

BANCAJA 13 Fondo de Titulización de Activos

Brief report

Date: 08/31/2024
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 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 Fitch / Moody's	
		Current	Original			Final maturity (legal)	Next	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" Secutorial / 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" Secutorial / 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
		Final Maturity	Years	12/23/2030	04/21/2030	09/26/2029	04/04/2029	11/06/2028	07/01/2028	03/12/2028	12/07/2027
			Date	13.26	12.26	11.26	10.51	9.51	9.01	8.26	7.76
	Without optional redemption *	Average life	Years	6.42	5.75	5.18	4.70	4.29	3.94	3.64	3.38
		Final Maturity	Years	12/23/2030	04/21/2030	09/26/2029	04/04/2029	11/06/2028	07/01/2028	03/12/2028	12/07/2027
			Date	13.26	12.26	11.26	10.51	9.51	9.01	8.26	7.76
Series B	With optional redemption *	Average life	Years	13.94	12.72	11.73	10.96	10.20	9.46	8.72	8.21
		Final Maturity	Years	06/27/2038	04/09/2037	04/11/2036	07/05/2035	10/01/2034	01/03/2034	04/09/2033	10/05/2032
			Date	14.01	12.76	11.76	11.01	10.26	9.51	8.76	8.26
	Without optional redemption *	Average life	Years	15.40	14.37	13.40	12.48	11.64	10.86	10.15	9.51
		Final Maturity	Years	12/11/2039	12/03/2038	12/11/2037	01/11/2037	03/09/2036	06/01/2035	09/15/2034	01/24/2034
			Date	17.52	16.76	15.76	14.76	14.01	13.26	12.26	11.76
Series C	With optional redemption *	Average life	Years	14.01	12.76	11.76	11.01	10.26	9.51	8.76	8.26
		Final Maturity	Years	07/23/2038	04/23/2037	04/23/2036	07/23/2035	10/23/2034	01/23/2034	04/23/2033	10/23/2032
			Date	14.01	12.76	11.76	11.01	10.26	9.51	8.76	8.26
	Without optional redemption *	Average life	Years	20.37	19.80	19.18	18.53	17.85	17.15	16.46	15.78
		Final Maturity	Years	11/30/2044	05/05/2044	09/23/2043	01/27/2043	05/23/2042	09/13/2041	01/04/2041	05/01/2040
			Date	27.27	27.27	27.27	27.27	27.27	27.27	27.27	27.27

* 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	% 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 financial operations (current)			
Assets		Balance	Interest
		158,753,197.64	0.000%
Treasury Account			
Servicer ppal collect not yet credited		177,068.94	
Servicer ints collect not yet credited		54,999.39	
Liabilities	Available	Balance	Interest
		143,302,500.00	5.198%
Subordinated Loan L/T			
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	
		0.00	
CSA *			
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	8,942	16,973	
Principal			
Principal outstanding	903,093,466.49	2,895,001,466.75	
Average loan	100,994.57	170,565.10	
Minimum	0.00	207.23	
Maximum	525,352.11	904,672.45	
Interest rate			
Weighted average (wac)	4.64%	5.77%	
Minimum	2.60%	4.50%	
Maximum	7.53%	7.25%	
Final maturity			
Weighted average (WARM) (months)	242	409	
Minimum	09/05/2024	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		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.76	6.86	0.02	7.83
10.01 - 20%	2.86	15.70	0.28	16.65
20.01 - 30%	6.56	25.79	0.79	25.69
30.01 - 40%	13.42	35.47	2.07	35.55
40.01 - 50%	19.31	45.26	4.44	45.53
50.01 - 60%	23.53	54.55	7.76	55.43
60.01 - 70%	23.82	65.27	13.33	65.84
70.01 - 80%	8.44	74.59	36.08	76.84
80.01 - 90%	1.30	81.08	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)		51.42		76.78
Minimum		0.00		0.14
Maximum		84.06		100.00

Additional information

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.63%	0.67%	0.71%	0.64%	0.30%
Annual Percentage Rate (CPR)	7.29%	7.78%	8.14%	7.47%	3.58%

Geographic distribution		
	Current	At constitution date
Andalucia	15.69%	14.39%
Aragon	0.61%	0.61%
Asturias	0.88%	0.74%
Balearic Islands	6.95%	6.80%
Basque Country	0.84%	0.85%
Canary Islands	3.08%	3.30%
Cantabria	0.50%	0.43%
Castilla-La Mancha	3.44%	3.13%
Castilla-Leon	2.65%	2.78%
Catalonia	15.84%	15.26%
Ceuta		0.00%
Extremadura	0.57%	0.47%
Galicia	1.65%	1.42%
La Rioja	0.19%	0.18%
Madrid	10.13%	9.07%
Melilla	0.03%	0.02%
Murcia	2.60%	2.95%
Navarra	0.55%	0.66%
Valencia	33.79%	36.94%

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Subordinated Loan
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Fund Auditor
KPMG Auditores

Lead Manager and Suscriber
Bancaja

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	153	20,724.35	25,543.14	103,237.79	149,505.28	4.39	7,710,557.00	7,860,062.28	19.22	21.12
from > 1 to = 2 months	35	20,985.74	29,270.64	0.00	50,256.38	1.48	4,439,199.73	4,489,456.11	10.98	53.78
from > 2 to = 3 months	27	24,300.86	37,005.91	0.00	61,306.77	1.80	3,679,398.49	3,740,705.26	9.15	58.77
from > 3 to = 6 months	52	81,519.25	114,915.91	1,200.01	197,635.17	5.80	6,421,221.03	6,618,856.20	16.19	46.55
from > 6 to < 12 months	60	212,814.95	249,405.10	1,778.39	463,998.44	13.63	7,304,143.49	7,768,141.93	19.00	57.93
from = 12 to < 18 months	31	223,138.55	203,595.13	0.00	426,733.68	12.53	3,568,475.87	3,995,209.55	9.77	55.75
from = 18 to < 24 months	9	58,246.13	90,374.81	0.00	148,620.94	4.36	1,402,361.40	1,550,982.34	3.79	58.37
from ≥ 2 years	37	1,450,157.57	445,550.26	11,404.87	1,907,112.70	56.01	2,956,960.22	4,864,072.92	11.90	51.55
Subtotal	404	2,091,887.40	1,195,660.90	117,621.06	3,405,169.36	100.00	37,482,317.23	40,887,486.59	100.00	41.38
<i>Doubt debts (subjectives)</i>										
Up to 1 month	1	219,847.63	0.00	0.00	219,847.63	65.29	0.00	219,847.63	65.29	37.44
from ≥ 2 years	1	102,820.13	14,078.34	0.00	116,898.47	34.71	0.00	116,898.47	34.71	80.09
Subtotal	2	322,667.76	14,078.34	0.00	336,746.10	100.00	0.00	336,746.10	100.00	45.93
Total	406	2,414,555.16	1,209,739.24	117,621.06	3,741,915.46		37,482,317.23	41,224,232.69		