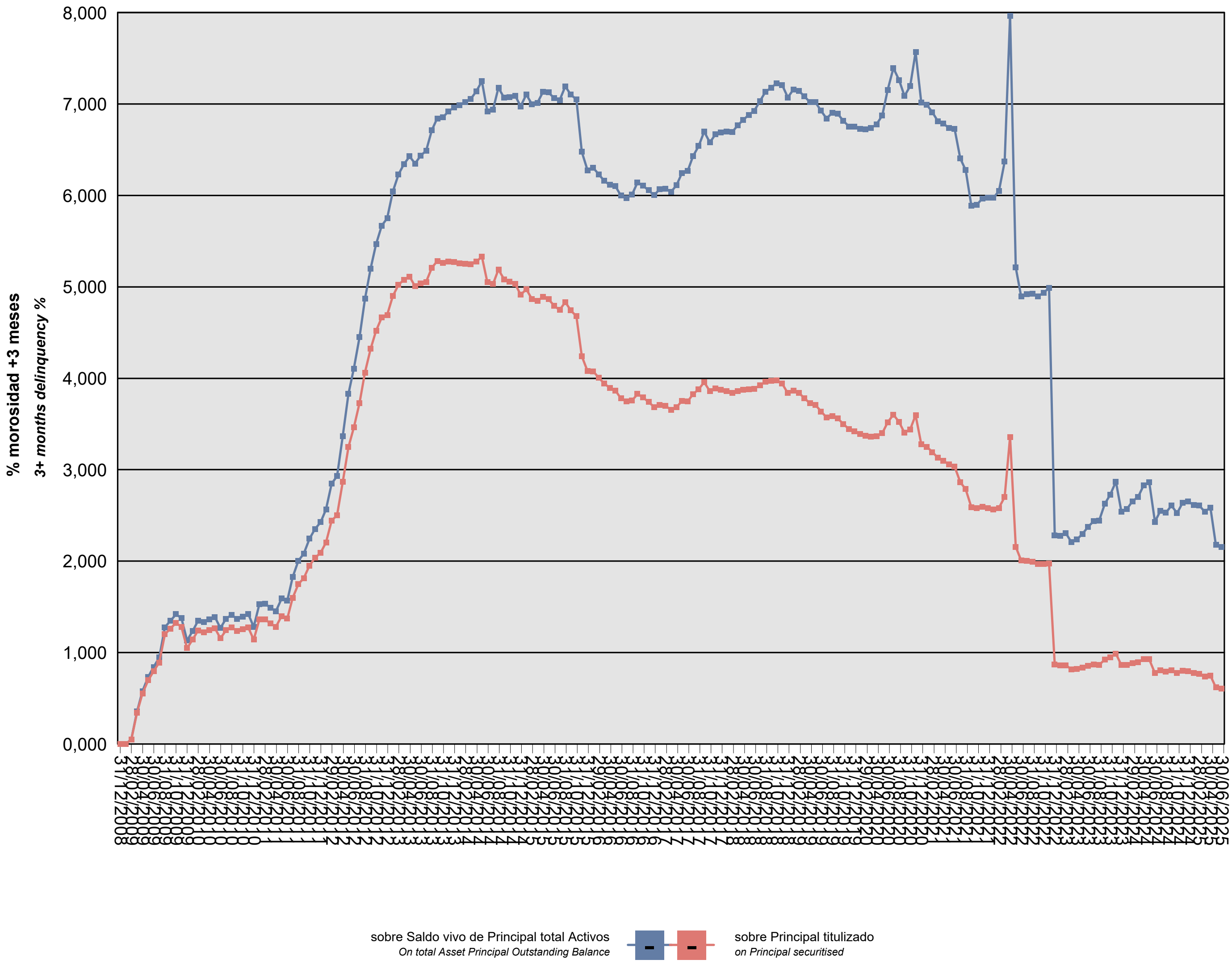
# BANCAJA 13 Fondo de Titulización de Activos

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

**Análisis de morosidad:** **Tasa de morosidad +3 meses**
***Delinquency analysis:*** ***3+ months delinquency rate***

**Activos** ***/ Assets:*** **Préstamos hipotecarios vivienda (CTHs)** ***/ Residential mortgage loans (PTCs)***
**Fecha** ***/ Date:*** **30/06/2025**
**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*



## BANCAJA 13 Fondo de Titulización de Activos

**Cartera de Activos Titulizados** */ Portfolio of Securitised Assets*
**Análisis de morosidad:** **Tasa de morosidad +3 meses**
***Delinquency analysis:*** ***3+ months delinquency rate***

**Activos** */ Assets:* **Préstamos hipotecarios vivienda (CTHs)** */ Residential mortgage loans (PTCs)*
**Fecha** */ Date:* **30/06/2025**
**Divisa** */ Currency:* **EUR**

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| | | % morosidad +3 meses *3+ months delinquency %* | |
|---|---|---|---|
| **Fecha** *Date* | **Saldo vivo de Activos en mora (Ppal. Miles €)** *Delinquent Asset Outstanding Balance (€ thou. Principal)* | **sobre Saldo vivo de Principal total Activos** *On total Asset Principal Outstanding Balance* | **sobre Principal titulizado** *on Principal securitised* |
| 31/12/2008 | 0,000 | 0,00% | 0,00% |
| 31/01/2009 | 0,000 | 0,00% | 0,00% |
| 28/02/2009 | 1.451,517 | 0,05% | 0,05% |
| 31/03/2009 | 9.929,815 | 0,35% | 0,34% |
| 30/04/2009 | 15.962,051 | 0,58% | 0,55% |
| 31/05/2009 | 20.128,283 | 0,73% | 0,70% |
| 30/06/2009 | 22.996,588 | 0,84% | 0,79% |
| 31/07/2009 | 25.799,701 | 0,95% | 0,89% |
| 31/08/2009 | 34.753,669 | 1,28% | 1,20% |
| 30/09/2009 | 36.524,480 | 1,35% | 1,26% |
| 31/10/2009 | 38.371,010 | 1,42% | 1,33% |
| 30/11/2009 | 37.100,660 | 1,38% | 1,28% |
| 31/12/2009 | 30.328,124 | 1,13% | 1,05% |
| 31/01/2010 | 33.035,054 | 1,24% | 1,14% |
| 28/02/2010 | 35.952,724 | 1,35% | 1,24% |
| 31/03/2010 | 35.434,373 | 1,33% | 1,22% |
| 30/04/2010 | 36.127,087 | 1,36% | 1,25% |
| 31/05/2010 | 36.626,461 | 1,39% | 1,27% |
| 30/06/2010 | 33.470,478 | 1,27% | 1,16% |
| 31/07/2010 | 36.011,359 | 1,37% | 1,24% |
| 31/08/2010 | 36.983,983 | 1,41% | 1,28% |
| 30/09/2010 | 35.733,777 | 1,37% | 1,23% |
| 31/10/2010 | 36.316,521 | 1,39% | 1,25% |
| 30/11/2010 | 36.904,152 | 1,42% | 1,27% |
| 31/12/2010 | 33.062,664 | 1,28% | 1,14% |
| 31/01/2011 | 39.467,360 | 1,53% | 1,36% |
| 28/02/2011 | 39.469,874 | 1,53% | 1,36% |
| 31/03/2011 | 38.185,490 | 1,49% | 1,32% |
| 30/04/2011 | 37.070,602 | 1,45% | 1,28% |
| 31/05/2011 | 40.497,129 | 1,59% | 1,40% |
| 30/06/2011 | 39.738,412 | 1,57% | 1,37% |
| 31/07/2011 | 46.256,681 | 1,83% | 1,60% |
| 31/08/2011 | 50.612,392 | 2,00% | 1,75% |
| 30/09/2011 | 52.495,757 | 2,08% | 1,81% |
| 31/10/2011 | 56.443,638 | 2,25% | 1,95% |
| 30/11/2011 | 58.921,476 | 2,35% | 2,04% |
| 31/12/2011 | 60.559,533 | 2,43% | 2,09% |
| 31/01/2012 | 63.801,935 | 2,56% | 2,20% |
| 29/02/2012 | 70.749,745 | 2,85% | 2,44% |

## BANCAJA 13 Fondo de Titulización de Activos

**Cartera de Activos Titulizados** */ Portfolio of Securitised Assets*
**Análisis de morosidad:** **Tasa de morosidad +3 meses**
***Delinquency analysis:*** ***3+ months delinquency rate***

**Activos** */ Assets:* **Préstamos hipotecarios vivienda (CTHs)** */ Residential mortgage loans (PTCs)*
**Fecha** */ Date:* **30/06/2025**
**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*

| | | % morosidad +3 meses *3+ months delinquency %* | |
|---|---|---|---|
| **Fecha** *Date* | **Saldo vivo de Activos en mora (Ppal. Miles €)** *Delinquent Asset Outstanding Balance (€ thou. Principal)* | **sobre Saldo vivo de Principal total Activos** *On total Asset Principal Outstanding Balance* | **sobre Principal titulizado** *on Principal securitised* |
| 31/03/2012 | 72.439,946 | 2,93% | 2,50% |
| 30/04/2012 | 83.009,358 | 3,37% | 2,87% |
| 31/05/2012 | 94.032,269 | 3,83% | 3,25% |
| 30/06/2012 | 100.253,467 | 4,11% | 3,46% |
| 31/07/2012 | 107.975,652 | 4,45% | 3,73% |
| 31/08/2012 | 117.638,954 | 4,87% | 4,06% |
| 30/09/2012 | 125.144,552 | 5,20% | 4,32% |
| 31/10/2012 | 130.874,453 | 5,47% | 4,52% |
| 30/11/2012 | 135.047,490 | 5,67% | 4,66% |
| 31/12/2012 | 135.856,231 | 5,75% | 4,69% |
| 31/01/2013 | 141.839,986 | 6,04% | 4,90% |
| 28/02/2013 | 145.462,351 | 6,23% | 5,02% |
| 31/03/2013 | 147.030,537 | 6,34% | 5,08% |
| 30/04/2013 | 147.955,955 | 6,43% | 5,11% |
| 31/05/2013 | 144.939,877 | 6,35% | 5,01% |
| 30/06/2013 | 145.912,748 | 6,44% | 5,04% |
| 31/07/2013 | 146.319,884 | 6,49% | 5,05% |
| 31/08/2013 | 150.786,133 | 6,71% | 5,21% |
| 30/09/2013 | 152.911,711 | 6,84% | 5,28% |
| 31/10/2013 | 152.337,968 | 6,85% | 5,26% |
| 30/11/2013 | 152.774,350 | 6,92% | 5,28% |
| 31/12/2013 | 152.636,758 | 6,96% | 5,27% |
| 31/01/2014 | 152.183,061 | 6,99% | 5,26% |
| 28/02/2014 | 152.075,457 | 7,02% | 5,25% |
| 31/03/2014 | 151.864,746 | 7,06% | 5,25% |
| 30/04/2014 | 152.750,381 | 7,14% | 5,28% |
| 31/05/2014 | 154.306,959 | 7,25% | 5,33% |
| 30/06/2014 | 146.225,392 | 6,92% | 5,05% |
| 31/07/2014 | 145.671,648 | 6,94% | 5,03% |
| 31/08/2014 | 150.214,864 | 7,18% | 5,19% |
| 30/09/2014 | 147.180,007 | 7,07% | 5,08% |
| 31/10/2014 | 146.367,702 | 7,08% | 5,06% |
| 30/11/2014 | 145.731,982 | 7,09% | 5,03% |
| 31/12/2014 | 142.239,226 | 6,97% | 4,91% |
| 31/01/2015 | 144.015,613 | 7,10% | 4,97% |
| 28/02/2015 | 140.856,446 | 7,00% | 4,87% |
| 31/03/2015 | 140.266,505 | 7,01% | 4,85% |
| 30/04/2015 | 141.659,733 | 7,13% | 4,89% |
| 31/05/2015 | 140.844,218 | 7,13% | 4,87% |

# BANCAJA 13 Fondo de Titulización de Activos

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

**Análisis de morosidad:** **Tasa de morosidad +3 meses**
*Delinquency analysis:* *3+ months delinquency rate*

**Activos** / *Assets:* **Préstamos hipotecarios vivienda (CTHs)** / *Residential mortgage loans (PTCs)*
**Fecha** / *Date:* **30/06/2025**
**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*

| | | % morosidad +3 meses *3+ months delinquency %* | |
|---|---|---|---|
| **Fecha** *Date* | **Saldo vivo de Activos en mora (Ppal. Miles €)** *Delinquent Asset Outstanding Balance (€ thou. Principal)* | **sobre Saldo vivo de Principal total Activos** *On total Asset Principal Outstanding Balance* | **sobre Principal titulizado** *on Principal securitised* |
| 30/06/2015 | 138.743,879 | 7,07% | 4,79% |
| 31/07/2015 | 137.457,728 | 7,04% | 4,75% |
| 31/08/2015 | 139.911,900 | 7,19% | 4,83% |
| 30/09/2015 | 137.361,572 | 7,10% | 4,74% |
| 31/10/2015 | 135.474,898 | 7,05% | 4,68% |
| 30/11/2015 | 122.781,178 | 6,48% | 4,24% |
| 31/12/2015 | 118.115,440 | 6,28% | 4,08% |
| 31/01/2016 | 117.990,904 | 6,30% | 4,08% |
| 29/02/2016 | 116.010,403 | 6,23% | 4,01% |
| 31/03/2016 | 114.134,097 | 6,16% | 3,94% |
| 30/04/2016 | 112.773,260 | 6,12% | 3,90% |
| 31/05/2016 | 111.935,247 | 6,10% | 3,87% |
| 30/06/2016 | 109.465,183 | 6,00% | 3,78% |
| 31/07/2016 | 108.469,738 | 5,97% | 3,75% |
| 31/08/2016 | 108.757,411 | 6,01% | 3,76% |
| 30/09/2016 | 110.847,614 | 6,14% | 3,83% |
| 31/10/2016 | 109.746,126 | 6,11% | 3,79% |
| 30/11/2016 | 108.316,304 | 6,06% | 3,74% |
| 31/12/2016 | 106.700,497 | 6,00% | 3,69% |
| 31/01/2017 | 107.438,144 | 6,07% | 3,71% |
| 28/02/2017 | 107.090,739 | 6,08% | 3,70% |
| 31/03/2017 | 105.807,983 | 6,04% | 3,65% |
| 30/04/2017 | 106.688,997 | 6,11% | 3,69% |
| 31/05/2017 | 108.596,244 | 6,25% | 3,75% |
| 30/06/2017 | 108.486,592 | 6,27% | 3,75% |
| 31/07/2017 | 110.801,486 | 6,43% | 3,83% |
| 31/08/2017 | 112.311,700 | 6,54% | 3,88% |
| 30/09/2017 | 114.550,759 | 6,70% | 3,96% |
| 31/10/2017 | 111.709,899 | 6,58% | 3,86% |
| 30/11/2017 | 112.610,561 | 6,67% | 3,89% |
| 31/12/2017 | 112.204,472 | 6,69% | 3,88% |
| 31/01/2018 | 111.786,923 | 6,70% | 3,86% |
| 28/02/2018 | 111.098,275 | 6,69% | 3,84% |
| 31/03/2018 | 111.725,878 | 6,77% | 3,86% |
| 30/04/2018 | 112.091,461 | 6,83% | 3,87% |
| 31/05/2018 | 112.372,700 | 6,88% | 3,88% |
| 30/06/2018 | 112.511,692 | 6,92% | 3,89% |
| 31/07/2018 | 113.581,475 | 7,03% | 3,92% |
| 31/08/2018 | 114.716,859 | 7,13% | 3,96% |

## BANCAJA 13 Fondo de Titulización de Activos

**Cartera de Activos Titulizados** ***/ Portfolio of Securitised Assets***
**Análisis de morosidad:** **Tasa de morosidad +3 meses**
***Delinquency analysis:*** ***3+ months delinquency rate***

**Activos** ***/ Assets:*** **Préstamos hipotecarios vivienda (CTHs)** ***/ Residential mortgage loans (PTCs)***
**Fecha** ***/ Date:*** **30/06/2025**
**Divisa** ***/ Currency:*** **EUR**

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| | | % morosidad +3 meses<br>*3+ months delinquency %* | |
|---|---|---|---|
| **Fecha**<br>*Date* | **Saldo vivo de Activos en mora (Ppal. Miles €)**<br>*Delinquent Asset Outstanding Balance (€ thou. Principal)* | **sobre Saldo vivo de Principal total Activos**<br>*On total Asset Principal Outstanding Balance* | **sobre Principal titulizado**<br>*on Principal securitised* |
| 30/09/2018 | 114.943,245 | 7,18% | 3,97% |
| 31/10/2018 | 115.130,126 | 7,23% | 3,98% |
| 30/11/2018 | 114.136,557 | 7,21% | 3,94% |
| 31/12/2018 | 111.106,949 | 7,07% | 3,84% |
| 31/01/2019 | 111.946,377 | 7,16% | 3,87% |
| 28/02/2019 | 111.182,053 | 7,15% | 3,84% |
| 31/03/2019 | 109.549,066 | 7,08% | 3,78% |
| 30/04/2019 | 107.841,420 | 7,02% | 3,73% |
| 31/05/2019 | 107.356,214 | 7,02% | 3,71% |
| 30/06/2019 | 105.266,531 | 6,93% | 3,64% |
| 31/07/2019 | 103.363,773 | 6,84% | 3,57% |
| 31/08/2019 | 103.769,436 | 6,90% | 3,58% |
| 30/09/2019 | 103.122,318 | 6,89% | 3,56% |
| 31/10/2019 | 101.289,784 | 6,82% | 3,50% |
| 30/11/2019 | 99.698,592 | 6,75% | 3,44% |
| 31/12/2019 | 99.032,125 | 6,75% | 3,42% |
| 31/01/2020 | 98.097,788 | 6,73% | 3,39% |
| 29/02/2020 | 97.543,541 | 6,72% | 3,37% |
| 31/03/2020 | 97.345,764 | 6,74% | 3,36% |
| 30/04/2020 | 97.484,797 | 6,78% | 3,37% |
| 31/05/2020 | 98.402,680 | 6,87% | 3,40% |
| 30/06/2020 | 101.898,544 | 7,16% | 3,52% |
| 31/07/2020 | 104.275,874 | 7,39% | 3,60% |
| 31/08/2020 | 101.982,387 | 7,26% | 3,52% |
| 30/09/2020 | 98.525,052 | 7,09% | 3,40% |
| 31/10/2020 | 99.570,954 | 7,20% | 3,44% |
| 30/11/2020 | 104.138,857 | 7,57% | 3,60% |
| 31/12/2020 | 94.916,376 | 7,02% | 3,28% |
| 31/01/2021 | 94.122,129 | 6,99% | 3,25% |
| 28/02/2021 | 92.440,406 | 6,91% | 3,19% |
| 31/03/2021 | 90.615,900 | 6,81% | 3,13% |
| 30/04/2021 | 89.705,049 | 6,79% | 3,10% |
| 31/05/2021 | 88.549,458 | 6,74% | 3,06% |
| 30/06/2021 | 87.896,704 | 6,73% | 3,04% |
| 31/07/2021 | 82.920,250 | 6,40% | 2,86% |
| 31/08/2021 | 80.701,122 | 6,28% | 2,79% |
| 30/09/2021 | 74.970,075 | 5,89% | 2,59% |
| 31/10/2021 | 74.648,408 | 5,90% | 2,58% |
| 30/11/2021 | 75.076,965 | 5,97% | 2,59% |

# BANCAJA 13 Fondo de Titulización de Activos

**Cartera de Activos Titulizados** / ***Portfolio of Securitised Assets***
**Análisis de morosidad:** **Tasa de morosidad +3 meses**
***Delinquency analysis:*** ***3+ months delinquency rate***

**Activos** / ***Assets:*** **Préstamos hipotecarios vivienda (CTHs)** / ***Residential mortgage loans (PTCs)***
**Fecha** / ***Date:*** **30/06/2025**
**Divisa** / ***Currency:*** **EUR**

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| | | % morosidad +3 meses<br>*3+ months delinquency %* | |
|---|---|---|---|
| **Fecha**<br>*Date* | **Saldo vivo de Activos en mora (Ppal. Miles €)**<br>*Delinquent Asset Outstanding Balance (€ thou. Principal)* | **sobre Saldo vivo de Principal total Activos**<br>*On total Asset Principal Outstanding Balance* | **sobre Principal titulizado**<br>*on Principal securitised* |
| 31/12/2021 | 74.716,661 | 5,98% | 2,58% |
| 31/01/2022 | 74.285,949 | 5,98% | 2,57% |
| 28/02/2022 | 74.766,042 | 6,05% | 2,58% |
| 31/03/2022 | 78.270,483 | 6,37% | 2,70% |
| 30/04/2022 | 97.220,174 | 7,97% | 3,36% |
| 31/05/2022 | 62.401,731 | 5,21% | 2,16% |
| 30/06/2022 | 58.094,224 | 4,89% | 2,01% |
| 31/07/2022 | 58.006,136 | 4,92% | 2,00% |
| 31/08/2022 | 57.754,436 | 4,93% | 1,99% |
| 30/09/2022 | 57.002,716 | 4,90% | 1,97% |
| 31/10/2022 | 56.962,956 | 4,93% | 1,97% |
| 30/11/2022 | 57.113,993 | 4,99% | 1,97% |
| 31/12/2022 | 25.129,879 | 2,28% | 0,87% |
| 31/01/2023 | 24.868,648 | 2,28% | 0,86% |
| 28/02/2023 | 24.961,166 | 2,31% | 0,86% |
| 31/03/2023 | 23.659,342 | 2,21% | 0,82% |
| 30/04/2023 | 23.781,338 | 2,24% | 0,82% |
| 31/05/2023 | 24.190,661 | 2,30% | 0,84% |
| 30/06/2023 | 24.816,889 | 2,38% | 0,86% |
| 31/07/2023 | 25.178,242 | 2,44% | 0,87% |
| 31/08/2023 | 25.036,155 | 2,44% | 0,86% |
| 30/09/2023 | 26.691,023 | 2,63% | 0,92% |
| 31/10/2023 | 27.449,589 | 2,73% | 0,95% |
| 30/11/2023 | 28.634,659 | 2,87% | 0,99% |
| 31/12/2023 | 24.982,529 | 2,54% | 0,86% |
| 31/01/2024 | 25.051,119 | 2,57% | 0,87% |
| 29/02/2024 | 25.665,552 | 2,65% | 0,89% |
| 31/03/2024 | 25.887,067 | 2,70% | 0,89% |
| 30/04/2024 | 26.824,660 | 2,83% | 0,93% |
| 31/05/2024 | 26.822,624 | 2,86% | 0,93% |
| 30/06/2024 | 22.453,235 | 2,43% | 0,78% |
| 31/07/2024 | 23.292,785 | 2,55% | 0,80% |
| 31/08/2024 | 22.903,267 | 2,53% | 0,79% |
| 30/09/2024 | 23.399,989 | 2,61% | 0,81% |
| 31/10/2024 | 22.441,090 | 2,52% | 0,78% |
| 30/11/2024 | 23.225,243 | 2,64% | 0,80% |
| 31/12/2024 | 23.060,737 | 2,65% | 0,80% |
| 31/01/2025 | 22.480,984 | 2,61% | 0,78% |
| 28/02/2025 | 22.200,613 | 2,61% | 0,77% |

# BANCAJA 13 Fondo de Titulización de Activos

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

**Análisis de morosidad:** **Tasa de morosidad +3 meses**
***Delinquency analysis:*** ***3+ months delinquency rate***

**Activos** ***/ Assets:*** **Préstamos hipotecarios vivienda (CTHs)** ***/ Residential mortgage loans (PTCs)***
**Fecha** ***/ Date:*** **30/06/2025**
**Divisa** ***/ Currency:*** **EUR**

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| | | % morosidad +3 meses *3+ months delinquency %* | |
|---|---|---|---|
| **Fecha** *Date* | **Saldo vivo de Activos en mora (Ppal. Miles €)** *Delinquent Asset Outstanding Balance (€ thou. Principal)* | **sobre Saldo vivo de Principal total Activos** *On total Asset Principal Outstanding Balance* | **sobre Principal titulizado** *on Principal securitised* |
| 31/03/2025 | 21.421,709 | 2,54% | 0,74% |
| 30/04/2025 | 21.604,844 | 2,59% | 0,75% |
| 31/05/2025 | 17.931,079 | 2,18% | 0,62% |
| 30/06/2025 | 17.519,473 | 2,16% | 0,61% |