BANCAJA 13 Fondo de Titulización de Activos

Brief report

Date: 07/31/2024
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	23,259.65 600,959,577.05 23.26%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	3.9980% 10/23/2024 237.646428 Gross 192.493607 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	10/23/2024 "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	4.2980% 10/23/2024 1,098.377778 Gross 889.686000 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	4.8980% 10/23/2024 1,251.711111 Gross 1,013.886000 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		912,259,577.05	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	6.42	5.75	5.18	4.70	4.29	3.94	3.64	3.38
			Date	12/23/2030	04/21/2030	09/26/2029	04/04/2029	11/06/2028	07/01/2028	03/12/2028	12/07/2027
		Final Maturity	Years	13.26	12.26	11.26	10.51	9.51	9.01	8.26	7.76
			Date	10/23/2037	10/23/2036	10/23/2035	01/23/2035	01/23/2034	07/23/2033	10/23/2032	04/23/2032
	Without optional redemption *	Average life	Years	6.42	5.75	5.18	4.70	4.29	3.94	3.64	3.38
			Date	12/23/2030	04/21/2030	09/26/2029	04/04/2029	11/06/2028	07/01/2028	03/12/2028	12/07/2027
		Final Maturity	Years	13.26	12.26	11.26	10.51	9.51	9.01	8.26	7.76
			Date	10/23/2037	10/23/2036	10/23/2035	01/23/2035	01/23/2034	07/23/2033	10/23/2032	04/23/2032
Series B	With optional redemption *	Average life	Years	13.94	12.72	11.73	10.96	10.20	9.46	8.72	8.21
			Date	06/27/2038	04/09/2037	04/11/2036	07/05/2035	10/01/2034	01/03/2034	04/09/2033	10/05/2032
		Final Maturity	Years	14.01	12.76	11.76	11.01	10.26	9.51	8.76	8.26
			Date	07/23/2038	04/23/2037	04/23/2036	07/23/2035	10/23/2034	01/23/2034	04/23/2033	10/23/2032
	Without optional redemption *	Average life	Years	15.40	14.37	13.40	12.48	11.64	10.86	10.15	9.51
			Date	12/11/2039	12/03/2038	12/11/2037	01/11/2037	03/09/2036	06/01/2035	09/15/2034	01/24/2034
		Final Maturity	Years	17.52	16.76	15.76	14.76	14.01	13.26	12.26	11.76
			Date	01/23/2042	04/23/2041	04/23/2040	04/23/2039	07/23/2038	10/23/2037	10/23/2036	04/23/2036
Series C	With optional redemption *	Average life	Years	14.01	12.76	11.76	11.01	10.26	9.51	8.76	8.26
			Date	07/23/2038	04/23/2037	04/23/2036	07/23/2035	10/23/2034	01/23/2034	04/23/2033	10/23/2032
		Final Maturity	Years	14.01	12.76	11.76	11.01	10.26	9.51	8.76	8.26
			Date	07/23/2038	04/23/2037	04/23/2036	07/23/2035	10/23/2034	01/23/2034	04/23/2033	10/23/2032
	Without optional redemption *	Average life	Years	20.37	19.80	19.18	18.53	17.85	17.15	16.46	15.78
			Date	11/30/2044	05/05/2044	09/23/2043	01/27/2043	05/23/2042	09/13/2041	01/04/2041	05/01/2040
		Final Maturity	Years	27.27	27.27	27.27	27.27	27.27	27.27	27.27	27.27
			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			At issue date	
			% CE			% CE
Series A	65.88%	600,959,577.05	49.72%	89.25%	2,583,700,000.00	16.15%
Series B	16.66%	152,000,000.00	33.06%	5.25%	152,000,000.00	10.90%
Series C	17.46%	159,300,000.00	15.60%	5.50%	159,300,000.00	5.40%
Issue of Bonds		912,259,577.05			2,895,000,000.00	
Reserve Fund	15.60%	142,342,735.84		5.40%	156,330,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		146,385,031.62	0.000%
Servicer ppal collect not yet credited		444,588.17	
Servicer ints collect not yet credited		32,217.60	
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	8,987	16,973
Principal		
Principal outstanding	911,629,204.95	2,895,001,466.75
Average loan	101,438.66	170,565.10
Minimum	0.00	207.23
Maximum	526,487.19	904,672.45
Interest rate		
Weighted average (wac)	4.67%	5.77%
Minimum	2.60%	4.50%
Maximum	7.53%	7.25%
Final maturity		
Weighted average (WARM) (months)	243	409
Minimum	08/02/2024	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		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.74	6.84	0.02	7.83
10.01 - 20%	2.84	15.72	0.28	16.65
20.01 - 30%	6.44	25.74	0.79	25.69
30.01 - 40%	13.36	35.42	2.07	35.55
40.01 - 50%	19.31	45.26	4.44	45.53
50.01 - 60%	23.53	54.56	7.76	55.43
60.01 - 70%	23.59	65.25	13.33	65.84
70.01 - 80%	8.62	74.31	36.08	76.84
80.01 - 90%	1.57	81.03	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)		51.53		76.78
Minimum		0.00		0.14
Maximum		84.22		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)	0.80%	0.79%	0.68%	0.63%	0.30%
Annual Percentage Rate (CPR)	9.20%	9.13%	7.89%	7.31%	3.56%

Geographic distribution

	Current	At constitution date
Andalucia	15.66%	14.39%
Aragon	0.61%	0.61%
Asturias	0.89%	0.74%
Balearic Islands	6.97%	6.80%
Basque Country	0.83%	0.85%
Canary Islands	3.08%	3.30%
Cantabria	0.50%	0.43%
Castilla-La Mancha	3.47%	3.13%
Castilla-Leon	2.66%	2.78%
Catalonia	15.82%	15.26%
Ceuta		0.00%
Extremadura	0.57%	0.47%
Galicia	1.64%	1.42%
La Rioja	0.19%	0.18%
Madrid	10.15%	9.07%
Melilla	0.03%	0.02%
Murcia	2.60%	2.95%
Navarra	0.55%	0.66%
Valencia	33.79%	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	153	18,753.21	23,614.66	103,237.79	145,605.66	4.29	7,389,483.70	7,535,089.36	18.74	21.02
from > 1 to = 2 months	40	23,138.27	33,437.88	0.00	56,576.15	1.67	4,989,206.44	5,045,782.59	12.55	54.24
from > 2 to = 3 months	16	23,072.09	23,127.36	1,200.01	47,399.46	1.40	2,165,255.24	2,212,654.70	5.50	43.27
from > 3 to = 6 months	64	153,711.94	139,856.73	0.00	293,568.67	8.64	7,831,762.54	8,125,331.21	20.21	50.62
from > 6 to < 12 months	58	212,341.94	243,523.44	1,778.39	457,643.77	13.48	6,959,077.78	7,416,721.55	18.45	55.61
from = 12 to < 18 months	28	147,506.47	192,009.56	0.00	339,516.03	10.00	3,504,859.06	3,844,375.09	9.56	59.53
from = 18 to < 24 months	9	102,113.09	87,572.75	0.00	189,685.84	5.59	1,169,196.49	1,358,882.33	3.38	54.60
from ≥ 2 years	36	1,431,683.31	422,777.31	11,404.87	1,865,865.49	54.95	2,793,729.78	4,659,595.27	11.59	50.64
Subtotal	404	2,112,320.32	1,165,919.69	117,621.06	3,395,861.07	100.00	36,802,571.03	40,198,432.10	100.00	41.10
Doubt debts (subjectives)										
Up to 1 month	1	220,323.67	0.00	0.00	220,323.67	65.36	0.00	220,323.67	65.36	37.53
from ≥ 2 years	1	102,820.13	13,946.57	0.00	116,766.70	34.64	0.00	116,766.70	34.64	80.00
Subtotal	2	323,143.80	13,946.57	0.00	337,090.37	100.00	0.00	337,090.37	100.00	45.98
Total	406	2,435,464.12	1,179,866.26	117,621.06	3,732,951.44		36,802,571.03	40,535,522.47		

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