BANCAJA 13 Fondo de Titulización de Activos

Brief report

Date: 12/31/2023
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	26,437.97 683,077,830.89 26.44%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	4.3020% 01/23/2024 290.659042 Gross 235.433824 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	01/23/2024 "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	4.6020% 01/23/2024 1,176.066667 Gross 952.614000 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	5.2020% 01/23/2024 1,329.400000 Gross 1,076.814000 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		994,377,830.89	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	6.81	6.10	5.50	4.99	4.55	4.18	3.86	3.58
			Date	08/14/2030	11/27/2029	04/21/2029	10/17/2028	05/11/2028	12/26/2027	08/31/2027	05/20/2027
		Final Maturity	Years	14.26	13.01	12.01	11.26	10.26	9.51	9.01	8.26
			Date	01/23/2038	10/23/2036	10/23/2035	01/23/2035	01/23/2034	04/23/2033	10/23/2032	01/23/2032
	Without optional redemption *	Average life	Years	6.81	6.10	5.50	4.99	4.55	4.18	3.86	3.58
			Date	08/14/2030	11/27/2029	04/21/2029	10/17/2028	05/11/2028	12/26/2027	08/31/2027	05/20/2027
		Final Maturity	Years	14.26	13.01	12.01	11.26	10.26	9.51	9.01	8.26
			Date	01/23/2038	10/23/2036	10/23/2035	01/23/2035	01/23/2034	04/23/2033	10/23/2032	01/23/2032
Series B	With optional redemption *	Average life	Years	14.93	13.71	12.70	11.71	10.95	10.19	9.45	8.72
			Date	09/23/2038	07/04/2037	07/03/2036	07/07/2035	09/30/2034	12/29/2033	04/03/2033	07/11/2032
		Final Maturity	Years	15.01	13.76	12.76	11.76	11.01	10.26	9.51	8.76
			Date	10/23/2038	07/23/2037	07/23/2036	07/23/2035	10/23/2034	01/23/2034	04/23/2033	07/23/2032
	Without optional redemption *	Average life	Years	16.30	15.24	14.21	13.25	12.36	11.54	10.79	10.11
			Date	02/05/2040	01/12/2039	01/03/2038	01/16/2037	02/26/2036	05/04/2035	08/04/2034	11/27/2033
		Final Maturity	Years	18.51	17.51	16.51	15.51	14.76	13.76	13.01	12.26
			Date	04/23/2042	04/23/2041	04/23/2040	04/23/2039	07/23/2038	07/23/2037	10/23/2036	01/23/2036
Series C	With optional redemption *	Average life	Years	15.01	13.76	12.76	11.76	11.01	10.26	9.51	8.76
			Date	10/22/2038	07/22/2037	07/23/2036	07/23/2035	10/23/2034	01/22/2034	04/22/2033	07/23/2032
		Final Maturity	Years	15.01	13.76	12.76	11.76	11.01	10.26	9.51	8.76
			Date	10/23/2038	07/23/2037	07/23/2036	07/23/2035	10/23/2034	01/23/2034	04/23/2033	07/23/2032
	Without optional redemption *	Average life	Years	21.17	20.58	19.94	19.26	18.55	17.83	17.11	16.40
			Date	12/17/2044	05/17/2044	09/27/2043	01/22/2043	05/08/2042	08/16/2041	11/26/2040	03/11/2040
		Final Maturity	Years	27.27	27.27	27.27	27.27	27.27	27.27	27.27	27.27
			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	68.69%	683,077,830.89	44.66%	89.25%	2,583,700,000.00	16.15%
Series B	15.29%	152,000,000.00	29.37%	5.25%	152,000,000.00	10.90%
Series C	16.02%	159,300,000.00	13.35%	5.50%	159,300,000.00	5.40%
Issue of Bonds		994,377,830.89			2,895,000,000.00	
Reserve Fund	13.35%	132,707,311.74		5.40%	156,330,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		164,946,895.78	0.000%
Servicer ppal collect not yet credited		646,478.28	
Servicer ints collect not yet credited		62,868.39	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		143,302,500.00	5.502%
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	9,438	16,973
Principal		
Principal outstanding	979,477,858.61	2,895,001,466.75
Average loan	103,780.24	170,565.10
Minimum	0.00	207.23
Maximum	534,311.02	904,672.45
Interest rate		
Weighted average (wac)	4.53%	5.77%
Minimum	0.73%	4.50%
Maximum	7.87%	7.25%
Final maturity		
Weighted average (WARM) (months)	250	409
Minimum	01/05/2024	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%	0.69	6.89	0.02	7.83
10.01 - 20%	2.71	15.89	0.28	16.65
20.01 - 30%	5.98	25.83	0.79	25.69
30.01 - 40%	12.64	35.52	2.07	35.55
40.01 - 50%	18.99	45.24	4.44	45.53
50.01 - 60%	23.75	54.60	7.76	55.43
60.01 - 70%	22.36	65.15	13.33	65.84
70.01 - 80%	10.36	73.48	36.08	76.84
80.01 - 90%	2.52	81.52	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)		52.30		76.78
Minimum		0.00		0.14
Maximum		85.30		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.
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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

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.77%	0.67%	0.62%	0.56%	0.29%
Annual Percentage Rate (CPR)	8.86%	7.71%	7.21%	6.51%	3.40%

Geographic distribution

	Current	At constitution date
Andalucia	15.74%	14.39%
Aragon	0.59%	0.61%
Asturias	0.86%	0.74%
Balearic Islands	6.93%	6.80%
Basque Country	0.85%	0.85%
Canary Islands	3.11%	3.30%
Cantabria	0.48%	0.43%
Castilla-La Mancha	3.41%	3.13%
Castilla-Leon	2.60%	2.78%
Catalonia	15.74%	15.26%
Ceuta		0.00%
Extremadura	0.58%	0.47%
Galicia	1.62%	1.42%
La Rioja	0.18%	0.18%
Madrid	10.16%	9.07%
Melilla	0.03%	0.02%
Murcia	2.61%	2.95%
Navarra	0.55%	0.66%
Valencia	33.98%	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	129	20,921.30	24,895.72	60,021.93	105,838.95	2.30	8,231,940.12	8,337,779.07	18.86	27.79
from > 1 to = 2 months	28	16,687.14	19,233.51	0.00	35,920.65	0.78	3,550,255.29	3,586,175.94	8.11	56.50
from > 2 to = 3 months	30	23,762.44	35,995.30	1,200.01	60,957.75	1.32	3,874,383.70	3,935,341.45	8.90	60.60
from > 3 to = 6 months	46	73,843.83	103,739.70	1,200.01	178,783.54	3.88	6,628,824.13	6,807,607.67	15.40	54.80
from > 6 to < 12 months	54	465,471.25	173,593.61	1,266.63	640,331.49	13.89	6,197,493.09	6,837,824.58	15.47	54.82
from = 12 to < 18 months	23	136,858.96	105,268.07	0.00	242,127.03	5.25	3,130,095.52	3,372,222.55	7.63	53.39
from = 18 to < 24 months	7	52,903.13	24,633.24	0.00	77,536.37	1.68	683,332.76	760,869.13	1.72	46.17
from ≥ 2 years	71	2,570,847.00	685,826.22	11,076.46	3,267,749.68	70.90	7,297,874.98	10,565,624.66	23.90	53.07
Subtotal	388	3,361,295.05	1,173,185.37	74,765.04	4,609,245.46	100.00	39,594,199.59	44,203,445.05	100.00	46.23
Doubt debts (subjectives)										
Up to 1 month	1	223,634.68	0.00	0.00	223,634.68	36.49	0.00	223,634.68	36.49	38.09
from ≥ 2 years	2	335,058.13	54,211.22	0.00	389,269.35	63.51	0.00	389,269.35	63.51	89.23
Subtotal	3	558,692.81	54,211.22	0.00	612,904.03	100.00	0.00	612,904.03	100.00	59.89
Total	391	3,919,987.86	1,227,396.59	74,765.04	5,222,149.49		39,594,199.59	44,816,349.08		

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