

# BANCAJA 13 Fondo de Titulización de Activos

## Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de morosidad +3 meses

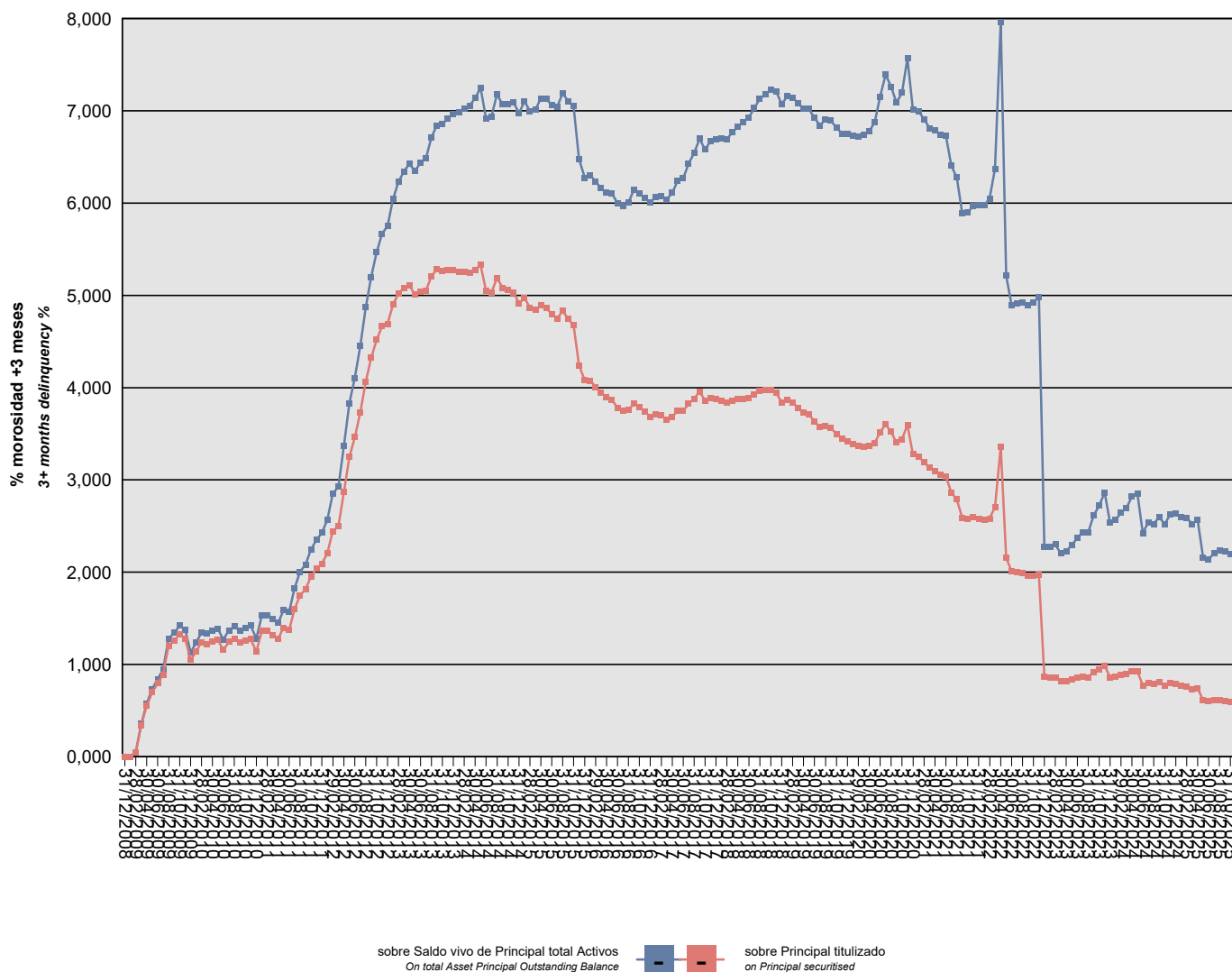
Delinquency analysis: 3+ months delinquency rate

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

Fecha / Date: 30/11/2025

Divisa / Currency: EUR

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Fecha Date	Saldo vivo de Activos en mora (Ppal. Miles €) Delinquent Asset Outstanding Balance (€ thou. Principal)	% morosidad +3 meses 3+ months delinquency %	
		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado 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%

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		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado 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%

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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%

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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%

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		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado 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	57.928,747	4,91%	2,00%
31/08/2022	57.677,059	4,92%	1,99%
30/09/2022	56.925,667	4,89%	1,97%
31/10/2022	56.886,236	4,93%	1,96%
30/11/2022	57.037,601	4,98%	1,97%
31/12/2022	25.053,815	2,28%	0,87%
31/01/2023	24.792,824	2,27%	0,86%
28/02/2023	24.885,583	2,30%	0,86%
31/03/2023	23.584,002	2,20%	0,81%
30/04/2023	23.706,241	2,23%	0,82%
31/05/2023	24.115,807	2,29%	0,83%
30/06/2023	24.742,279	2,37%	0,85%
31/07/2023	25.103,877	2,43%	0,87%
31/08/2023	24.962,036	2,43%	0,86%
30/09/2023	26.617,150	2,62%	0,92%
31/10/2023	27.375,962	2,72%	0,95%
30/11/2023	28.561,280	2,86%	0,99%
31/12/2023	24.909,398	2,54%	0,86%
31/01/2024	24.978,202	2,56%	0,86%
29/02/2024	25.592,849	2,65%	0,88%
31/03/2024	25.814,580	2,69%	0,89%
30/04/2024	26.752,389	2,82%	0,92%
31/05/2024	26.750,569	2,86%	0,92%
30/06/2024	22.381,181	2,42%	0,77%
31/07/2024	23.221,167	2,54%	0,80%
31/08/2024	22.831,650	2,52%	0,79%
30/09/2024	23.328,263	2,60%	0,81%
31/10/2024	22.369,477	2,52%	0,77%
30/11/2024	23.153,300	2,63%	0,80%
31/12/2024	22.895,805	2,64%	0,79%
31/01/2025	22.315,942	2,59%	0,77%
28/02/2025	22.035,222	2,59%	0,76%

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31/03/2025	21.256,168	2,52%	0,73%
30/04/2025	21.438,910	2,57%	0,74%
31/05/2025	17.763,570	2,16%	0,61%
30/06/2025	17.350,215	2,13%	0,60%
31/07/2025	17.760,504	2,21%	0,61%
31/08/2025	17.857,598	2,24%	0,62%
30/09/2025	17.585,520	2,23%	0,61%
31/10/2025	17.197,784	2,20%	0,59%
30/11/2025	17.130,689	2,21%	0,59%