

Brief report

Date: 06/30/2021
 Currency: EUR

Constitution date
 12/09/2008

VAT Reg. no.
 V85587434

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

Originator
 Bankia

Servicer
 Bankia

Assets Custodian
 Bankia

Bond Paying Agent
 Bankia

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Bankia

Swap
 JP Morgan

Start-up Loan
 Bankia

Subordinated Loan
 Bankia

Fund Auditor
 KPMG Auditores

Lead Manager and Subscriber
 Bancaja

Issued securities: Asset-Backed 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	Moody's Original
Series A ES0312847009	12/11/2008 25.837	36,178.52 934,744,421.24 36.18%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	0.0000% 07/23/2021 0.000000 Gross 0.000000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	07/23/2021 "Pass-Through"	A+sf	n.c. Aaa
Series B ES0312847017	12/11/2008 1,520	100,000.00 152,000,000.00 100.00%	100,000.00 152,000,000.00	Floating 3-M Euribor+0.600% 23.Jan/Apr/Jul/Oct	0.0850% 07/23/2021 16.430556 Gross 13.308750 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	n.c.	n.c. A2 Aa2 (sf)
Series C ES0312847025	12/11/2008 1,593	100,000.00 159,300,000.00 100.00%	100,000.00 159,300,000.00	Floating 3-M Euribor+1.200% 23.Jan/Apr/Jul/Oct	0.6650% 07/23/2021 168.097222 Gross 136.158750 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	n.c.	n.c. Baa3 Baa3 (sf)
Total		1,246,044,421.24	2,895,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date

Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)									
				0.17	0.25	0.34	0.43	0.51	0.60	0.69	0.78		
Series A	With optional redemption *	Average life	6.91	6.24	5.67	5.18	4.76	4.39	4.07	3.80			
		Final Maturity	03/20/2028	07/18/2027	12/21/2026	06/26/2026	01/23/2026	09/12/2025	05/19/2025	02/06/2025			
	Without optional redemption *	Average life	6.91	6.24	5.67	5.18	4.76	4.39	4.07	3.80			
		Final Maturity	03/20/2028	07/18/2027	12/21/2026	06/26/2026	01/23/2026	09/12/2025	05/19/2025	02/06/2025			
	Series B	With optional redemption *	Average life	16.16	15.12	14.10	13.11	12.14	11.38	10.64	9.91		
			Final Maturity	06/15/2037	06/02/2036	05/27/2035	05/29/2034	06/09/2033	09/04/2032	12/08/2031	03/18/2031		
Without optional redemption *		Average life	16.26	15.26	14.26	13.26	12.26	11.51	10.76	10.01			
		Final Maturity	07/23/2037	07/23/2036	07/23/2035	07/23/2034	07/23/2033	10/23/2032	01/23/2031	04/23/2031			
Series C		With optional redemption *	Average life	16.16	15.12	14.10	13.11	12.14	11.38	10.64	9.91		
			Final Maturity	06/15/2037	06/02/2036	05/27/2035	05/29/2034	06/09/2033	09/04/2032	12/08/2031	03/18/2031		
	Without optional redemption *	Average life	16.26	15.26	14.26	13.26	12.26	11.51	10.76	10.01			
		Final Maturity	07/23/2037	07/23/2036	07/23/2035	07/23/2034	07/23/2033	10/23/2032	01/23/2031	04/23/2031			

* Optional clean up call when the amount of the outstanding balance of the securitised assets is less than 10 per 100 of the initial outstanding balance.
 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	% CE	% CE	% CE		
Series A	75.02%	934,744,421.24	32.98%	89.25%	2,583,700,000.00	16.15%
Series B	12.20%	152,000,000.00	20.78%	5.25%	152,000,000.00	10.90%
Series C	12.78%	159,300,000.00	8.00%	5.50%	159,300,000.00	5.40%
Issue of Bonds		1,246,044,421.24			2,895,000,000.00	
Reserve Fund	8.00%	99,678,140.35	5.40%		156,330,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	115,859,977.55	0.000%	
Servicer ppal collect not yet credited	727,568.75		
Servicer ints collect not yet credited	10,651.74		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		143,302,500.00	0.965%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	
Swap collateralized amount	Amount	Credited	
CSA *	0.00		
Cash		0.00	
Securities		0.00	

* Credit Support Amount in favour of the Fund

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	11,243	16,973	
Principal			
Principal outstanding	1,272,424,049.12	2,895,001,466.75	
Average loan	113,174.78	170,565.10	
Minimum	0.00	207.23	
Maximum	688,071.58	904,672.45	
Interest rate			
Weighted average (wac)	0.39%	5.77%	
Minimum	0.00%	4.50%	
Maximum	3.37%	7.25%	
Final maturity			
Weighted average (WARM) (months)	276	409	
Minimum	07/01/2021	08/10/2010	
Maximum	05/05/2049	08/30/2048	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)	100.00%	99.99%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.47	6.93	0.02	7.83
10.01 - 20%	1.70	15.76	0.28	16.65
20.01 - 30%	4.49	25.60	0.79	25.69
30.01 - 40%	9.12	35.62	2.07	35.55
40.01 - 50%	16.44	45.36	4.44	45.53
50.01 - 60%	23.93	55.46	7.76	55.43
60.01 - 70%	18.51	65.01	13.33	65.84
70.01 - 80%	19.44	74.51	36.08	76.84
80.01 - 90%	5.57	85.34	11.01	85.97
90.01 - 100%	0.31	90.85	24.20	97.06
Weighted average (WALTV)		56.99		76.78
Minimum		0.00		0.14
Maximum		92.12		100.00

BANCAJA 13 Fondo de Titulización de Activos

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Lead Manager and Suscriber
Bancaja

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.18%	0.18%	0.17%	0.31%	0.26%
Annual Percentage Rate (CPR)	2.08%	2.18%	2.02%	3.66%	3.12%

Geographic distribution		
	Current	At constitution date
Andalucia	15.18%	14.39%
Aragon	0.58%	0.61%
Asturias	0.82%	0.74%
Balearic Islands	7.06%	6.80%
Basque Country	0.82%	0.85%
Canary Islands	3.16%	3.30%
Cantabria	0.50%	0.43%
Castilla-La Mancha	3.16%	3.13%
Castilla-Leon	2.60%	2.78%
Catalonia	15.69%	15.26%
Ceuta	0.01%	0.00%
Extremadura	0.54%	0.47%
Galicia	1.62%	1.42%
La Rioja	0.16%	0.18%
Madrid	10.26%	9.07%
Melilla	0.03%	0.02%
Murcia	2.66%	2.95%
Navarra	0.56%	0.66%
Valencia	34.60%	36.94%

Current delinquency										
Aging	Assets	Overdue debt				Total	%	Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other						
<i>Delinquencies</i>										
Up to 1 month	149	46,177.76	5,483.35	35,674.35	87,335.46	0.62	16,725,290.16	16,812,625.62	17.84	48.54
from > 1 to = 2 months	48	37,942.80	5,516.35	0.00	43,459.15	0.31	6,608,000.72	6,651,459.87	7.06	55.59
from > 2 to = 3 months	23	24,036.71	3,468.07	0.00	27,504.78	0.20	2,614,870.79	2,642,375.57	2.80	53.03
from > 3 to = 6 months	25	44,202.92	7,322.99	0.00	51,525.91	0.37	3,260,413.14	3,311,939.05	3.51	57.16
from > 6 to < 12 months	37	176,343.27	27,728.07	0.00	204,071.34	1.45	5,448,240.39	5,652,311.73	6.00	55.00
from = 12 to < 18 months	22	169,737.07	22,915.91	0.00	192,652.98	1.37	2,760,409.36	2,953,062.34	3.13	53.66
from = 18 to < 24 months	22	208,111.45	35,624.57	0.00	243,736.02	1.73	2,845,606.29	3,089,342.31	3.28	67.16
from ≥ 2 years	312	10,200,200.28	2,952,364.50	70,743.63	13,223,308.41	93.96	39,923,977.50	53,147,285.91	56.38	65.45
Subtotal	638	10,906,752.26	3,060,423.81	106,417.98	14,073,594.05	100.00	80,186,808.35	94,260,402.40	100.00	59.30
<i>Doubt debts (subjectives)</i>										
from ≥ 2 years	257	24,338,643.38	1,611,554.71	0.00	25,950,198.09	100.00	0.00	25,950,198.09	100.00	45.58
Subtotal	257	24,338,643.38	1,611,554.71	0.00	25,950,198.09	100.00	0.00	25,950,198.09	100.00	45.58
Total	895	35,245,395.64	4,671,978.52	106,417.98	40,023,792.14		80,186,808.35	120,210,600.49		

Additional information