

BANCAJA 13 Fondo de Titulización de Activos

Brief report

Date: 07/31/2022
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	31,689.43 818,759,802.91 31.69%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	0.4450% 10/24/2022 35.254491 Gross 28.556138 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	10/24/2022 "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	0.7450% 10/24/2022 186.250000 Gross 150.862500 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / 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	1.3450% 10/24/2022 336.250000 Gross 272.362500 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	n.c. Baa3 (sf)	n.c. Baa3
Total		1,130,059,802.91	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	
				% Annual equivalent CPR		2,00		3,00		4,00	
Series A	With optional redemption *	Average life	Years	6.38	5.77	5.25	4.81	4.42	4.09	3.80	3.54
		Final Maturity	Date	12/08/2028	04/29/2028	10/23/2027	05/14/2027	12/24/2026	08/25/2026	05/11/2026	02/06/2026
	Without optional redemption *	Average life	Years	14.01	13.00	12.00	11.25	10.25	9.75	9.00	8.50
		Final Maturity	Date	07/23/2036	07/23/2035	07/23/2034	10/23/2033	10/23/2032	04/23/2032	07/23/2031	01/23/2031
	With optional redemption *	Average life	Years	6.38	5.77	5.25	4.81	4.42	4.09	3.80	3.54
		Final Maturity	Date	12/08/2028	04/29/2028	10/23/2027	05/14/2027	12/24/2026	08/25/2026	05/11/2026	02/06/2026
Series B	Without optional redemption *	Average life	Years	14.01	13.00	12.00	11.25	10.25	9.75	9.00	8.50
		Final Maturity	Date	07/23/2036	07/23/2035	07/23/2034	10/23/2033	10/23/2032	04/23/2032	07/23/2031	01/23/2031
	With optional redemption *	Average life	Years	14.89	13.68	12.88	11.91	11.14	10.40	9.67	9.15
		Final Maturity	Date	06/09/2037	03/26/2036	06/07/2035	06/17/2034	09/12/2033	12/15/2032	03/23/2032	09/14/2031
	Without optional redemption *	Average life	Years	15.01	13.76	13.00	12.00	11.25	10.51	9.75	9.25
		Final Maturity	Date	07/23/2037	04/23/2036	07/23/2035	07/23/2034	10/23/2033	01/23/2033	04/23/2032	10/23/2031
Series C	Without optional redemption *	Average life	Years	16.12	15.06	14.07	13.15	12.30	11.52	10.81	10.16
		Final Maturity	Date	09/02/2038	08/12/2037	08/14/2036	09/14/2035	11/08/2034	01/27/2034	05/11/2033	09/17/2032
	With optional redemption *	Average life	Years	18.51	17.51	16.51	15.51	14.51	13.76	13.00	12.25
		Final Maturity	Date	01/23/2041	01/23/2040	01/23/2039	01/23/2038	01/23/2037	04/23/2036	07/23/2035	10/23/2034
	Without optional redemption *	Average life	Years	15.01	13.76	13.00	12.00	11.25	10.51	9.75	9.25
		Final Maturity	Date	07/23/2037	04/22/2036	07/23/2035	07/22/2034	10/23/2033	01/22/2033	04/23/2032	10/22/2031
Series C	Without optional redemption *	Average life	Years	21.56	20.87	20.15	19.39	18.62	17.86	17.11	16.38
		Final Maturity	Date	02/09/2044	06/04/2043	09/11/2042	12/08/2041	03/04/2041	05/30/2040	08/31/2039	12/08/2038
	Without optional redemption *	Average life	Years	28.52	28.52	28.52	28.52	28.52	28.52	28.52	28.52
		Final Maturity	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
	Without optional redemption *	Average life	Years	28.52	28.52	28.52	28.52	28.52	28.52	28.52	28.52
		Final Maturity	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

* 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	72.45%	818,759,802.91	37.70%	89.25%	2,583,700,000.00	16.15%
Series B	13.45%	152,000,000.00	24.25%	5.25%	152,000,000.00	10.90%
Series C	14.10%	159,300,000.00	10.15%	5.50%	159,300,000.00	5.40%
Issue of Bonds		1,130,059,802.91			2,895,000,000.00	
Reserve Fund	10.15%	114,672,620.29		5.40%	156,330,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		116,110,666.07	0.072%
Servicer ppal collect not yet credited		408,536.43	
Servicer ints collect not yet credited		7,609.59	
Liabilities		Available	Balance
Subordinated Loan L/T			143,302,500.00
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		10,551	16,973
Principal			
Principal outstanding		1,166,379,049.53	2,895,001,466.75
Average loan		110,546.78	170,565.10
Minimum		0.00	207.23
Maximum		661,615.82	904,672.45
Interest rate			
Weighted average (wac)		0.46%	5.77%
Minimum		0.00%	4.50%
Maximum		4.14%	7.25%
Final maturity			
Weighted average (WARM) (months)		265	409
Minimum		08/05/2022	08/10/2010
Maximum		02/05/2051	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%	0.51	6.87	0.02
10.01 - 20%	2.13	15.98	0.28
20.01 - 30%	4.89	25.56	0.79
30.01 - 40%	10.70	35.50	2.07
40.01 - 50%	17.72	45.25	4.44
50.01 - 60%	24.58	55.08	7.76
60.01 - 70%	19.83	65.36	13.33
70.01 - 80%	14.94	73.45	36.08
80.01 - 90%	4.69	83.58	11.01
90.01 - 100%			24.20
Weighted average (WALT)		54.84	76.78
Minimum		0.00	0.14
Maximum		88.76	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.
 Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information

Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid ☎ +34 91 411 84 67 📠 +34 91 411 84 68 🌐 www.edt-sg.com ✉ info@edt-sg.com
 Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

BANCAJA 13 Fondo de Titulización de Activos



Brief report

Date: 07/31/2022
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

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.32%	0.39%	0.32%	0.25%	0.27%
Annual Percentage Rate (CPR)	3.74%	4.56%	3.76%	2.98%	3.14%

Geographic distribution		
	Current	At constitution date
Andalucia	15.34%	14.39%
Aragon	0.58%	0.61%
Asturias	0.83%	0.74%
Balearic Islands	7.03%	6.80%
Basque Country	0.79%	0.85%
Canary Islands	3.10%	3.30%
Cantabria	0.49%	0.43%
Castilla-La Mancha	3.20%	3.13%
Castilla-Leon	2.54%	2.78%
Catalonia	15.88%	15.26%
Ceuta	0.01%	0.00%
Extremadura	0.56%	0.47%
Galicia	1.61%	1.42%
La Rioja	0.16%	0.18%
Madrid	10.29%	9.07%
Melilla	0.03%	0.02%
Murcia	2.61%	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	101	27,532.68	2,705.20	48,917.41	79,155.29	0.54	8,537,735.64	8,616,890.93	11.30	35.34
from > 1 to = 2 months	22	17,899.19	1,580.46	1,200.01	20,679.66	0.14	3,076,729.87	3,097,409.53	4.06	58.17
from > 2 to = 3 months	15	19,914.98	1,774.52	0.00	21,689.50	0.15	2,084,111.05	2,105,800.55	2.76	50.63
from > 3 to = 6 months	27	48,024.34	4,257.51	0.00	52,281.85	0.36	2,800,056.82	2,852,338.67	3.74	48.13
from > 6 to < 12 months	37	176,798.35	15,399.53	0.00	192,197.88	1.31	4,712,544.77	4,904,742.65	6.43	51.96
from = 12 to < 18 months	15	107,262.34	10,328.84	0.00	117,591.18	0.80	1,965,094.57	2,082,685.75	2.73	62.23
from = 18 to < 24 months	15	136,076.95	16,263.43	0.00	152,340.38	1.04	1,753,335.78	1,905,676.16	2.50	51.12
from ≥ 2 years	296	11,206,811.53	2,783,492.02	64,335.47	14,054,639.02	95.67	36,606,086.22	50,660,725.24	66.46	67.92
Subtotal	528	11,740,320.36	2,835,801.51	114,452.89	14,690,574.76	100.00	61,535,694.72	76,226,269.48	100.00	58.24
<i>Doubt debts (subjectives)</i>										
Up to 1 month	1	235,300.26	12.35	0.00	235,312.61	18.18	0.00	235,312.61	18.18	40.08
from ≥ 2 years	6	958,154.46	100,946.03	0.00	1,059,100.49	81.82	0.00	1,059,100.49	81.82	83.18
Subtotal	7	1,193,454.72	100,958.38	0.00	1,294,413.10	100.00	0.00	1,294,413.10	100.00	69.58
Total	535	12,933,775.08	2,936,759.89	114,452.89	15,984,987.86		61,535,694.72	77,520,682.58		