

CONSUMO BANCAJA 1 Fondo de Titulización de Activos

Brief report

Date: 06/30/2013
Currency: EUR

Date of constitution
06/26/2006

VAT Reg. no.
V84752856

Management Company
Europea de Titulización, S.G.F.T

Originator

Bancaja

Servicer

Bancaja

Lead Managers

Bancaja

JPMorgan

BNP Paribas

Bond Underwriters and Placement Agents

Bancaja

JPMorgan

BNP Paribas

Bond Paying Agent

Barclays Bank PLC

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Barclays Bank PLC

Principal Account

Bancaja

Start-up Loan

Bancaja

Swap

BNP / Royal Bank of Scotland

Assets Custodian

Bancaja

Fund Auditors

Deloitte (ejercicios 2009 a actual)

Ernst & Young (hasta ejercicio 2008)

Issued securities: Bonds

Bonds issue									
Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0323633000	06/29/2006 5,661	0.00 0.00 0.00%	100,000.00 566,100,000.00	Floating 3-M Euribor+0.110% 26.Feb/May/Aug/Nov		05/26/2020 Quarterly 26.Feb/May/Aug/Nov	Amortized	AAA Aaa	
Series B ES0323633018	06/29/2006 147	0.00 0.00 0.00%	100,000.00 14,700,000.00	Floating 3-M Euribor+0.160% 26.Feb/May/Aug/Nov		05/26/2020 Quarterly 26.Feb/May/Aug/Nov	Amortized	AA Aa2	
Series C ES0323633026	06/29/2006 192	66,193.88 12,709,224.96 66.19%	100,000.00 19,200,000.00	Floating 3-M Euribor+0.220% 26.Feb/May/Aug/Nov	0.4190% 08/26/2013 70.108513 Gross 55.385725 Net	05/26/2020 Quarterly 26.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	CCsf Ca	A- A2
Series D ES0323633034	06/29/2006 129	100,000.00 12,900,000.00 100.00%	100,000.00 12,900,000.00	Floating 3-M Euribor+4.000% 26.Feb/May/Aug/Nov	4.1990% 08/26/2013 1,061.413889 Gross 838.516972 Net	05/26/2020 Quarterly 26.Feb/May/Aug/Nov	To Be Determined Due to Cash Reserve reduction	Csf C	CCC Caa2
Total		25,609,224.96	612,900,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)											
		% Monthly CPR (SMM)		0.34	0.51	0.69	0.87	1.06	1.25	1.44	1.64
		% Annual equivalent CPR		4.00	6.00	8.00	10.00	12.00	14.00	16.00	18.00
Series C	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	08/26/2013	08/26/2013	08/26/2013	08/26/2013	08/26/2013	08/26/2013	08/26/2013	08/26/2013
	Without optional redemption *	Average life	Years	1.07	1.05	1.04	1.03	1.02	1.00	0.99	0.98
		Final Maturity	Years	08/20/2014	08/19/2014	06/10/2014	06/06/2014	06/01/2014	05/28/2014	05/24/2014	05/19/2014
		Average life	Years	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76
		Final Maturity	Years	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018
Series D	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	08/26/2013	08/26/2013	08/26/2013	08/26/2013	08/26/2013	08/26/2013	08/26/2013	08/26/2013
	Without optional redemption *	Average life	Years	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76
		Final Maturity	Years	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018
		Average life	Years	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76
		Final Maturity	Years	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018

Restitution period will end up 26.05.2008. Meanwhile loans will be restitute in every payment date for its initial amount available in each payment date.

* Optional Clean up call when the amount of the Outstanding Balance of the Securitised Loans is less than 10 per 100 of the initial Outstanding Balance, when the securitised assets Revolving Period is over.

Hypothesis of delinquency and default assumptions of the securitised assets: 0%

Credit enhancement and financial operations

Credit enhancement (CE)					
Current			At issue date		
		% CE			% CE
Series A	0.00%	0.00	100.00%	92.36%	566,100,000.00
Series B	0.00%	0.00	100.00%	2.40%	14,700,000.00
Series C	49.63%	12,709,224.96	0.00%	3.13%	19,200,000.00
Series D	50.37%	12,900,000.00	2.10%		12,900,000.00
Issue of Bonds		25,609,224.96			612,900,000.00
Reserve Fund	0.00%	0.00	2.15%		12,900,000.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		1,609,798.10	0.199%
Principals Account		0.00	
Servicer ppal collect not yet credited		152,192.60	
Servicer ints collect not yet credited		17,048.43	
Liabilities		Available	Balance
Start-up Loan L/T			0.00
Start-up Loan S/T			0.00
Swap collateralized amount		Amount	Credited
CSA *		0.00	
Cash			80,000.00
Securities			0.00
* Credit Support Amount in favour of the Fund			

Collateral: Consumer loans to individuals

General			
		Current	At constitution date
Count		4,556	82,461
Principal			
Principal outstanding		11,937,087.09	599,795,897.15
Average loan		2,620.08	7,273.69
Minimum		0.00	0.01
Maximum		21,154.60	27,783.88
Interest rate			
Weighted average (wac)		5.97%	6.62%
Minimum		1.00%	4.00%
Maximum		11.25%	13.22%
Final maturity			
Weighted average (WARM) (months)		18	46
Minimum		07/01/2013	06/27/2006
Maximum		04/29/2018	04/05/2016
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)		49.00%	64.99%
Fixed Interest		51.00%	34.81%

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.

Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information

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Official register CNMV: C/ Miguel Angel, 11 - 28010 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.11%	1.38%	1.33%	1.16%	1.19%
Annual Percentage Rate (CPR)	12.54%	15.32%	14.88%	13.07%	13.40%

Replenishment of securitised assets			
Last acquisition (date)			02/26/2008
Number of loans acquired			4,786
Additional loan principal			64,106,792
Cumulative acquisitions			
Number of loans acquired			37,148
Additional loan principal			471,718,117.32
Next acquisition (date)			
End of revolving period			05/26/2008

Geographic distribution		
	Current	At constitution date
Andalucia	3.49%	1.75%
Aragon	0.70%	0.52%
Asturias	0.09%	0.07%
Balearic Islands	1.09%	1.24%
Basque Country	0.88%	0.35%
Canary Islands	1.22%	1.25%
Cantabria	0.15%	0.07%
Castilla-La Mancha	4.00%	3.52%
Castilla-Leon	0.87%	0.53%
Catalonia	6.24%	4.95%
Ceuta		0.00%
Extremadura	0.37%	0.11%
Galicia	0.91%	0.51%
La Rioja	0.28%	0.14%
Madrid	6.72%	4.39%
Melilla		0.00%
Murcia	1.29%	0.41%
Navarra	0.35%	0.08%
Valencia	71.34%	79.92%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	270	44,241.77	2,527.12	0.00	46,768.89	0.13	614,700.78	661,469.67	1.69
from > 1 to ≤ 2 months	76	31,519.90	2,001.70	0.00	33,521.60	0.09	206,679.23	240,200.83	0.61
from > 2 to ≤ 3 months	52	33,035.48	1,661.14	0.00	34,696.62	0.10	98,727.29	133,423.91	0.34
from > 3 to ≤ 6 months	74	71,172.57	3,759.23	0.00	74,931.80	0.21	127,731.17	202,662.97	0.52
from > 6 to < 12 months	191	327,094.14	24,263.15	0.00	351,357.29	0.98	339,496.62	690,853.91	1.77
from ≥ 12 to < 18 months	195	472,079.37	34,183.08	0.00	506,262.45	1.42	229,702.95	735,965.40	1.88
from ≥ 18 to < 24 months	199	615,320.50	56,874.51	0.00	672,195.01	1.88	225,823.18	898,018.19	2.30
from ≥ 2 years	5,920	29,833,091.50	4,211,913.75	0.00	34,045,005.25	95.19	1,500,294.13	35,545,299.38	90.89
Subtotal	6,977	31,427,555.23	4,337,183.68	0.00	35,764,738.91	100.00	3,343,155.35	39,107,894.26	100.00
<i>Doubt debts (subjectives)</i>									
from > 3 to ≤ 6 months	1	263.91	4.22	0.00	268.13	0.02	0.00	268.13	0.02
from > 6 to < 12 months	1	0.00	233.94	0.00	233.94	0.02	0.00	233.94	0.02
from ≥ 12 to < 18 months	1	0.00	137.71	0.00	137.71	0.01	0.00	137.71	0.01
from ≥ 18 to < 24 months	1	261.44	0.00	0.00	261.44	0.02	0.00	261.44	0.02
from ≥ 2 years	241	1,002,912.81	91,429.63	0.00	1,094,342.44	99.92	0.00	1,094,342.44	99.92
Subtotal	245	1,003,438.16	91,805.50	0.00	1,095,243.66	100.00	0.00	1,095,243.66	100.00
Total	7,222	32,430,993.39	4,428,989.18	0.00	36,859,982.57		3,343,155.35	40,203,137.92	

Additional information