

BANCAJA 5 Fondo de Titulización de Activos



Brief report

Date: 06/30/2014
Currency: EUR

Date of constitution
04/14/2003

VAT Reg. no.
V83624684

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

Originator
Bancaja

Servicer
Bancaja

Lead Managers
JP Morgan
Bancaja

Bond Underwriters and Placement Agents
Crédit Foncier
JP Morgan

Bond Paying Agent
Barclays Bank PLC

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Barclays Bank PLC

Subordinated Loan
Bancaja

Start-up Loan
Bancaja

Swap
Credit Suisse International

Assets Custodian
Bancaja

Fund Auditors
Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.24%	0.19%	0.24%	0.28%	0.80%
Annual Percentage Rate (CPR)	2.82%	2.26%	2.82%	3.26%	9.16%

Geographic distribution		
	Current	At constitution date
Andalucia	2.57%	2.41%
Aragon	0.85%	0.92%
Asturias	0.06%	0.02%
Balearic Islands	3.45%	4.35%
Basque Country	1.09%	0.89%
Canary Islands	4.72%	4.07%
Cantabria	0.03%	0.03%
Castilla-La Mancha	4.18%	3.79%
Castilla-Leon	0.77%	1.09%
Catalonia	10.00%	9.03%
Extremadura	0.06%	0.05%
Galicia	0.62%	0.49%
La Rioja	0.03%	0.03%
Madrid	17.89%	17.44%
Murcia	0.94%	0.82%
Navarra	0.48%	0.55%
Valencia	52.29%	54.03%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
<i>Delinquencies</i>										
Up to 1 month	128	27,655.89	5,179.68	0.00	32,835.57	4.84	4,609,384.41	4,642,219.98	49.94	30.10
from > 1 to ≤ 2 months	24	12,050.28	2,584.07	0.00	14,634.35	2.16	923,335.36	937,969.71	10.09	33.59
from > 2 to ≤ 3 months	15	11,049.14	2,618.62	0.00	13,667.76	2.02	628,653.69	642,321.45	6.91	36.06
from > 3 to ≤ 6 months	13	13,119.68	2,375.32	0.00	15,495.00	2.28	315,219.62	330,714.62	3.56	29.05
from > 6 to < 12 months	9	21,708.30	3,005.74	0.00	24,714.04	3.64	195,562.46	220,276.50	2.37	34.57
from ≥ 12 to < 18 months	10	46,989.28	10,399.13	0.00	57,388.41	8.46	377,125.05	434,513.46	4.67	48.28
from ≥ 18 to < 24 months	10	34,912.88	13,734.97	0.00	48,647.85	7.17	339,219.63	387,867.48	4.17	58.50
from ≥ 2 years	33	323,662.93	147,250.38	0.00	470,913.31	69.43	1,228,591.45	1,699,504.76	18.28	48.52
Subtotal	242	491,148.38	187,147.91	0.00	678,296.29	100.00	8,617,091.67	9,295,387.96	100.00	34.63
<i>Doubt debts (subjectives)</i>										
from > 2 to ≤ 3 months	1	12,162.98	66.77	0.00	12,229.75	21.38	0.00	12,229.75	21.38	20.34
from > 3 to ≤ 6 months	1	456.26	109.45	0.00	565.71	0.99	0.00	565.71	0.99	0.24
from ≥ 12 to < 18 months	1	22,585.12	436.58	0.00	23,021.70	40.25	0.00	23,021.70	40.25	7.36
from ≥ 18 to < 24 months	1	10,471.39	317.87	0.00	10,789.26	18.86	0.00	10,789.26	18.86	9.93
from ≥ 2 years	2	9,852.97	735.07	0.00	10,588.04	18.51	0.00	10,588.04	18.51	8.04
Subtotal	6	55,528.72	1,665.74	0.00	57,194.46	100.00	0.00	57,194.46	100.00	6.76
Total	248	546,677.10	188,813.65	0.00	735,490.75		8,617,091.67	9,352,582.42		33.78