

BANCAJA 13 Fondo de Titulización de Activos

Brief report

Date: 06/30/2022
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	06/06/2028	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	10/06/2028	02/24/2028	08/16/2027	03/05/2027	10/26/2026	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	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	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	07/22/2037	07/22/2036	07/23/2035	07/23/2034	11/50	10.76	10.00	9.25
		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	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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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.47%	0.40%	0.29%	0.26%	0.26%
Annual Percentage Rate (CPR)	5.45%	4.69%	3.47%	3.03%	3.13%

Geographic distribution

	Current	At constitution date
Andalucia	15.31%	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	3.10%	3.30%
Cantabria	0.50%	0.43%
Castilla-La Mancha	3.19%	3.13%
Castilla-Leon	2.53%	2.78%
Catalonia	15.87%	15.26%
Ceuta	0.01%	0.00%
Extremadura	0.56%	0.47%
Galicia	1.61%	1.42%
La Rioja	0.16%	0.18%
Madrid	10.31%	9.07%
Melilla	0.03%	0.02%
Murcia	2.63%	2.95%
Navarra	0.54%	0.66%
Valencia	34.39%	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	104	32,507.96	2,853.53	40,762.01	76,123.50	0.53	9,259,328.64	9,335,452.14	11.89	37.53
from > 1 to = 2 months	34	28,022.70	2,211.06	0.00	30,233.76	0.21	4,450,327.61	4,480,561.37	5.71	55.58
from > 2 to = 3 months	15	18,896.13	1,925.68	0.00	20,821.81	0.14	1,969,693.16	1,990,514.97	2.54	56.50
from > 3 to = 6 months	31	54,575.15	5,122.01	0.00	59,697.16	0.41	3,253,683.74	3,313,380.90	4.22	49.95
from > 6 to < 12 months	36	174,124.94	15,417.12	0.00	189,542.06	1.31	4,633,813.52	4,823,355.58	6.14	51.06
from = 12 to < 18 months	15	95,064.06	10,344.06	0.00	105,408.12	0.73	1,895,815.62	2,001,223.74	2.55	62.18
from = 18 to < 24 months	15	148,088.55	16,707.80	0.00	164,796.35	1.14	1,931,253.89	2,096,050.24	2.67	54.44
from ≥ 2 years	296	11,003,510.35	2,775,129.20	64,415.28	13,843,054.83	95.54	36,624,605.14	50,467,659.97	64.28	67.79
Subtotal	546	11,554,789.84	2,829,710.46	105,177.29	14,489,677.59	100.00	64,018,521.32	78,508,198.91	100.00	58.56
Doubt debts (subjectives)										
Up to 1 month	1	235,300.26	0.00	0.00	235,300.26	18.18	0.00	235,300.26	18.18	40.08
from ≥ 2 years	6	958,154.46	100,669.31	0.00	1,058,823.77	81.82	0.00	1,058,823.77	81.82	83.16
Subtotal	7	1,193,454.72	100,669.31	0.00	1,294,124.03	100.00	0.00	1,294,124.03	100.00	69.56
Total	553	12,748,244.56	2,930,379.77	105,177.29	15,783,801.62		64,018,521.32	79,802,322.94		

Additional information