

# BANCAJA 13 Fondo de Titulización de Activos

## Cartera de Activos Titulizados / Portfolio of Securitised Assets

**Análisis de morosidad:** Tasa de morosidad +3 meses

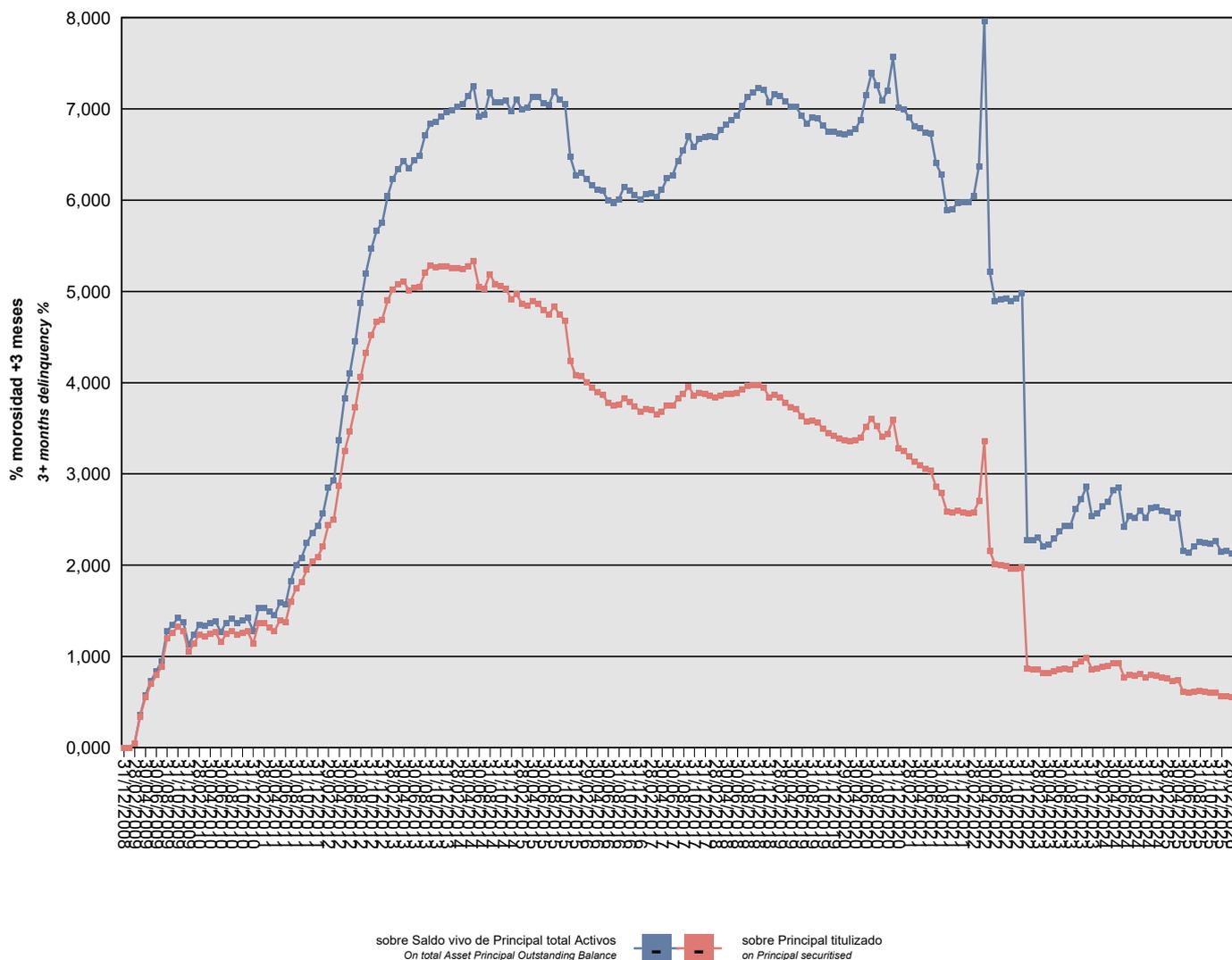
**Delinquency analysis:** 3+ months delinquency rate

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

**Fecha / Date:** 28/02/2026

**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



## 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: 28/02/2026**

**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

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%

## BANCAJA 13 Fondo de Titulización de Activos

### Cartera de Activos Titulizados / Portfolio of Securitized 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: 28/02/2026**

**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

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
31/03/2012	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 Securitized 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: 28/02/2026

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 securitized assets communicated or modified by the relevant Servicer after their effective dates

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
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 Securitized 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: 28/02/2026**

**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 securitized assets communicated or modified by the relevant Servicer after their effective dates

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
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 Securitized 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: 28/02/2026**

**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

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
31/12/2021	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%

## 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: 28/02/2026

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

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
31/03/2025	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	17.984,658	2,26%	0,62%
30/09/2025	17.712,585	2,24%	0,61%
31/10/2025	17.486,833	2,24%	0,60%
30/11/2025	17.503,458	2,26%	0,60%
31/12/2025	16.427,253	2,15%	0,57%
31/01/2026	16.268,380	2,15%	0,56%
28/02/2026	15.887,172	2,12%	0,55%