

BANCAJA 13 Fondo de Titulización de Activos

Brief report

Date: 11/30/2024
Currency: EUR

Constitution date
12/09/2008

VAT Reg. no.
V85587434

Management Company
Europea de Titulización, S.G.F.T

Originator
Bankia

Service
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	22.227.56 574,293,467.72 22.23%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	3.4380% 01/23/2025 195.291342 Gross 158.185987 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	01/23/2025 "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	3.7380% 01/23/2025 955.266667 Gross 773.766000 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	4.3380% 01/23/2025 1,108.600000 Gross 897.966000 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		885,593,467.72	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	6.20	5.56	5.01	4.55	4.16	3.82	3.53	3.28	
		Final Maturity	Years	01/02/2031	05/12/2030	10/26/2029	05/11/2029	12/18/2028	08/17/2028	05/03/2028	01/31/2028	
	Without optional redemption *	Average life	Years	6.20	5.56	5.01	4.55	4.16	3.82	3.53	3.28	
		Final Maturity	Years	01/02/2031	05/12/2030	10/26/2029	05/11/2029	12/18/2028	08/17/2028	05/03/2028	01/31/2028	
					12.76	11.76	10.75	10.01	9.26	8.50	8.01	7.50
					07/23/2037	07/23/2036	07/23/2035	10/23/2034	01/23/2034	04/23/2033	10/23/2032	04/23/2032
Series B	With optional redemption *	Average life	Years	13.45	12.44	11.46	10.47	9.72	9.19	8.46	7.96	
		Final Maturity	Years	04/01/2038	03/31/2037	04/04/2036	04/11/2035	07/10/2034	12/30/2033	04/07/2033	10/04/2032	
	Without optional redemption *	Average life	Years	13.51	12.51	11.51	10.50	9.75	9.26	8.50	8.01	
		Final Maturity	Years	04/23/2038	04/23/2037	04/23/2036	04/23/2035	07/23/2034	01/23/2034	04/23/2033	10/23/2032	
					14.97	13.96	13.01	12.12	11.30	10.55	9.86	9.24
					10/07/2039	10/06/2038	10/23/2037	12/01/2036	02/05/2036	05/08/2035	08/31/2034	01/16/2034
Series C	With optional redemption *	Average life	Years	20.03	19.46	18.85	18.20	17.53	16.84	16.17	15.50	
		Final Maturity	Years	10/30/2044	04/04/2044	08/24/2043	12/29/2042	04/29/2042	08/23/2041	12/18/2040	04/19/2040	
	Without optional redemption *	Average life	Years	27.02	27.02	27.02	27.02	27.02	27.02	27.02	27.02	
		Final Maturity	Years	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	% CE	% CE		
Series A	64.85%	574,293,467.72	51.21%	89.25%	2,583,700,000.00	16.15%	
Series B	17.16%	152,000,000.00	34.05%	5.25%	152,000,000.00	10.90%	
Series C	17.99%	159,300,000.00	16.06%	5.50%	159,300,000.00	5.40%	
Issue of Bonds		885,593,467.72			2,895,000,000.00		
Reserve Fund	16.06%	142,269,635.82		5.40%	156,330,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	156,322,280.64	0.000%	
Serviceur ppal collect not yet credited	673,699.15		
Serviceur ints collect not yet credited	59,601.77		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		143,302,500.00	4.638%
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			
Count		Current	At constitution date
		8,792	16,973
Principal	Principal outstanding	878,808,266.10	2,895,001,466.75
	Average loan	99,955.44	170,565.10
	Minimum	0.00	207.23
	Maximum	521,733.37	904,672.45
Interest rate	Weighted average (wac)	4.41%	5.77%
	Minimum	2.95%	4.50%
	Maximum	7.53%	7.25%
Final maturity	Weighted average (WARM) (months)	240	409
	Minimum	12/01/2024	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%	0.78	6.73	0.02	7.83
10.01 - 20%	2.93	15.69	0.28	16.65
20.01 - 30%	6.75	25.76	0.79	25.69
30.01 - 40%	13.68	35.47	2.07	35.55
40.01 - 50%	19.50	45.27	4.44	45.53
50.01 - 60%	23.47	54.50	7.76	55.43
60.01 - 70%	24.00	65.20	13.33	65.84
70.01 - 80%	8.04	75.00	36.08	76.84
80.01 - 90%	0.85	81.08	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALT)	51.09		76.78	
Minimum	0.00		0.14	
Maximum	83.59		100.00	

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.61%	0.58%	0.63%	0.64%	0.31%
Annual Percentage Rate (CPR)	7.13%	6.74%	7.26%	7.45%	3.63%

Geographic distribution

	Current	At constitution date
Andalucia	15.71%	14.39%
Aragon	0.62%	0.61%
Asturias	0.87%	0.74%
Balearic Islands	6.97%	6.80%
Basque Country	0.85%	0.85%
Canary Islands	3.04%	3.30%
Cantabria	0.51%	0.43%
Castilla-La Mancha	3.46%	3.13%
Castilla-Leon	2.67%	2.78%
Catalonia	15.92%	15.26%
Ceuta	0.00%	0.00%
Extremadura	0.56%	0.47%
Galicia	1.65%	1.42%
La Rioja	0.19%	0.18%
Madrid	10.07%	9.07%
Melilla	0.03%	0.02%
Murcia	2.57%	2.95%
Navarra	0.56%	0.66%
Valencia	33.75%	36.94%

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	162	22,767.51	27,364.10	99,634.06	149,765.67	4.65	7,800,587.26	7,950,352.93	20.79	20.12
from > 1 to = 2 months	31	18,600.97	25,352.75	0.00	43,953.72	1.36	3,909,703.20	3,953,656.92	10.34	47.29
from > 2 to = 3 months	14	13,103.23	19,471.19	0.00	32,574.42	1.01	1,843,754.94	1,876,329.36	4.91	57.48
from > 3 to = 6 months	41	67,671.03	102,855.72	1,200.01	171,726.76	5.33	5,723,693.94	5,895,420.70	15.42	55.04
from > 6 to < 12 months	64	231,070.16	277,348.05	0.00	508,418.21	15.77	7,482,335.34	7,990,753.55	20.89	53.73
from = 12 to < 18 months	28	190,707.08	189,990.11	1,778.39	382,475.58	11.86	3,120,784.47	3,503,260.05	9.16	54.94
from = 18 to < 24 months	19	195,493.19	185,718.74	0.00	381,211.93	11.82	2,322,813.47	2,704,025.40	7.07	58.22
from ≥ 2 years	34	1,117,534.42	427,474.75	9,063.52	1,554,072.69	48.20	2,816,383.22	4,370,455.91	11.43	50.24
Subtotal	393	1,856,947.59	1,255,575.41	111,675.98	3,224,198.98	100.00	35,020,055.84	38,244,254.82	100.00	39.66
<i>Doubt debts (subjectives)</i>										
Up to 1 month	1	218,409.91	0.00	0.00	218,409.91	65.07	0.00	218,409.91	65.07	37.20
from ≥ 2 years	1	102,820.13	14,430.74	0.00	117,250.87	34.93	0.00	117,250.87	34.93	80.33
Subtotal	2	321,230.04	14,430.74	0.00	335,660.78	100.00	0.00	335,660.78	100.00	45.79
Total	395	2,178,177.63	1,270,006.15	111,675.98	3,559,859.76		35,020,055.84	38,579,915.60		