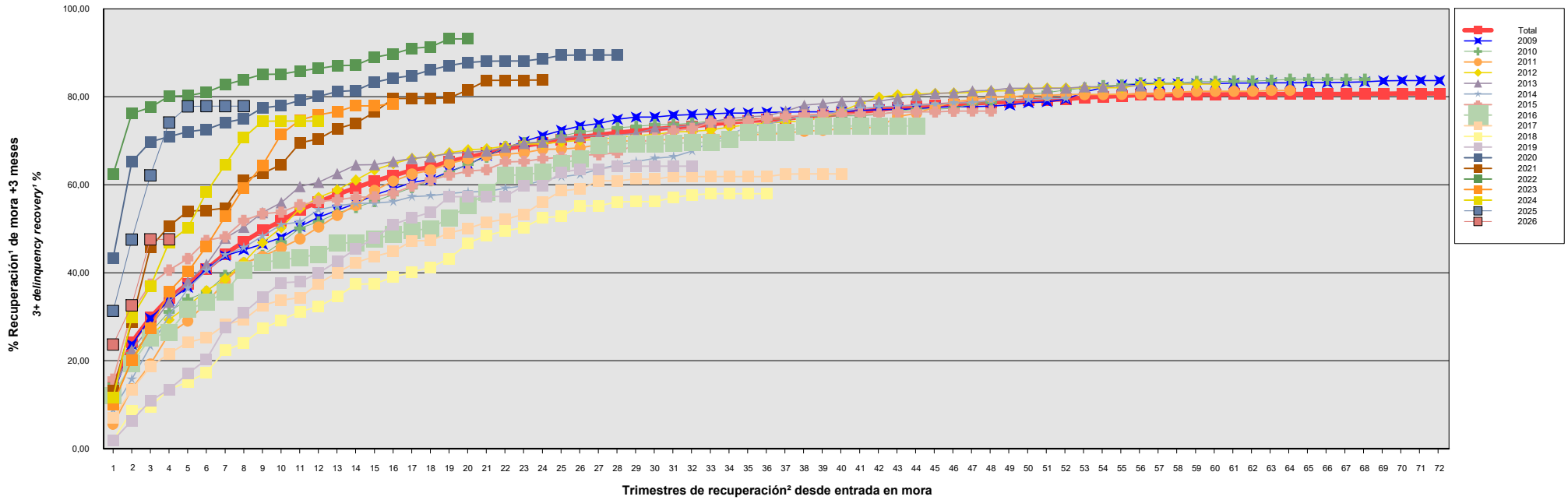
# BANCAJA 13 Fondo de Titulización de Activos

**Cartera de Activos Titulizados** */ Portfolio of Securitised Assets*
**Análisis de morosidad:** **Tasa de recuperación[1] de mora +3 meses (años desde entrada en mora) - Detalle por trimestres de entrada en mora[2]**
***Delinquency analysis:*** ***3+ months delinquency recovery[1] rate (years after delinquency occurs) - Detailed by quarters of occurrence[2]***

**Activos** */ Assets:* **Préstamos hipotecarios vivienda (CTHs)** */ Residential mortgage loans (PTCs)*
**Fecha** */ Date:* **31/10/2026**
**Divisa** */ Currency:* **EUR**

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / *This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates*




[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.*
*[2] Details are only given for periods in which there are entries of securitised assets in arrears for the period analysed.*

# BANCAJA 13 Fondo de Titulización de Activos

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

**Análisis de morosidad:** **Tasa de recuperación[1] de mora +3 meses (años desde entrada en mora) - Detalle por trimestres de entrada en mora[2]**

***Delinquency analysis:*** ***3+ months delinquency recovery[1] rate (years after delinquency occurs) - Detailed by quarters of occurrence[2]***

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

**Fecha** */ Date:* **31/10/2026**

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

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / *This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates*

***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) ∑* | 665.771,099 | 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* | 4.001 | 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% | 43,32% | 13,28% | 62,38% | 10,08% | 11,65% |
| 2 | 24,22% | 23,67% | 21,55% | 13,58% | 20,25% | 22,44% | 15,80% | 31,10% | 19,31% | 13,39% | 8,57% | 6,38% | 65,22% | 28,86% | 76,22% | 20,14% | 29,85% |
| 3 | 29,86% | 29,66% | 26,41% | 19,23% | 25,86% | 27,78% | 23,30% | 37,40% | 25,22% | 18,66% | 9,60% | 10,86% | 69,75% | 45,72% | 77,62% | 27,28% | 36,90% |
| 4 | 34,31% | 33,68% | 31,12% | 26,14% | 29,35% | 33,34% | 30,13% | 40,61% | 26,50% | 21,58% | 13,50% | 13,47% | 70,97% | 50,57% | 80,15% | 35,72% | 46,94% |
| 5 | 37,53% | 36,69% | 33,96% | 29,04% | 32,48% | 37,99% | 36,46% | 43,22% | 31,70% | 24,19% | 15,16% | 17,04% | 72,06% | 54,05% | 80,25% | 40,24% | 50,27% |
| 6 | 40,83% | 40,86% | 35,67% | 33,15% | 35,96% | 41,89% | 40,51% | 47,35% | 33,26% | 25,23% | 17,29% | 20,38% | 72,56% | 54,19% | 81,04% | 46,00% | 58,32% |
| 7 | 44,28% | 43,88% | 39,38% | 38,08% | 38,58% | 47,89% | 44,06% | 48,16% | 35,60% | 28,20% | 22,36% | 27,60% | 74,17% | 54,72% | 82,73% | 52,81% | 64,55% |
| 8 | 47,04% | 45,20% | 42,19% | 42,11% | 42,34% | 50,35% | 45,72% | 51,88% | 40,67% | 29,31% | 24,05% | 30,93% | 75,02% | 61,04% | 83,93% | 59,33% | 70,70% |
| 9 | 49,65% | 46,50% | 43,93% | 43,70% | 46,84% | 53,68% | 48,35% | 53,43% | 42,34% | 32,59% | 27,29% | 34,51% | 77,49% | 62,59% | 85,12% | 64,38% | 74,44% |
| 10 | 51,77% | 47,99% | 46,92% | 45,68% | 50,26% | 55,93% | 50,90% | 53,78% | 42,94% | 33,78% | 29,24% | 37,73% | 78,01% | 64,58% | 85,16% | 71,52% | 74,48% |
| 11 | 54,31% | 50,52% | 50,13% | 47,72% | 54,67% | 59,61% | 51,58% | 55,46% | 43,46% | 34,36% | 31,19% | 37,95% | 79,17% | 69,56% | 85,87% | 74,70% | 74,51% |
| 12 | 56,13% | 52,61% | 51,58% | 50,39% | 57,13% | 60,56% | 54,32% | 56,24% | 44,23% | 37,58% | 32,32% | 40,01% | 80,07% | 70,45% | 86,46% | 75,93% | 74,52% |
| 13 | 57,79% | 54,22% | 53,59% | 53,06% | 58,83% | 62,53% | 55,21% | 56,57% | 46,77% | 40,05% | 34,60% | 42,59% | 81,23% | 72,73% | 87,09% | 76,62% | |

[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.*

*[2] Details are only given for periods in which there are entries of securitised assets in arrears for the period analysed.*

| 2025 | 2026 |
|---|---|
| 31,33% | 23,71% |
| 47,56% | 32,59% |
| 62,17% | 47,59% |
| 74,17% | 47,59% |
| 77,83% | |
| 77,87% | |
| 77,89% | |
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# BANCAJA 13 Fondo de Titulización de Activos

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

**Análisis de morosidad:** **Tasa de recuperación[1] de mora +3 meses (años desde entrada en mora) - Detalle por trimestres de entrada en mora[2]**

***Delinquency analysis:*** ***3+ months delinquency recovery[1] rate (years after delinquency occurs) - Detailed by quarters of occurrence[2]***

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

**Fecha** */ Date:* **31/10/2026**

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

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / *This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates*

| | Total | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 14 | 59,35% | 55,79% | 54,87% | 55,34% | 61,10% | 64,51% | 55,77% | 57,17% | 46,83% | 42,32% | 37,41% | 45,48% | 81,43% | 74,00% | 87,17% | 77,96% | |
| 15 | 60,85% | 57,71% | 56,23% | 58,72% | 63,38% | 64,57% | 55,86% | 57,23% | 47,67% | 43,70% | 37,52% | 47,85% | 83,32% | 76,51% | 88,98% | 77,96% | |
| 16 | 62,10% | 59,08% | 57,80% | 60,83% | 64,81% | 65,32% | 56,16% | 58,10% | 48,78% | 44,83% | 39,04% | 50,96% | 84,27% | 79,62% | 89,79% | 78,44% | |
| 17 | 63,32% | 60,50% | 59,37% | 62,45% | 65,98% | 66,00% | 57,30% | 59,70% | 49,61% | 47,28% | 40,17% | 52,52% | 84,83% | 79,65% | 91,02% | | |
| 18 | 64,00% | 61,22% | 60,96% | 63,34% | 66,39% | 66,35% | 57,54% | 61,09% | 50,02% | 47,31% | 41,25% | 53,75% | 86,13% | 79,68% | 91,36% | | |
| 19 | 65,29% | 63,02% | 62,78% | 64,84% | 67,30% | 67,12% | 58,05% | 62,23% | 52,52% | 49,08% | 43,23% | 57,29% | 87,15% | 79,73% | 93,19% | | |
| 20 | 66,29% | 64,58% | 64,75% | 65,86% | 67,95% | 67,37% | 58,35% | 63,11% | 55,22% | 50,09% | 46,75% | 57,30% | 87,79% | 81,62% | 93,19% | | |
| 21 | 67,15% | 66,66% | 66,34% | 66,61% | 68,17% | 67,66% | 58,51% | 63,42% | 58,34% | 51,48% | 48,53% | 57,34% | 88,10% | 83,72% | | | |
| 22 | 68,16% | 68,30% | 68,66% | 66,93% | 68,82% | 68,58% | 59,22% | 65,21% | 62,18% | 52,19% | 49,53% | 57,35% | 88,13% | 83,74% | | | |
| 23 | 68,85% | 69,87% | 69,53% | 67,30% | 69,28% | 69,44% | 59,78% | 65,29% | 62,22% | 53,30% | 50,28% | 59,84% | 88,17% | 83,78% | | | |
| 24 | 69,51% | 71,17% | 69,75% | 68,06% | 69,33% | 69,72% | 61,06% | 65,95% | 62,88% | 56,09% | 52,51% | 59,86% | 88,66% | 83,79% | | | |
| 25 | 70,30% | 72,36% | 71,04% | 68,11% | 69,75% | 70,79% | 61,83% | 66,25% | 64,85% | 58,65% | 52,85% | 62,87% | 89,47% | | | | |
| 26 | 70,85% | 73,38% | 72,03% | 68,40% | 70,08% | 71,02% | 62,37% | 66,75% | 65,89% | 59,04% | 55,21% | 63,48% | 89,48% | | | | |
| 27 | 71,33% | 73,94% | 72,42% | 69,12% | 70,32% | 71,20% | 63,54% | 66,85% | 68,92% | 60,91% | 55,23% | 63,50% | 89,49% | | | | |
| 28 | 71,86% | 74,90% | 72,95% | 69,92% | 70,77% | 71,26% | 64,57% | 67,32% | 69,35% | 60,93% | 56,14% | 64,21% | 89,49% | | | | |
| 29 | 72,26% | 75,38% | 73,26% | 69,97% | 71,18% | 71,66% | 65,25% | 69,24% | 69,36% | 61,30% | 56,17% | 64,22% | | | | | |
| 30 | 72,62% | 75,41% | 73,68% | 70,02% | 71,46% | 72,89% | 66,04% | 70,63% | 69,37% | 61,31% | 56,18% | 64,23% | | | | | |
| 31 | 73,03% | 75,81% | 73,72% | 70,45% | 72,04% | 73,04% | 66,39% | 72,27% | 69,39% | 61,85% | 57,15% | 64,23% | | | | | |
| 32 | 73,32% | 75,98% | 73,98% | 70,84% | 72,11% | 73,54% | 67,70% | 72,81% | 69,63% | 61,86% | 57,68% | 64,23% | | | | | |
| 33 | 73,77% | 76,13% | 74,48% | 70,89% | 72,45% | 74,31% | 69,74% | 74,29% | 69,63% | 61,87% | 57,98% | | | | | | |

[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.

[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.*

*[2] Details are only given for periods in which there are entries of securitised assets in arrears for the period analysed.*

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## BANCAJA 13 Fondo de Titulización de Activos

**Cartera de Activos Titulizados** */ Portfolio of Securitised Assets*
**Análisis de morosidad:** **Tasa de recuperación[1] de mora +3 meses (años desde entrada en mora) - Detalle por trimestres de entrada en mora[2]**
***Delinquency analysis:*** ***3+ months delinquency recovery[1] rate (years after delinquency occurs) - Detailed by quarters of occurrence[2]***

**Activos** */ Assets:* **Préstamos hipotecarios vivienda (CTHs)** */ Residential mortgage loans (PTCs)*
**Fecha** */ Date:* **31/10/2026**
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| | Total | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 34 | 74,17% | 76,29% | 74,53% | 71,04% | 73,15% | 75,05% | 71,42% | 74,31% | 70,35% | 61,87% | 57,98% | | | | | | |
| 35 | 74,55% | 76,32% | 74,84% | 71,43% | 73,64% | 75,47% | 73,20% | 74,45% | 71,89% | 61,87% | 57,98% | | | | | | |
| 36 | 74,75% | 76,49% | 74,89% | 71,46% | 74,01% | 75,68% | 73,71% | 75,15% | 71,89% | 61,88% | 57,98% | | | | | | |
| 37 | 75,08% | 76,51% | 74,93% | 71,76% | 74,34% | 76,77% | 74,82% | 75,53% | 71,89% | 62,45% | | | | | | | |
| 38 | 75,44% | 76,58% | 75,56% | 72,17% | 74,43% | 78,08% | 75,70% | 75,85% | 73,35% | 62,46% | | | | | | | |
| 39 | 75,70% | 76,60% | 75,60% | 72,38% | 75,32% | 78,45% | 75,72% | 76,06% | 73,35% | 62,46% | | | | | | | |
| 40 | 76,17% | 76,64% | 75,67% | 72,75% | 76,68% | 78,92% | 77,00% | 76,08% | 73,35% | 62,47% | | | | | | | |
| 41 | 76,63% | 76,86% | 75,70% | 72,80% | 78,58% | 79,01% | 77,35% | 76,09% | 73,35% | | | | | | | | |
| 42 | 77,04% | 77,10% | 75,98% | 73,21% | 79,93% | 79,03% | 77,70% | 76,10% | 73,35% | | | | | | | | |
| 43 | 77,53% | 77,13% | 76,75% | 75,49% | 80,43% | 79,69% | 77,91% | 76,53% | 73,35% | | | | | | | | |
| 44 | 77,78% | 77,28% | 77,18% | 76,25% | 80,61% | 80,30% | 78,13% | 76,56% | 73,35% | | | | | | | | |
| 45 | 78,07% | 77,62% | 77,20% | 77,63% | 80,79% | 80,76% | 78,30% | 76,56% | | | | | | | | | |
| 46 | 78,29% | 77,75% | 77,40% | 78,90% | 80,85% | 80,90% | 78,61% | 76,77% | | | | | | | | | |
| 47 | 78,49% | 77,77% | 78,43% | 79,33% | 80,97% | 81,35% | 78,67% | 76,78% | | | | | | | | | |
| 48 | 78,72% | 77,87% | 78,77% | 79,93% | 81,30% | 81,51% | 79,26% | 76,78% | | | | | | | | | |
| 49 | 78,91% | 78,15% | 79,82% | 79,95% | 81,36% | 81,95% | 79,26% | | | | | | | | | | |
| 50 | 79,19% | 78,65% | 80,55% | 80,28% | 81,82% | 81,96% | 79,27% | | | | | | | | | | |
| 51 | 79,32% | 78,87% | 80,98% | 80,30% | 81,98% | 81,96% | 79,63% | | | | | | | | | | |
| 52 | 79,48% | 79,44% | 81,56% | 80,51% | 81,99% | 81,97% | 79,63% | | | | | | | | | | |
| 53 | 79,84% | 81,11% | 82,00% | 80,52% | 82,03% | 82,27% | | | | | | | | | | | |

[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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*[2] Details are only given for periods in which there are entries of securitised assets in arrears for the period analysed.*

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## BANCAJA 13 Fondo de Titulización de Activos

**Cartera de Activos Titulizados** */ Portfolio of Securitised Assets*
**Análisis de morosidad:** **Tasa de recuperación[1] de mora +3 meses (años desde entrada en mora) - Detalle por trimestres de entrada en mora[2]**
***Delinquency analysis:*** ***3+ months delinquency recovery[1] rate (years after delinquency occurs) - Detailed by quarters of occurrence[2]***

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**Fecha** */ Date:* **31/10/2026**
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| | Total | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 54 | 80,05% | 82,10% | 82,50% | 80,53% | 82,04% | 82,27% | | | | | | | | | | | |
| 55 | 80,19% | 82,73% | 82,67% | 80,57% | 82,04% | 82,48% | | | | | | | | | | | |
| 56 | 80,41% | 82,90% | 83,16% | 80,65% | 82,75% | 82,48% | | | | | | | | | | | |
| 57 | 80,46% | 82,95% | 83,17% | 80,70% | 82,91% | | | | | | | | | | | | |
| 58 | 80,50% | 82,98% | 83,17% | 81,02% | 82,92% | | | | | | | | | | | | |
| 59 | 80,55% | 83,00% | 83,47% | 81,28% | 82,92% | | | | | | | | | | | | |
| 60 | 80,56% | 83,02% | 83,48% | 81,28% | 82,92% | | | | | | | | | | | | |
| 61 | 80,58% | 83,14% | 83,56% | 81,28% | | | | | | | | | | | | | |
| 62 | 80,59% | 83,15% | 83,57% | 81,29% | | | | | | | | | | | | | |
| 63 | 80,63% | 83,19% | 83,77% | 81,46% | | | | | | | | | | | | | |
| 64 | 80,64% | 83,20% | 83,98% | 81,46% | | | | | | | | | | | | | |
| 65 | 80,65% | 83,25% | 83,99% | | | | | | | | | | | | | | |
| 66 | 80,66% | 83,26% | 83,99% | | | | | | | | | | | | | | |
| 67 | 80,66% | 83,27% | 83,99% | | | | | | | | | | | | | | |
| 68 | 80,68% | 83,39% | 83,99% | | | | | | | | | | | | | | |
| 69 | 80,72% | 83,63% | | | | | | | | | | | | | | | |
| 70 | 80,73% | 83,71% | | | | | | | | | | | | | | | |
| 71 | 80,73% | 83,71% | | | | | | | | | | | | | | | |
| 72 | 80,73% | 83,71% | | | | | | | | | | | | | | | |

[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.*
*[2] Details are only given for periods in which there are entries of securitised assets in arrears for the period analysed.*

| 2025 | 2026 |
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