

BANCAJA 13 Fondo de Titulización de Activos

Brief report

Date: 05/31/2022
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 Fitch / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0312847009	12/11/2008 25,837	32,748.10 846,112,659.70 32.75%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	0.0000% 07/26/2022 0.000000 Gross 0.000000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	07/26/2022 "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	0.1370% 07/26/2022 35.011111 Gross 28.359000 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	0.7370% 07/26/2022 188.344444 Gross 152.559000 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		1,157,412,659.70	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	6.46	5.84	5.31	4.86	4.48	4.14	3.84	3.59
			Date	10/06/2028	02/24/2028	08/16/2027	03/05/2027	10/14/2026	06/13/2026	02/26/2026	11/23/2025
		Final Maturity	Years	14.25	13.25	12.25	11.25	10.50	9.75	9.25	8.50
			Date	07/23/2036	07/23/2035	07/23/2034	07/23/2033	10/23/2032	01/23/2032	07/23/2031	10/23/2030
	Without optional redemption *	Average life	Years	6.46	5.84	5.31	4.86	4.48	4.14	3.84	3.59
			Date	10/06/2028	02/24/2028	08/16/2027	03/05/2027	10/14/2026	06/13/2026	02/26/2026	11/23/2025
Final Maturity		Years	14.25	13.25	12.25	11.25	10.50	9.75	9.25	8.50	
		Date	07/23/2036	07/23/2035	07/23/2034	07/23/2033	10/23/2032	01/23/2032	07/23/2031	10/23/2030	
Series B	With optional redemption *	Average life	Years	15.13	14.11	13.11	12.14	11.37	10.63	9.90	9.18
			Date	06/07/2037	06/01/2036	06/02/2035	06/12/2034	09/04/2033	12/07/2032	03/15/2032	06/28/2031
		Final Maturity	Years	15.25	14.25	13.25	12.25	11.50	10.76	10.00	9.25
			Date	07/23/2037	07/23/2036	07/23/2035	07/23/2034	10/23/2033	01/23/2033	04/23/2032	07/23/2031
	Without optional redemption *	Average life	Years	16.34	15.27	14.26	13.33	12.47	11.68	10.96	10.30
			Date	08/23/2038	07/28/2037	07/26/2036	08/21/2035	10/10/2034	12/26/2033	04/07/2033	08/10/2032
Final Maturity		Years	18.76	17.51	16.51	15.51	14.76	13.76	13.00	12.25	
		Date	01/23/2041	10/23/2039	10/23/2038	10/23/2037	01/23/2037	01/23/2036	04/23/2035	07/23/2034	
Series C	With optional redemption *	Average life	Years	15.25	14.25	13.25	12.25	11.50	10.76	10.00	9.25
			Date	07/22/2037	07/22/2036	07/23/2035	07/23/2034	10/23/2033	01/23/2033	04/23/2032	07/23/2031
		Final Maturity	Years	15.25	14.25	13.25	12.25	11.50	10.76	10.00	9.25
			Date	07/23/2037	07/23/2036	07/23/2035	07/23/2034	10/23/2033	01/23/2033	04/23/2032	07/23/2031
	Without optional redemption *	Average life	Years	21.79	21.09	20.35	19.58	18.81	18.04	17.28	16.54
			Date	02/01/2044	05/23/2043	08/26/2042	11/19/2041	02/08/2041	05/03/2040	07/31/2039	11/04/2038
Final Maturity		Years	28.77	28.77	28.77	28.77	28.77	28.77	28.77	28.77	
		Date	01/23/2051	01/23/2051	01/23/2051	01/23/2051	01/23/2051	01/23/2051	01/23/2051	01/23/2051	

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Iberclear

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.38%	0.31%	0.26%	0.23%	0.26%
Annual Percentage Rate (CPR)	4.49%	3.67%	3.05%	2.76%	3.12%

Geographic distribution		
	Current	At constitution date
Andalucia	15.37%	14.39%
Aragon	0.59%	0.61%
Asturias	0.83%	0.74%
Balearic Islands	7.04%	6.80%
Basque Country	0.80%	0.85%
Canary Islands	3.09%	3.30%
Cantabria	0.49%	0.43%
Castilla-La Mancha	3.17%	3.13%
Castilla-Leon	2.54%	2.78%
Catalonia	15.86%	15.26%
Ceuta	0.01%	0.00%
Extremadura	0.56%	0.47%
Galicia	1.60%	1.42%
La Rioja	0.16%	0.18%
Madrid	10.29%	9.07%
Melilla	0.03%	0.02%
Murcia	2.63%	2.95%
Navarra	0.54%	0.66%
Valencia	34.40%	36.94%

Treasury Account
Bankia

Swap
JP Morgan

Start-up Loan
Bankia

Subordinated Loan
Bankia

Fund Auditor
KPMG Auditores

Lead Manager and Suscriber
Bancaja

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
<i>Delinquencies</i>										
Up to 1 month	97	32,210.08	2,532.12	38,763.40	73,505.60	0.51	9,166,360.83	9,239,866.43	11.40	38.64
from > 1 to = 2 months	29	19,744.82	1,567.70	0.00	21,312.52	0.15	3,363,178.25	3,384,490.77	4.18	55.22
from > 2 to = 3 months	29	36,136.93	3,400.18	0.00	39,537.11	0.27	3,826,316.12	3,865,853.23	4.77	59.29
from > 3 to = 6 months	34	57,054.03	4,174.32	0.00	61,228.35	0.42	3,649,503.19	3,710,731.54	4.58	50.97
from > 6 to < 12 months	43	191,314.87	15,100.42	0.00	206,415.29	1.43	5,826,945.17	6,033,360.46	7.45	50.89
from = 12 to < 18 months	13	85,084.02	8,031.91	0.00	93,115.93	0.64	1,581,065.92	1,674,181.85	2.07	61.85
from = 18 to < 24 months	14	136,485.97	16,100.60	0.00	152,586.57	1.06	1,879,882.98	2,032,469.55	2.51	54.86
from ≥ 2 years	301	10,952,577.55	2,777,260.32	66,413.89	13,796,251.76	95.52	37,279,367.67	51,075,619.43	63.04	67.36
Subtotal	560	11,510,608.27	2,828,167.57	105,177.29	14,443,953.13	100.00	66,572,620.13	81,016,573.26	100.00	58.73
<i>Doubt debts (subjectives)</i>										
Up to 1 month	1	236,065.56	0.00	0.00	236,065.56	12.50	0.00	236,065.56	12.50	40.21
from ≥ 2 years	13	1,509,793.97	142,565.89	0.00	1,652,359.86	87.50	0.00	1,652,359.86	87.50	47.99
Subtotal	14	1,745,859.53	142,565.89	0.00	1,888,425.42	100.00	0.00	1,888,425.42	100.00	46.86
Total	574	13,256,467.80	2,970,733.46	105,177.29	16,332,378.55		66,572,620.13	82,904,998.68		