

# BANCAJA 13 Fondo de Titulización de Activos

## Cartera de Activos Titulizados / Portfolio of Securitised Assets

**Análisis de morosidad:** Tasa de recuperación<sup>1</sup> de mora +3 meses (años desde entrada en mora) - Detalle por trimestres de entrada en mora<sup>2</sup>

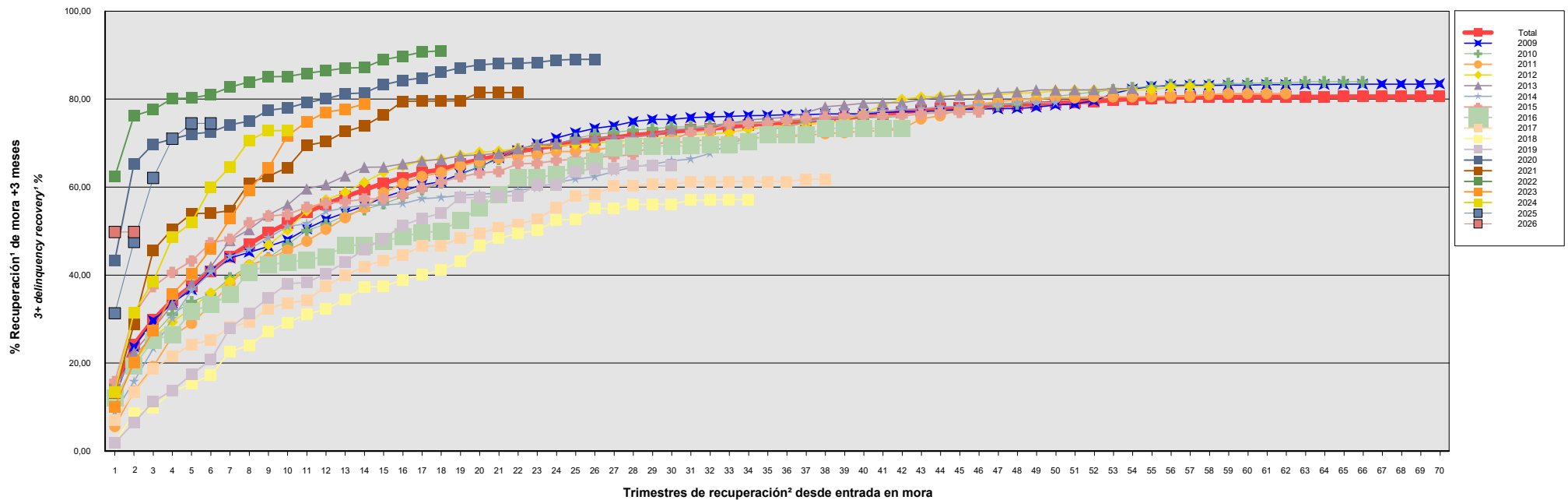
**Delinquency analysis:** 3+ months delinquency recovery<sup>1</sup> rate (years after delinquency occurs) - Detailed by quarters of occurrence<sup>2</sup>

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

**Fecha / Date:** 31/05/2026

**Divisa / Currency:** EUR

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<sup>1</sup> 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.

<sup>2</sup> 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 quarters<sup>2</sup>

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	663.448,118	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	3.981	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%	43,32%	13,28%	62,38%	10,08%	13,36%
2	24,25%	23,67%	21,55%	13,58%	20,25%	22,44%	15,80%	31,10%	19,31%	13,39%	8,57%	6,44%	65,25%	28,76%	76,22%	20,14%	31,55%
3	29,84%	29,66%	26,41%	19,23%	25,86%	27,78%	23,30%	37,40%	25,22%	18,66%	9,82%	11,22%	69,78%	45,62%	77,62%	27,28%	38,59%
4	34,29%	33,68%	31,12%	26,14%	29,35%	33,34%	30,13%	40,61%	26,50%	21,58%	13,68%	13,83%	70,96%	50,47%	80,15%	35,72%	48,63%
5	37,52%	36,69%	33,96%	29,04%	32,48%	37,99%	36,46%	43,22%	31,70%	24,19%	15,28%	17,40%	72,06%	53,95%	80,25%	40,24%	51,96%
6	40,83%	40,86%	35,67%	33,15%	35,96%	41,89%	40,64%	47,35%	33,26%	25,23%	17,31%	20,74%	72,55%	54,09%	81,04%	46,00%	60,01%
7	44,27%	43,88%	39,38%	38,08%	38,58%	47,89%	44,20%	48,16%	35,60%	28,20%	22,55%	27,96%	74,17%	54,62%	82,73%	52,81%	64,55%
8	47,04%	45,20%	42,19%	42,11%	42,34%	50,35%	45,85%	51,88%	40,67%	29,31%	24,05%	31,29%	75,02%	60,94%	83,93%	59,33%	70,61%
9	49,63%	46,50%	43,93%	43,70%	46,84%	53,68%	48,48%	53,43%	42,34%	32,45%	27,22%	34,86%	77,49%	62,49%	85,12%	64,38%	72,83%
10	51,75%	47,99%	46,92%	45,68%	50,26%	55,93%	51,03%	53,78%	42,94%	33,65%	29,17%	38,09%	78,00%	64,48%	85,16%	71,66%	72,85%
11	54,30%	50,52%	50,13%	47,72%	54,67%	59,61%	51,71%	55,46%	43,46%	34,22%	31,12%	38,31%	79,16%	69,46%	85,87%	74,84%	
12	56,15%	52,61%	51,58%	50,39%	57,13%	60,56%	54,44%	56,35%	44,23%	37,44%	32,25%	40,37%	80,06%	70,35%	86,46%	77,02%	
13	57,81%	54,22%	53,59%	53,06%	58,83%	62,53%	55,33%	56,69%	46,77%	39,92%	34,53%	42,95%	81,23%	72,63%	87,09%	77,70%	

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	Total	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
14	59,37%	55,79%	54,87%	55,34%	61,10%	64,51%	55,87%	57,28%	46,83%	41,99%	37,34%	45,84%	81,43%	73,90%	87,17%	78,88%	
15	60,88%	57,71%	56,23%	58,72%	63,38%	64,57%	55,96%	57,34%	47,67%	43,37%	37,45%	48,21%	83,32%	76,41%	88,98%		
16	62,13%	59,08%	57,80%	60,83%	64,81%	65,32%	56,25%	58,21%	48,78%	44,50%	38,97%	51,32%	84,26%	79,52%	89,77%		
17	63,33%	60,50%	59,37%	62,45%	65,98%	65,99%	57,38%	59,81%	49,61%	46,63%	40,10%	52,88%	84,82%	79,55%	90,71%		
18	64,01%	61,22%	60,96%	63,34%	66,39%	66,34%	57,62%	61,20%	50,02%	46,66%	41,17%	54,11%	86,13%	79,58%	91,01%		
19	65,24%	63,02%	62,78%	64,84%	67,30%	67,10%	58,13%	62,34%	52,52%	48,43%	43,16%	57,64%	87,14%	79,63%			
20	66,24%	64,58%	64,75%	65,86%	67,95%	67,36%	58,42%	63,22%	55,22%	49,44%	46,68%	57,66%	87,78%	81,50%			
21	67,09%	66,66%	66,34%	66,61%	68,17%	67,65%	58,58%	63,53%	58,34%	50,84%	48,46%	58,02%	88,10%	81,52%			
22	68,12%	68,30%	68,66%	66,93%	68,81%	68,73%	59,25%	65,32%	62,18%	51,54%	49,46%	58,03%	88,13%	81,52%			
23	68,82%	69,87%	69,53%	67,30%	69,27%	69,60%	59,82%	65,40%	62,22%	52,66%	50,21%	60,52%	88,39%				
24	69,48%	71,17%	69,75%	68,06%	69,32%	69,89%	61,06%	66,06%	62,88%	55,44%	52,44%	60,54%	88,86%				
25	70,24%	72,36%	71,04%	68,11%	69,74%	70,96%	61,82%	66,36%	64,85%	58,00%	52,78%	63,55%	89,06%				
26	70,80%	73,38%	72,03%	68,40%	70,07%	71,20%	62,35%	66,86%	65,89%	58,39%	55,14%	64,15%	89,06%				
27	71,28%	73,94%	72,42%	69,12%	70,31%	71,37%	63,53%	66,96%	68,92%	60,26%	55,16%	64,16%					
28	71,81%	74,90%	72,95%	69,92%	70,75%	71,43%	64,55%	67,44%	69,35%	60,29%	56,07%	64,86%					
29	72,21%	75,38%	73,26%	69,97%	71,18%	71,83%	65,22%	69,36%	69,36%	60,65%	56,10%	64,86%					
30	72,57%	75,41%	73,68%	70,02%	71,45%	73,06%	66,01%	70,74%	69,37%	60,66%	56,11%	64,86%					
31	72,98%	75,81%	73,72%	70,45%	72,03%	73,21%	66,36%	72,39%	69,39%	61,21%	57,07%						
32	73,26%	75,98%	73,98%	70,84%	72,10%	73,71%	67,67%	72,92%	69,63%	61,21%	57,10%						
33	73,70%	76,09%	74,60%	70,89%	72,43%	74,48%	69,70%	74,40%	69,63%	61,22%	57,17%						

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

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	Total	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
54	80,03%	82,28%	82,62%	80,53%	82,09%	82,42%											
55	80,16%	82,90%	82,79%	80,57%	82,09%												
56	80,36%	83,07%	83,28%	80,65%	82,73%												
57	80,41%	83,12%	83,29%	80,70%	82,89%												
58	80,45%	83,15%	83,30%	81,02%	82,89%												
59	80,50%	83,17%	83,59%	81,27%													
60	80,51%	83,19%	83,60%	81,28%													
61	80,53%	83,31%	83,69%	81,28%													
62	80,53%	83,31%	83,69%	81,28%													
63	80,56%	83,35%	83,96%														
64	80,56%	83,36%	83,96%														
65	80,57%	83,41%	83,96%														
66	80,57%	83,43%	83,96%														
67	80,58%	83,43%															
68	80,58%	83,43%															
69	80,58%	83,43%															
70	80,59%	83,51%															

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