BANCAJA 13 Fondo de Titulización de Activos

Brief report

Date: **06/30/2024**
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
Caixabank

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	24,406.81 630,598,749.97 24.41%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	4.1920% 07/23/2024 258.625406 Gross 209.486579 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	07/23/2024 "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	4.4920% 07/23/2024 1,135.477778 Gross 919.737000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	n.c. Aa1 (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	5.0920% 07/23/2024 1,287.144444 Gross 1,042.587000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	n.c. Baa1 (sf)	n.c. Baa3
Total		941,898,749.97	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

				0,17	0,25	0,34	0,43	0,51	0,60	0,69	0,78
		% 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	7.62	6.92	6.34	5.84	5.42	5.05	4.74	4.47
			Date	12/03/2030	03/24/2030	08/22/2029	02/22/2029	09/21/2028	05/11/2028	01/18/2028	10/11/2027
		Final Maturity	Years	14.76	13.51	12.76	11.76	11.01	10.25	9.51	9.01
			Date	01/23/2038	10/23/2036	01/23/2036	01/23/2035	04/23/2034	07/23/2033	10/23/2032	04/23/2032
	Without optional redemption *	Average life	Years	7.62	6.92	6.34	5.84	5.42	5.05	4.74	4.47
			Date	12/03/2030	03/24/2030	08/22/2029	02/22/2029	09/21/2028	05/11/2028	01/18/2028	10/11/2027
		Final Maturity	Years	14.76	13.51	12.76	11.76	11.01	10.25	9.51	9.01
			Date	01/23/2038	10/23/2036	01/23/2036	01/23/2035	04/23/2034	07/23/2033	10/23/2032	04/23/2032
Series B	With optional redemption *	Average life	Years	15.22	14.21	13.21	12.22	11.46	10.71	9.97	9.46
			Date	07/08/2038	07/04/2037	07/05/2036	07/10/2035	10/06/2034	01/06/2034	04/11/2033	10/05/2032
		Final Maturity	Years	15.26	14.26	13.26	12.25	11.51	10.76	10.01	9.51
			Date	07/23/2038	07/23/2037	07/23/2036	07/23/2035	10/23/2034	01/23/2034	04/23/2033	10/23/2032
	Without optional redemption *	Average life	Years	16.80	15.76	14.76	13.82	12.96	12.16	11.43	10.77
			Date	02/06/2040	01/22/2039	01/22/2038	02/14/2037	04/04/2036	06/18/2035	09/26/2034	01/27/2034
		Final Maturity	Years	19.01	18.01	17.26	16.26	15.26	14.51	13.76	13.01
			Date	04/23/2042	04/23/2041	07/23/2040	07/23/2039	07/23/2038	10/23/2037	01/23/2037	04/23/2036
Series C	With optional redemption *	Average life	Years	15.26	14.26	13.26	12.25	11.51	10.76	10.01	9.51
			Date	07/23/2038	07/23/2037	07/22/2036	07/23/2035	10/23/2034	01/22/2034	04/22/2033	10/23/2032
		Final Maturity	Years	15.26	14.26	13.26	12.25	11.51	10.76	10.01	9.51
			Date	07/23/2038	07/23/2037	07/23/2036	07/23/2035	10/23/2034	01/23/2034	04/23/2033	10/23/2032
	Without optional redemption *	Average life	Years	21.69	21.12	20.50	19.84	19.15	18.45	17.74	17.05
			Date	12/26/2044	06/01/2044	10/18/2043	02/18/2043	06/12/2042	09/28/2041	01/15/2041	05/08/2040
		Final Maturity	Years	28.52	28.52	28.52	28.52	28.52	28.52	28.52	28.52
			Date	10/23/2051	10/23/2051	10/23/2051	10/23/2051	10/23/2051	10/23/2051	10/23/2051	10/23/2051

* 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	66.95%	630,598,749.97	47.61%	89.25%	2,583,700,000.00	16.15%
Series B	16.14%	152,000,000.00	31.47%	5.25%	152,000,000.00	10.90%
Series C	16.91%	159,300,000.00	14.56%	5.50%	159,300,000.00	5.40%
Issue of Bonds		941,898,749.97			2,895,000,000.00	
Reserve Fund	14.56%	137,179,760.89		5.40%	156,330,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		171,263,341.10	0.000%
Servicer ppal collect not yet credited		1,415,702.80	
Servicer ints collect not yet credited		85,464.38	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		143,302,500.00	5.392%
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	9,058	16,973
Principal		
Principal outstanding	922,185,337.01	2,895,001,466.75
Average loan	101,808.94	170,565.10
Minimum	0.00	207.23
Maximum	527,617.88	904,672.45
Interest rate		
Weighted average (wac)	4.69%	5.77%
Minimum	2.60%	4.50%
Maximum	7.53%	7.25%
Final maturity		
Weighted average (WARM) (months)	244	409
Minimum	07/05/2024	08/10/2010
Maximum	11/10/2051	08/30/2048
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR (Mortgage Market)	100.00%	99.99%

LTV Distribution

	Current % Pool	 % LTV	At constitution date % Pool	 % LTV
0.01 - 10%	0.74	6.87	0.02	7.83
10.01 - 20%	2.83	15.81	0.28	16.65
20.01 - 30%	6.31	25.75	0.79	25.69
30.01 - 40%	13.34	35.45	2.07	35.55
40.01 - 50%	19.29	45.30	4.44	45.53
50.01 - 60%	23.56	54.58	7.76	55.43
60.01 - 70%	23.35	65.24	13.33	65.84
70.01 - 80%	8.93	74.19	36.08	76.84
80.01 - 90%	1.66	81.13	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)		51.65		76.78
Minimum		0.00		0.14
Maximum		84.37		100.00

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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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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)	0.59%	0.73%	0.63%	0.63%	0.30%
Annual Percentage Rate (CPR)	6.83%	8.45%	7.31%	7.26%	3.53%

Geographic distribution

	Current	At constitution date
Andalucia	15.60%	14.39%
Aragon	0.60%	0.61%
Asturias	0.88%	0.74%
Balearic Islands	6.98%	6.80%
Basque Country	0.83%	0.85%
Canary Islands	3.10%	3.30%
Cantabria	0.49%	0.43%
Castilla-La Mancha	3.45%	3.13%
Castilla-Leon	2.65%	2.78%
Catalonia	15.78%	15.26%
Ceuta		0.00%
Extremadura	0.57%	0.47%
Galicia	1.63%	1.42%
La Rioja	0.19%	0.18%
Madrid	10.17%	9.07%
Melilla	0.03%	0.02%
Murcia	2.58%	2.95%
Navarra	0.54%	0.66%
Valencia	33.92%	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	160	22,934.22	29,619.68	101,237.79	153,791.69	4.51	8,704,870.88	8,858,662.57	21.14	22.77
from > 1 to = 2 months	34	22,504.30	26,743.58	0.00	49,247.88	1.45	4,169,273.71	4,218,521.59	10.07	47.38
from > 2 to = 3 months	34	32,796.96	45,810.39	1,200.01	79,807.36	2.34	4,223,815.31	4,303,622.67	10.27	51.26
from > 3 to = 6 months	59	145,875.93	132,104.50	0.00	277,980.43	8.16	7,255,173.67	7,533,154.10	17.98	50.88
from > 6 to < 12 months	55	148,794.13	231,010.29	1,778.39	381,582.81	11.20	7,026,712.85	7,408,295.66	17.68	56.53
from = 12 to < 18 months	26	129,882.33	166,828.41	0.00	296,710.74	8.71	3,147,694.22	3,444,404.96	8.22	58.95
from = 18 to < 24 months	9	135,100.73	69,941.93	0.00	205,042.66	6.02	1,044,052.34	1,249,095.00	2.98	53.75
from ≥ 2 years	36	1,492,678.10	458,129.45	12,171.45	1,962,979.00	57.61	2,922,823.33	4,885,802.33	11.66	51.02
Subtotal	413	2,130,566.70	1,160,188.23	116,387.64	3,407,142.57	100.00	38,494,416.31	41,901,558.88	100.00	41.14
Doubt debts (subjectives)										
Up to 1 month	1	220,798.12	0.00	0.00	220,798.12	53.62	0.00	220,798.12	53.62	37.61
from ≥ 2 years	2	131,848.13	59,117.78	0.00	190,965.91	46.38	0.00	190,965.91	46.38	43.77
Subtotal	3	352,646.25	59,117.78	0.00	411,764.03	100.00	0.00	411,764.03	100.00	40.24
Total	416	2,483,212.95	1,219,306.01	116,387.64	3,818,906.60		38,494,416.31	42,313,322.91		

Additional information
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