BANCAJA 13 Fondo de Titulización de Activos

Brief report

Date: 08/31/2021
Currency: EUR

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

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 Suscriber
Bancaja

Issued securities: Asset-Backed Bonds

Bonds issue

Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Next	Rating Fitch / Moody's Current	Original
Series A ES0312847009	12/11/2008 25,837	35,297.91 911,992,100.67 35.30%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	0.0000% 10/25/2021 0.000000 Gross 0.000000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	10/25/2021 "Pass-Through"	A+sf Aa1 (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	0.0540% 10/25/2021 14.100000 Gross 11.421000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	n.c. Aa2 (sf)	n.c. A2
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	0.6540% 10/25/2021 170.766667 Gross 138.321000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	n.c. Baa3 (sf)	n.c. Baa3
Total		1,223,292,100.67	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

				0,17	0,25	0,34	0,43	0,51	0,60	0,69	0,78
		% Monthly CPR (SMM)		0,17	0,25	0,34	0,43	0,51	0,60	0,69	0,78
		% Annual equivalent CPR		2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00
Series A	With optional redemption *	Average life	Years	6.79	6.13	5.57	5.09	4.68	4.32	4.01	3.74
			Date	05/04/2028	09/08/2027	02/15/2027	08/25/2026	03/27/2026	11/17/2025	07/26/2025	04/17/2025
		Final Maturity	Years	15.01	14.01	13.01	12.01	11.26	10.26	9.76	9.01
			Date	07/23/2036	07/23/2035	07/23/2034	07/23/2033	10/23/2032	10/23/2031	04/23/2031	07/23/2030
	Without optional redemption *	Average life	Years	6.79	6.13	5.57	5.09	4.68	4.32	4.01	3.74
			Date	05/04/2028	09/08/2027	02/15/2027	08/25/2026	03/27/2026	11/17/2025	07/26/2025	04/17/2025
		Final Maturity	Years	15.01	14.01	13.01	12.01	11.26	10.26	9.76	9.01
			Date	07/23/2036	07/23/2035	07/23/2034	07/23/2033	10/23/2032	10/23/2031	04/23/2031	07/23/2030
Series B	With optional redemption *	Average life	Years	15.90	14.87	13.85	12.86	11.90	11.14	10.40	9.68
			Date	06/11/2037	05/31/2036	05/27/2035	05/31/2034	06/13/2033	09/10/2032	12/15/2031	03/25/2031
		Final Maturity	Years	16.01	15.01	14.01	13.01	12.01	11.26	10.51	9.76
			Date	07/23/2037	07/23/2036	07/23/2035	07/23/2034	07/23/2033	10/23/2032	01/23/2032	04/23/2031
	Without optional redemption *	Average life	Years	17.14	16.02	14.96	13.98	13.07	12.24	11.47	10.78
			Date	09/08/2038	07/25/2037	07/05/2036	07/11/2035	08/14/2034	10/13/2033	01/07/2033	04/29/2032
		Final Maturity	Years	19.52	18.26	17.26	16.26	15.26	14.51	13.51	12.76
			Date	01/23/2041	10/23/2039	10/23/2038	10/23/2037	10/23/2036	01/23/2036	01/23/2035	04/23/2034
Series C	With optional redemption *	Average life	Years	16.01	15.01	14.01	13.01	12.01	11.26	10.51	9.76
			Date	07/23/2037	07/23/2036	07/23/2035	07/23/2034	07/23/2033	10/23/2032	01/23/2032	04/23/2031
		Final Maturity	Years	16.01	15.01	14.01	13.01	12.01	11.26	10.51	9.76
			Date	07/23/2037	07/23/2036	07/23/2035	07/23/2034	07/23/2033	10/23/2032	01/23/2032	04/23/2031
	Without optional redemption *	Average life	Years	22.57	21.85	21.08	20.27	19.46	18.65	17.86	17.09
			Date	02/10/2044	05/23/2043	08/14/2042	10/26/2041	01/02/2041	03/13/2040	05/29/2039	08/20/2038
		Final Maturity	Years	27.77	27.77	27.77	27.77	27.77	27.77	27.77	27.77
			Date	04/23/2049	04/23/2049	04/23/2049	04/23/2049	04/23/2049	04/23/2049	04/23/2049	04/23/2049

* 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		% CE	At issue date		% CE
Series A	74.55%	911,992,100.67	33.67%	89.25%	2,583,700,000.00	16.15%
Series B	12.43%	152,000,000.00	21.24%	5.25%	152,000,000.00	10.90%
Series C	13.02%	159,300,000.00	8.22%	5.50%	159,300,000.00	5.40%
Issue of Bonds		1,223,292,100.67			2,895,000,000.00	
Reserve Fund	8.22%	100,583,229.07		5.40%	156,330,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		110,194,681.56	0.000%
Servicer ppal collect not yet credited		658,788.06	
Servicer ints collect not yet credited		6,880.37	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		143,302,500.00	0.954%
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	11,117	16,973
Principal		
Principal outstanding	1,255,649,736.25	2,895,001,466.75
Average loan	112,948.61	170,565.10
Minimum	0.00	207.23
Maximum	683,986.93	904,672.45
Interest rate		
Weighted average (wac)	0.34%	5.77%
Minimum	0.00%	4.50%
Maximum	3.37%	7.25%
Final maturity		
Weighted average (WARM) (months)	274	409
Minimum	09/02/2021	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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	0.48	6.85	0.02	7.83
10.01 - 20%	1.77	15.85	0.28	16.65
20.01 - 30%	4.44	25.51	0.79	25.69
30.01 - 40%	9.56	35.62	2.07	35.55
40.01 - 50%	16.51	45.38	4.44	45.53
50.01 - 60%	23.89	55.39	7.76	55.43
60.01 - 70%	18.84	65.05	13.33	65.84
70.01 - 80%	18.91	74.38	36.08	76.84
80.01 - 90%	5.42	85.25	11.01	85.97
90.01 - 100%	0.19	90.72	24.20	97.06
Weighted average (WALTV)		56.68		76.78
Minimum		0.00		0.14
Maximum		91.61		100.00

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
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Additional information
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Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 www.cnmv.com

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Subordinated Loan
Bankia

Fund Auditor
KPMG Auditores

Lead Manager and Suscriber
Bancaja

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.12%	0.22%	0.21%	0.30%	0.26%
Annual Percentage Rate (CPR)	1.48%	2.62%	2.43%	3.57%	3.12%

Geographic distribution

	Current	At constitution date
Andalucia	15.21%	14.39%
Aragon	0.59%	0.61%
Asturias	0.82%	0.74%
Balearic Islands	7.07%	6.80%
Basque Country	0.81%	0.85%
Canary Islands	3.15%	3.30%
Cantabria	0.50%	0.43%
Castilla-La Mancha	3.14%	3.13%
Castilla-Leon	2.55%	2.78%
Catalonia	15.72%	15.26%
Ceuta	0.01%	0.00%
Extremadura	0.54%	0.47%
Galicia	1.61%	1.42%
La Rioja	0.16%	0.18%
Madrid	10.28%	9.07%
Melilla	0.03%	0.02%
Murcia	2.65%	2.95%
Navarra	0.56%	0.66%
Valencia	34.59%	36.94%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	159	48,689.07	4,995.63	37,163.41	90,848.11	0.66	16,602,522.76	16,693,370.87	18.51	45.84
from > 1 to = 2 months	34	26,877.97	3,455.67	0.00	30,333.64	0.22	4,638,850.17	4,669,183.81	5.18	55.67
from > 2 to = 3 months	27	34,333.00	4,973.76	0.00	39,306.76	0.28	3,930,097.67	3,969,404.43	4.40	56.89
from > 3 to = 6 months	22	39,804.20	5,210.71	0.00	45,014.91	0.33	2,535,935.95	2,580,950.86	2.86	53.51
from > 6 to < 12 months	35	141,230.10	21,315.87	0.00	162,545.97	1.18	4,761,850.46	4,924,396.43	5.46	53.38
from = 12 to < 18 months	17	137,975.19	19,050.96	0.00	157,026.15	1.14	2,528,158.23	2,685,184.38	2.98	59.40
from = 18 to < 24 months	22	226,244.00	31,987.74	0.00	258,231.74	1.87	2,839,565.77	3,097,797.51	3.44	61.38
from ≥ 2 years	303	10,069,034.80	2,909,009.66	69,254.57	13,047,299.03	94.34	38,511,741.11	51,559,040.14	57.17	66.09
Subtotal	619	10,724,188.33	3,000,000.00	106,417.98	13,830,606.31	100.00	76,348,722.12	90,179,328.43	100.00	58.78
Doubt debts (subjectives)										
from ≥ 2 years	200	20,504,002.48	1,452,261.06	0.00	21,956,263.54	100.00	0.00	21,956,263.54	100.00	49.80
Subtotal	200	20,504,002.48	1,452,261.06	0.00	21,956,263.54	100.00	0.00	21,956,263.54	100.00	49.80
Total	819	31,228,190.81	4,452,261.06	106,417.98	35,786,869.85		76,348,722.12	112,135,591.97		

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