

BANCAJA 13 Fondo de Titulización de Activos

Brief report

Date: 11/30/2022
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	
		Current	Original			Final maturity (legal)	Next	Current Fitch / Moody's	Original
Series A ES0312847009	12/11/2008 25,837	30,803.41 795,867,704.17 30.80%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	1.8020% 01/23/2023 140.311244 Gross 113.652108 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	01/23/2023 "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	2.1020% 01/23/2023 531.338889 Gross 430.384500 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	2.7020% 01/23/2023 683.005556 Gross 553.234500 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		1,107,167,704.17	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	6.39	5.77	5.25	4.80	4.41	4.08	3.79	3.53
		Final Maturity	Date	03/11/2029	07/30/2028	01/21/2028	08/10/2027	03/22/2027	11/20/2026	08/05/2026	05/03/2026
	Without optional redemption *	Average life	Years	6.39	5.77	5.25	4.80	4.41	4.08	3.79	3.53
		Final Maturity	Date	10/23/2036	10/23/2035	10/23/2034	10/23/2033	01/23/2033	04/23/2032	10/23/2031	04/23/2031
	With optional redemption *	Average life	Years	03/11/2029	07/30/2028	01/21/2028	08/10/2027	03/22/2027	11/20/2026	08/05/2026	05/03/2026
		Final Maturity	Date	10/23/2036	10/23/2035	10/23/2034	10/23/2033	01/23/2033	04/23/2032	10/23/2031	04/23/2031
Series B	With optional redemption *	Average life	Years	14.68	13.67	12.67	11.89	10.93	10.19	9.65	8.94
		Final Maturity	Date	06/23/2037	06/20/2036	06/23/2035	09/11/2034	09/27/2033	12/30/2032	06/17/2032	10/01/2031
	Without optional redemption *	Average life	Years	14.76	13.76	12.75	12.01	11.01	10.26	9.75	9.00
		Final Maturity	Date	07/23/2037	07/23/2036	07/23/2035	10/23/2034	10/23/2033	01/23/2033	07/23/2032	10/23/2031
	With optional redemption *	Average life	Years	16.05	14.99	14.00	13.08	12.24	11.46	10.75	10.10
		Final Maturity	Date	11/06/2038	10/17/2037	10/21/2036	11/20/2035	01/15/2035	04/06/2034	07/19/2033	11/25/2032
Series C	With optional redemption *	Average life	Years	18.26	17.26	16.26	15.26	14.51	13.76	12.75	12.26
		Final Maturity	Date	01/23/2041	01/23/2040	01/23/2039	01/23/2038	04/23/2037	07/23/2036	07/23/2035	01/23/2035
	Without optional redemption *	Average life	Years	14.76	13.76	12.75	12.01	11.01	10.26	9.75	9.00
		Final Maturity	Date	07/23/2037	07/23/2036	07/23/2035	10/23/2034	10/23/2033	01/23/2033	07/23/2032	10/23/2031
	With optional redemption *	Average life	Years	21.42	20.75	20.04	19.29	18.54	17.78	17.04	16.32
		Final Maturity	Date	03/20/2044	07/20/2043	11/01/2042	02/03/2042	05/02/2041	08/01/2040	11/05/2039	02/14/2039

* 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	
Series A	71.88%	795,867,704.17	38.59%	89.25%	2,583,700,000.00	16.15%
Series B	13.73%	152,000,000.00	24.86%	5.25%	152,000,000.00	10.90%
Series C	14.39%	159,300,000.00	10.47%	5.50%	159,300,000.00	5.40%
Issue of Bonds		1,107,167,704.17			2,895,000,000.00	
Reserve Fund	10.47%	115,906,327.95		5.40%	156,330,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	127,978,262.95	1.403%	
Servicer ppal collect not yet credited	776,294.91		
Servicer ints collect not yet credited	13,480.38		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		143,302,500.00	3.002%
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	10,393	16,973	
Principal			
Principal outstanding	1,132,347,018.44	2,895,001,466.75	
Average loan	108,952.85	170,565.10	
Minimum	0.00	207.23	
Maximum	653,677.04	904,672.45	
Interest rate			
Weighted average (wac)	1.10%	5.77%	
Minimum	0.00%	4.50%	
Maximum	4.54%	7.25%	
Final maturity			
Weighted average (WARM) (months)	261	409	
Minimum	12/03/2022	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
0.01 - 10%	0.56	6.96	0.02
10.01 - 20%	2.28	15.95	0.28
20.01 - 30%	5.05	25.60	0.79
30.01 - 40%	11.06	35.42	2.07
40.01 - 50%	18.18	45.17	4.44
50.01 - 60%	24.49	54.90	7.76
60.01 - 70%	20.93	65.40	13.33
70.01 - 80%	13.21	73.38	36.08
80.01 - 90%	4.23	82.97	11.01
90.01 - 100%			24.20
Weighted average (WALT)	54.17		76.78
Minimum	0.00		0.14
Maximum	87.73		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

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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)	0.45%	0.38%	0.35%	0.30%	0.27%
Annual Percentage Rate (CPR)	5.21%	4.42%	4.11%	3.58%	3.15%

Geographic distribution

	Current	At constitution date
Andalucia	15.46%	14.39%
Aragon	0.58%	0.61%
Asturias	0.84%	0.74%
Balearic Islands	7.00%	6.80%
Basque Country	0.80%	0.85%
Canary Islands	3.11%	3.30%
Cantabria	0.49%	0.43%
Castilla-La Mancha	3.22%	3.13%
Castilla-Leon	2.52%	2.78%
Catalonia	15.94%	15.26%
Ceuta	0.01%	0.00%
Extremadura	0.56%	0.47%
Galicia	1.60%	1.42%
La Rioja	0.17%	0.18%
Madrid	10.28%	9.07%
Melilla	0.03%	0.02%
Murcia	2.61%	2.95%
Navarra	0.54%	0.66%
Valencia	34.25%	36.94%

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	104	27,721.49	6,047.39	50,117.42	83,886.30	0.55	8,528,289.79	8,612,176.09	11.31	35.76
from > 1 to = 2 months	24	17,774.49	3,391.97	0.00	21,166.46	0.14	3,176,781.27	3,197,947.73	4.20	54.63
from > 2 to = 3 months	15	23,003.02	3,488.22	0.00	26,491.24	0.17	2,312,370.89	2,338,862.13	3.07	54.71
from > 3 to = 6 months	20	42,344.20	5,157.01	0.00	47,501.21	0.31	2,306,811.92	2,354,313.13	3.09	50.68
from > 6 to < 12 months	32	136,332.56	14,536.70	0.00	150,869.26	0.99	3,698,374.20	3,849,243.46	5.06	50.59
from = 12 to < 18 months	27	204,029.09	25,829.74	0.00	229,858.83	1.51	3,579,548.68	3,809,407.51	5.00	58.26
from = 18 to < 24 months	7	48,584.61	6,691.41	0.00	55,276.02	0.36	624,010.07	679,286.09	0.89	49.64
from ≥ 2 years	303	11,631,993.58	2,881,457.15	63,936.17	14,577,386.90	95.95	36,698,566.62	51,275,953.52	67.36	67.05
Subtotal	532	12,131,783.04	2,946,599.59	114,053.59	15,192,436.22	100.00	60,924,753.44	76,117,189.66	100.00	58.17
<i>Doubt debts (subjectives)</i>										
Up to 1 month	1	231,473.16	0.00	0.00	231,473.16	17.89	0.00	231,473.16	17.89	39.42
from ≥ 2 years	6	958,154.46	104,244.03	0.00	1,062,398.49	82.11	0.00	1,062,398.49	82.11	83.44
Subtotal	7	1,189,627.62	104,244.03	0.00	1,293,871.65	100.00	0.00	1,293,871.65	100.00	69.55
Total	539	13,321,410.66	3,050,843.62	114,053.59	16,486,307.87		60,924,753.44	77,411,061.31		

Additional information