BANCAJA 13 Fondo de Titulización de Activos

Brief report

Date: 09/30/2023
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	27,501.93 710,567,365.41 27.50%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	3.9980% 10/23/2023 277.936032 Gross 225.128186 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	10/23/2023 "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	4.2980% 10/23/2023 1,086.438889 Gross 880.015500 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	4.8980% 10/23/2023 1,238.105556 Gross 1,002.865500 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		1,021,867,365.41	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	6.77	6.07	5.48	4.98	4.55	4.18	3.86	3.59
			Date	04/28/2030	08/16/2029	01/13/2029	07/14/2028	02/08/2028	09/27/2027	06/03/2027	02/21/2027
		Final Maturity	Years	14.26	13.26	12.26	11.26	10.51	9.76	9.01	8.25
			Date	10/23/2037	10/23/2036	10/23/2035	10/23/2034	01/23/2034	04/23/2033	07/23/2032	10/23/2031
	Without optional redemption *	Average life	Years	6.77	6.07	5.48	4.98	4.55	4.18	3.86	3.59
			Date	04/28/2030	08/16/2029	01/13/2029	07/14/2028	02/08/2028	09/27/2027	06/03/2027	02/21/2027
		Final Maturity	Years	14.26	13.26	12.26	11.26	10.51	9.76	9.01	8.25
			Date	10/23/2037	10/23/2036	10/23/2035	10/23/2034	01/23/2034	04/23/2033	07/23/2032	10/23/2031
Series B	With optional redemption *	Average life	Years	14.94	13.72	12.71	11.93	10.96	10.20	9.47	8.94
			Date	06/27/2038	04/07/2037	04/06/2036	06/24/2035	07/04/2034	10/03/2033	01/07/2033	06/30/2032
		Final Maturity	Years	15.01	13.76	12.76	12.01	11.01	10.26	9.51	9.01
			Date	07/23/2038	04/23/2037	04/23/2036	07/23/2035	07/23/2034	10/23/2033	01/23/2033	07/23/2032
	Without optional redemption *	Average life	Years	16.35	15.28	14.25	13.29	12.41	11.59	10.84	10.16
			Date	11/24/2039	10/29/2038	10/20/2037	11/03/2036	12/16/2035	02/21/2035	05/24/2034	09/18/2033
		Final Maturity	Years	18.52	17.52	16.76	15.76	14.76	13.76	13.01	12.26
			Date	01/23/2042	01/23/2041	04/23/2040	04/23/2039	04/23/2038	04/23/2037	07/23/2036	10/23/2035
Series C	With optional redemption *	Average life	Years	15.01	13.76	12.76	12.01	11.01	10.26	9.51	9.01
			Date	07/23/2038	04/22/2037	04/23/2036	07/22/2035	07/23/2034	10/23/2033	01/23/2033	07/23/2032
		Final Maturity	Years	15.01	13.76	12.76	12.01	11.01	10.26	9.51	9.01
			Date	07/23/2038	04/23/2037	04/23/2036	07/23/2035	07/23/2034	10/23/2033	01/23/2033	07/23/2032
	Without optional redemption *	Average life	Years	21.30	20.70	20.04	19.35	18.63	17.89	17.16	16.45
			Date	11/05/2044	03/29/2044	08/04/2043	11/23/2042	03/04/2042	06/10/2041	09/16/2040	12/29/2039
		Final Maturity	Years	27.52	27.52	27.52	27.52	27.52	27.52	27.52	27.52
			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	69.54%	710,567,365.41	43.35%	89.25%	2,583,700,000.00	16.15%
Series B	14.87%	152,000,000.00	28.48%	5.25%	152,000,000.00	10.90%
Series C	15.59%	159,300,000.00	12.89%	5.50%	159,300,000.00	5.40%
Issue of Bonds		1,021,867,365.41			2,895,000,000.00	
Reserve Fund	12.89%	131,706,816.85		5.40%	156,330,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		158,696,614.38	0.000%
Servicer ppal collect not yet credited		587,085.08	
Servicer ints collect not yet credited		50,698.94	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		143,302,500.00	5.198%
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	9,625	16,973
Principal		
Principal outstanding	1,012,312,839.07	2,895,001,466.75
Average loan	105,175.36	170,565.10
Minimum	0.00	207.23
Maximum	637,036.63	904,672.45
Interest rate		
Weighted average (wac)	4.00%	5.77%
Minimum	1.63%	4.50%
Maximum	7.71%	7.25%
Final maturity		
Weighted average (WARM) (months)	253	409
Minimum	10/05/2023	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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	0.67	6.97	0.02	7.83
10.01 - 20%	2.56	15.92	0.28	16.65
20.01 - 30%	5.73	25.76	0.79	25.69
30.01 - 40%	12.33	35.47	2.07	35.55
40.01 - 50%	18.87	45.20	4.44	45.53
50.01 - 60%	24.17	54.69	7.76	55.43
60.01 - 70%	21.83	65.23	13.33	65.84
70.01 - 80%	10.81	73.34	36.08	76.84
80.01 - 90%	3.02	81.73	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)		52.69		76.78
Minimum		0.00		0.14
Maximum		85.77		100.00

Additional information
Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid www.edt-sg.com info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid www.cnmv.com

BANCAJA 13 Fondo de Titulización de Activos

Brief report

Date: **09/30/2023**
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

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.52%	0.58%	0.52%	0.51%	0.28%
Annual Percentage Rate (CPR)	6.11%	6.71%	6.06%	5.94%	3.32%

Geographic distribution

	Current	At constitution date
Andalucia	15.60%	14.39%
Aragon	0.59%	0.61%
Asturias	0.84%	0.74%
Balearic Islands	6.96%	6.80%
Basque Country	0.83%	0.85%
Canary Islands	3.14%	3.30%
Cantabria	0.49%	0.43%
Castilla-La Mancha	3.37%	3.13%
Castilla-Leon	2.59%	2.78%
Catalonia	15.77%	15.26%
Ceuta	0.01%	0.00%
Extremadura	0.59%	0.47%
Galicia	1.61%	1.42%
La Rioja	0.18%	0.18%
Madrid	10.30%	9.07%
Melilla	0.03%	0.02%
Murcia	2.60%	2.95%
Navarra	0.54%	0.66%
Valencia	33.95%	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	128	25,447.78	22,839.84	48,917.41	97,205.03	1.77	11,074,509.99	11,171,715.02	23.10	38.01
from > 1 to = 2 months	38	23,970.69	25,839.67	0.00	49,810.36	0.91	4,697,859.45	4,747,669.81	9.82	53.04
from > 2 to = 3 months	16	16,983.28	22,214.07	1,200.01	40,397.36	0.74	2,459,291.09	2,499,688.45	5.17	63.15
from > 3 to = 6 months	46	161,790.57	77,593.57	1,200.01	240,584.15	4.39	5,617,620.18	5,858,204.33	12.11	49.41
from > 6 to < 12 months	38	130,873.36	107,639.05	0.00	238,512.41	4.35	5,043,171.29	5,281,683.70	10.92	56.44
from = 12 to < 18 months	17	96,246.18	48,981.14	0.00	145,227.32	2.65	2,099,012.02	2,244,239.34	4.64	54.50
from = 18 to < 24 months	10	83,105.59	32,747.76	0.00	115,853.35	2.11	1,107,493.59	1,223,346.94	2.53	44.70
from ≥ 2 years	99	3,653,595.32	883,339.65	13,485.43	4,550,420.40	83.07	10,779,670.16	15,330,090.56	31.70	55.67
Subtotal	392	4,192,012.77	1,221,194.75	64,802.86	5,478,010.38	100.00	42,878,627.77	48,356,638.15	100.00	49.39
Doubt debts (subjectives)										
Up to 1 month	1	225,034.37	0.00	0.00	225,034.37	36.79	0.00	225,034.37	36.79	38.33
from ≥ 2 years	2	335,058.13	51,547.69	0.00	386,605.82	63.21	0.00	386,605.82	63.21	88.62
Subtotal	3	560,092.50	51,547.69	0.00	611,640.19	100.00	0.00	611,640.19	100.00	59.77
Total	395	4,752,105.27	1,272,742.44	64,802.86	6,089,650.57		42,878,627.77	48,968,278.34		

Additional information
Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid www.edt-sg.com info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid www.cnmv.com