BANCAJA 13 Fondo de Titulización de Activos

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

Brief report

Date: 12/31/2021
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 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	34,484.93 890,987,136.41 34.48%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	0.0000% 01/24/2022 0.000000 Gross 0.000000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	01/24/2022 "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	0.0520% 01/24/2022 13.144444 Gross 10.647000 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	0.6520% 01/24/2022 164.811111 Gross 133.497000 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		1,202,287,136.41	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

			% 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	6.66	6.02	5.48	5.01	4.61	4.26	3.95	3.68
			Date	06/22/2028	11/01/2027	04/15/2027	10/27/2026	06/01/2026	01/25/2026	10/05/2025	06/29/2025
		Final Maturity	Years	14.75	13.75	12.75	11.75	11.00	10.25	9.50	9.00
			Date	07/23/2036	07/23/2035	07/23/2034	07/23/2033	10/23/2032	01/23/2032	04/23/2031	10/23/2030
	Without optional redemption *	Average life	Years	6.66	6.02	5.48	5.01	4.61	4.26	3.95	3.68
			Date	06/22/2028	11/01/2027	04/15/2027	10/27/2026	06/01/2026	01/25/2026	10/05/2025	06/29/2025
		Final Maturity	Years	14.75	13.75	12.75	11.75	11.00	10.25	9.50	9.00
			Date	07/23/2036	07/23/2035	07/23/2034	07/23/2033	10/23/2032	01/23/2032	04/23/2031	10/23/2030
Series B	With optional redemption *	Average life	Years	15.63	14.42	13.41	12.62	11.65	10.90	10.16	9.63
			Date	06/09/2037	03/22/2036	03/21/2035	06/03/2034	06/17/2033	09/15/2032	12/22/2031	06/10/2031
		Final Maturity	Years	15.75	14.50	13.50	12.75	11.75	11.00	10.25	9.75
			Date	07/23/2037	04/23/2036	04/23/2035	07/23/2034	07/23/2033	10/23/2032	01/23/2032	07/23/2031
	Without optional redemption *	Average life	Years	16.86	15.75	14.71	13.75	12.86	12.04	11.29	10.61
			Date	08/30/2038	07/22/2037	07/08/2036	07/22/2035	08/30/2034	11/05/2033	02/04/2033	06/01/2032
		Final Maturity	Years	19.26	18.01	17.01	16.01	15.01	14.25	13.50	12.75
			Date	01/23/2041	10/23/2039	10/23/2038	10/23/2037	10/23/2036	01/23/2036	04/23/2035	07/23/2034
Series C	With optional redemption *	Average life	Years	15.75	14.50	13.50	12.75	11.75	11.00	10.25	9.75
			Date	07/22/2037	04/22/2036	04/23/2035	07/23/2034	07/23/2033	10/23/2032	01/23/2032	07/22/2031
		Final Maturity	Years	15.75	14.50	13.50	12.75	11.75	11.00	10.25	9.75
			Date	07/23/2037	04/23/2036	04/23/2035	07/23/2034	07/23/2033	10/23/2032	01/23/2032	07/23/2031
	Without optional redemption *	Average life	Years	22.29	21.58	20.82	20.03	19.23	18.44	17.65	16.89
			Date	02/04/2044	05/20/2043	08/15/2042	10/31/2041	01/12/2041	03/27/2040	06/16/2039	09/12/2038
		Final Maturity	Years	27.51	27.51	27.51	27.51	27.51	27.51	27.51	27.51
			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	74.11%	890,987,136.41	34.38%	89.25%	2,583,700,000.00	16.15%
Series B	12.64%	152,000,000.00	21.74%	5.25%	152,000,000.00	10.90%
Series C	13.25%	159,300,000.00	8.49%	5.50%	159,300,000.00	5.40%
Issue of Bonds		1,202,287,136.41			2,895,000,000.00	
Reserve Fund	8.49%	102,119,596.43		5.40%	156,330,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		120,209,870.14	0.000%
Servicer ppal collect not yet credited		131,724.10	
Servicer ints collect not yet credited		3,781.92	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		143,302,500.00	0.952%
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	10,953	16,973
Principal		
Principal outstanding	1,225,031,070.42	2,895,001,466.75
Average loan	111,844.34	170,565.10
Minimum	0.00	207.23
Maximum	675,811.25	904,672.45
Interest rate		
Weighted average (wac)	0.29%	5.77%
Minimum	0.00%	4.50%
Maximum	3.36%	7.25%
Final maturity		
Weighted average (WARM) (months)	271	409
Minimum	01/01/2022	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%	0.51	6.91	0.02	7.83
10.01 - 20%	1.97	16.14	0.28	16.65
20.01 - 30%	4.51	25.61	0.79	25.69
30.01 - 40%	9.96	35.59	2.07	35.55
40.01 - 50%	16.84	45.31	4.44	45.53
50.01 - 60%	24.21	55.23	7.76	55.43
60.01 - 70%	19.10	65.13	13.33	65.84
70.01 - 80%	17.69	74.02	36.08	76.84
80.01 - 90%	5.16	84.82	11.01	85.97
90.01 - 100%	0.03	90.42	24.20	97.06
Weighted average (WALTV)		56.00		76.78
Minimum		0.00		0.14
Maximum		90.57		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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Lead Manager and Suscriber
Bancaja

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.25%	0.21%	0.22%	0.20%	0.26%
Annual Percentage Rate (CPR)	2.94%	2.53%	2.56%	2.33%	3.10%

Geographic distribution

	Current	At constitution date
Andalucia	15.27%	14.39%
Aragon	0.58%	0.61%
Asturias	0.82%	0.74%
Balearic Islands	7.08%	6.80%
Basque Country	0.82%	0.85%
Canary Islands	3.14%	3.30%
Cantabria	0.50%	0.43%
Castilla-La Mancha	3.17%	3.13%
Castilla-Leon	2.55%	2.78%
Catalonia	15.74%	15.26%
Ceuta	0.01%	0.00%
Extremadura	0.55%	0.47%
Galicia	1.62%	1.42%
La Rioja	0.16%	0.18%
Madrid	10.33%	9.07%
Melilla	0.03%	0.02%
Murcia	2.64%	2.95%
Navarra	0.55%	0.66%
Valencia	34.44%	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	117	36,732.71	2,939.89	38,363.40	78,036.00	0.55	12,383,467.00	12,461,503.00	14.70	43.86
from > 1 to = 2 months	40	31,604.66	2,487.01	0.00	34,091.67	0.24	4,795,181.50	4,829,273.17	5.70	50.50
from > 2 to = 3 months	25	29,582.79	2,827.60	0.00	32,410.39	0.23	3,134,888.69	3,167,299.08	3.74	50.41
from > 3 to = 6 months	29	62,406.72	6,256.65	0.00	68,663.37	0.48	4,050,153.98	4,118,817.35	4.86	53.71
from > 6 to < 12 months	32	136,689.58	18,573.33	0.00	155,262.91	1.10	4,203,146.51	4,358,409.42	5.14	58.55
from = 12 to < 18 months	17	127,794.65	17,016.42	0.00	144,811.07	1.02	2,289,056.42	2,433,867.49	2.87	56.20
from = 18 to < 24 months	12	133,587.64	17,479.49	0.00	151,067.13	1.07	1,525,655.51	1,676,722.64	1.98	55.73
from ≥ 2 years	306	10,554,823.05	2,890,904.25	68,853.18	13,514,580.48	95.31	38,185,642.65	51,700,223.13	61.01	67.02
Subtotal	578	11,113,221.80	2,958,484.64	107,216.58	14,178,923.02	100.00	70,567,192.26	84,746,115.28	100.00	58.91
Doubt debts (subjectives)										
from ≥ 2 years	149	15,053,109.64	1,179,560.25	0.00	16,232,669.89	100.00	0.00	16,232,669.89	100.00	49.40
Subtotal	149	15,053,109.64	1,179,560.25	0.00	16,232,669.89	100.00	0.00	16,232,669.89	100.00	49.40
Total	727	26,166,331.44	4,138,044.89	107,216.58	30,411,592.91		70,567,192.26	100,978,785.17		

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