



# BANCAJA 9 Fondo de Titulización de Activos

## Brief report

Date: 06/30/2020  
Currency: EUR

Constitution date  
02/02/2006

VAT Reg. no.  
V84593961

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

Originator  
Bankia

Servicer  
Bankia

Lead Managers  
Bancaja  
Barclays Bank PLC  
Calyon

Bond Underwriters and Placement  
Agents

Bancaja  
Barclays Bank PLC  
Calyon  
Dexia Bank  
Fortis Bank  
IXIS CIB  
Banco Pastor  
Banco Sabadell

Bond Paying Agent  
BNP Paribas

Market  
AIAF Mercado de Renta Fija

Register of Book Securities  
Iberclear

Treasury Account  
Citibank

Start-up Loan  
Bankia

Swap  
JP Morgan

Assets Custodian  
Bankia

Fund Auditor  
KPMG Auditores

Liquidity Facility A1  
JPMorgan Chase SE

### Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	6.730	15.750	
Principal			
Principal outstanding	400,252,132.28	1,998,118,778.92	
Average loan	59,472.83	126,864.68	
Minimum	0.00	1.62	
Maximum	492,291.66	981,576.54	
Interest rate			
Weighted average (wac)	0.66%	3.27%	
Minimum	0.11%	2.30%	
Maximum	3.40%	4.53%	
Final maturity			
Weighted average (WARM) (months)	163	325	
Minimum	07/05/2020	12/01/2006	
Maximum	10/10/2040	09/05/2040	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	0.00%	0.09%	
1-year EURIBOR/MIBOR (Mortgage Market)	100.00%	99.91%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.55	7.21	0.04	8.25
10.01 - 20%	6.26	16.00	0.28	16.13
20.01 - 30%	13.02	25.24	1.10	25.87
30.01 - 40%	20.27	35.57	2.48	35.62
40.01 - 50%	33.83	45.04	4.96	45.64
50.01 - 60%	23.22	54.66	7.84	55.47
60.01 - 70%	1.85	64.26	15.12	65.86
70.01 - 80%			35.22	76.53
80.01 - 90%			16.22	84.75
90.01 - 100%			16.76	96.18
Weighted average (WALTV)	40.73		74.60	
Minimum	0.00		0.00	
Maximum	68.43		99.99	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.19%	0.15%	0.21%	0.26%	0.51%
Annual Percentage Rate (CPR)	2.25%	1.77%	2.46%	3.12%	5.93%

Geographic distribution		
	Current	At constitution date
Andalucía	11.61%	10.64%
Aragón	0.73%	0.85%
Asturias	0.36%	0.35%
Balearic Islands	5.49%	5.35%
Basque Country	0.89%	0.97%
Canary Islands	7.33%	6.29%
Cantabria	0.09%	0.06%
Castilla-La Mancha	3.42%	3.88%
Castilla-León	2.90%	2.67%
Catalonia	14.05%	14.12%
Extremadura	0.23%	0.26%
Galicia	1.77%	1.44%
La Rioja	0.42%	0.60%
Madrid	12.49%	11.49%
Murcia	2.68%	2.62%
Navarra	1.21%	1.16%
Valencia	34.34%	37.24%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
<b>Delinquencies</b>										
Up to 1 month	124	35,911.78	3,763.42	17,967.06	57,642.26	0.71	7,818,912.44	7,876,554.70	18.03	35.00
from > 1 to = 2 months	34	24,254.66	2,674.00	0.00	26,928.66	0.33	2,858,996.51	2,885,925.17	6.61	41.68
from > 2 to = 3 months	47	35,081.83	3,482.05	0.00	38,563.88	0.47	3,825,404.56	3,863,968.44	8.85	39.62
from > 3 to = 6 months	46	73,713.03	7,441.35	0.00	81,154.38	1.00	3,668,377.28	3,749,531.66	8.58	37.04
from > 6 to < 12 months	27	118,983.23	9,183.70	0.00	128,166.93	1.58	1,940,620.09	2,068,787.02	4.74	35.13
from = 12 to < 18 months	15	96,658.50	9,783.15	0.00	106,441.65	1.31	1,001,870.57	1,108,312.22	2.54	42.42
from = 18 to < 24 months	13	104,733.35	10,982.40	1,824.14	117,539.89	1.44	688,575.26	806,115.15	1.85	40.09
from ≥ 2 years	216	6,169,193.46	1,386,732.22	22,366.80	7,578,292.48	93.16	13,739,214.59	21,317,507.07	48.81	54.52
Subtotal	522	6,658,529.84	1,434,042.29	42,158.00	8,134,730.13	100.00	35,541,971.30	43,676,701.43	100.00	44.15
<b>Doubt debts (subjectives)</b>										
from ≥ 2 years	140	7,584,192.19	956,726.73	0.00	8,540,918.92	100.00	0.00	8,540,918.92	100.00	36.50
Subtotal	140	7,584,192.19	956,726.73	0.00	8,540,918.92	100.00	0.00	8,540,918.92	100.00	36.50
<b>Total</b>	<b>662</b>	<b>14,242,722.03</b>	<b>2,390,769.02</b>	<b>42,158.00</b>	<b>16,675,649.05</b>		<b>35,541,971.30</b>	<b>52,217,620.35</b>		