

BANCAJA 5 Fondo de Titulización de Activos



Brief report

Date: 07/31/2015
Currency: EUR

Date of constitution
04/14/2003

VAT Reg. no.
V83624684

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

Originator
Bankia

Servicer
Bankia

Lead Managers
JP Morgan
Bankia

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
Bankia

Start-up Loan
Bankia

Swap
Credit Suisse International

Assets Custodian
Bankia

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)	0.10%	0.18%	0.27%	0.29%	0.75%
Annual Percentage Rate (CPR)	1.15%	2.15%	3.14%	3.43%	6.67%

Geographic distribution

	Current	At constitution date
Andalucia	2.66%	2.41%
Aragon	0.87%	0.92%
Asturias	0.06%	0.02%
Balearic Islands	3.54%	4.35%
Basque Country	1.14%	0.89%
Canary Islands	4.90%	4.07%
Cantabria	0.03%	0.03%
Castilla-La Mancha	4.16%	3.79%
Castilla-Leon	0.70%	1.09%
Catalonia	10.26%	9.03%
Extremadura	0.06%	0.05%
Galicia	0.62%	0.49%
La Rioja	0.04%	0.03%
Madrid	18.32%	17.44%
Murcia	0.95%	0.82%
Navarra	0.47%	0.55%
Valencia	51.22%	54.03%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	110	22,399.09	3,540.11	0.00	25,939.20	3.26	4,024,992.96	4,050,932.16	44.98	29.01
from > 1 to ≤ 2 months	23	14,496.56	2,769.39	0.00	17,265.95	2.17	1,116,935.26	1,134,201.21	12.59	38.33
from > 2 to ≤ 3 months	17	11,202.75	2,012.04	0.00	13,214.79	1.66	597,973.99	611,188.78	6.79	34.76
from > 3 to ≤ 6 months	14	15,942.66	2,379.22	0.00	18,321.88	2.30	447,198.40	465,520.28	5.17	28.15
from > 6 to < 12 months	13	30,891.90	5,642.08	0.00	36,533.98	4.59	328,477.48	365,011.46	4.05	33.56
from ≥ 12 to < 18 months	6	12,381.73	1,928.36	0.00	14,310.09	1.80	87,578.07	101,888.16	1.13	33.94
from ≥ 18 to < 24 months	6	16,678.49	4,604.01	0.00	21,282.50	2.67	149,532.64	170,815.14	1.90	39.63
from ≥ 2 years	46	479,178.01	169,767.49	0.00	648,945.50	81.54	1,456,866.77	2,105,812.27	23.38	49.63
Subtotal	235	603,171.19	192,642.70	0.00	795,813.89	100.00	8,209,555.57	9,005,369.46	100.00	34.11
Doubt debts (subjectives)										
from ≥ 12 to < 18 months	2	12,619.24	395.09	0.00	13,014.33	17.42	0.00	13,014.33	17.42	4.44
from ≥ 18 to < 24 months	1	16,402.03	509.35	0.00	16,911.38	22.64	0.00	16,911.38	22.64	55.02
from ≥ 2 years	4	42,909.48	1,868.11	0.00	44,777.59	59.94	0.00	44,777.59	59.94	8.10
Subtotal	7	71,930.75	2,772.55	0.00	74,703.30	100.00	0.00	74,703.30	100.00	8.52
Total	242	675,101.94	195,415.25	0.00	870,517.19		8,209,555.57	9,080,072.76		33.29

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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