,68%	75,81%	72,91%	76,73%	79,09%	76,98%	76,20%	73,36%								
41	76,31%	76,90%	75,83%	72,96%	78,64%	79,18%	77,58%	76,20%	73,36%								
42	76,71%	77,14%	76,11%	73,37%	79,98%	79,20%	77,93%	76,21%									
43	77,18%	77,17%	76,88%	75,65%	80,48%	79,86%	78,13%	76,21%									
44	77,44%	77,32%	77,31%	76,41%	80,67%	80,47%	78,49%	76,22%									
45	77,73%	77,66%	77,33%	77,78%	80,84%	80,94%	78,65%	76,22%									
46	77,94%	77,79%	77,53%	79,05%	80,90%	81,07%	78,95%										
47	78,14%	77,81%	78,56%	79,48%	81,02%	81,52%	79,00%										
48	78,33%	77,91%	78,90%	80,08%	81,36%	81,68%	79,01%										
49	78,52%	78,19%	79,96%	80,10%	81,41%	82,12%	79,01%										
50	78,80%	78,69%	80,69%	80,43%	81,87%	82,13%											
51	78,90%	78,91%	81,11%	80,45%	82,03%	82,13%											
52	79,09%	79,62%	81,69%	80,66%	82,03%	82,13%											
53	79,42%	81,28%	82,13%	80,67%	82,08%	82,13%											

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54	79,63%	82,28%	82,63%	80,68%	82,08%												
55	79,75%	82,90%	82,80%	80,72%	82,09%												
56	79,89%	83,07%	83,30%	80,79%	82,38%												
57	79,90%	83,12%	83,30%	80,84%	82,38%												
58	79,94%	83,15%	83,31%	81,16%													
59	79,99%	83,17%	83,60%	81,42%													
60	80,00%	83,19%	83,61%	81,42%													
61	80,02%	83,31%	83,70%	81,42%													
62	80,03%	83,31%	83,71%														
63	80,06%	83,35%	83,97%														
64	80,06%	83,36%	83,97%														
65	80,07%	83,41%	83,97%														
66	80,11%	83,65%															
67	80,11%	83,66%															
68	80,11%	83,66%															
69	80,11%	83,66%															

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