

MBS BANCAJA 4 Fondo de Titulización de Activos



Brief report

Date: 01/31/2016
Currency: EUR

Date of constitution
04/27/2007

VAT Reg. no.
V85082675

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

Originator
Bankia

Servicer
Bankia

Lead Managers
Bankia
Deutsche Bank
BNP Paribas
Société Générale

Bond Underwriters and Placement Agents
Bankia
Deutsche Bank
BNP Paribas
Société Générale
BBVA
Banco Pastor

Bond Paying Agent
BNP Paribas

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Citibank

Amortisation Account
Bankia

Start-up Loan
Bankia

Swap
BNP Paribas

Assets Custodian
Bankia

Fund Auditors
Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

Issued securities: Mortgage-Backed Bonds

Bonds Issue										
Series ISIN Code	Issue date N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating		
		Current	Original			Final maturity (legal)	Next	Fitch / Moody's	Current	Original
Series A1 ES0361797006	05/04/2007 3,000	0.00 0.00 0.00%	100,000.00 300,000,000.00	Floating 3-M Euribor+0.050% 23.Jan/Apr/Jul/Oct		07/23/2050 Quarterly 23.Jan/Apr/Jul/Oct	Amortized	AAA Aaa		
Series A2 ES0361797014	05/04/2007 11,821	39,821.85 470,734,088.85 39.82%	100,000.00 1,182,100,000.00	Floating 3-M Euribor+0.150% 23.Jan/Apr/Jul/Oct	0.0040% 04/25/2016 0.402643 Gross 0.326141 Net	07/23/2050 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	A+sf A2sf	AAA Aaa	
Series A3 ES0361797022	05/04/2007 3,000	27,507.50 82,522,500.00 27.51%	100,000.00 300,000,000.00	Floating 3-M Euribor+0.170% 23.Jan/Apr/Jul/Oct	0.0240% 04/25/2016 1.668788 Gross 1.351718 Net	07/23/2050 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	A+sf A2sf	AAA Aaa	
Series B ES0361797030	05/04/2007 305	100,000.00 30,500,000.00 100.00%	100,000.00 30,500,000.00	Floating 3-M Euribor+0.220% 23.Jan/Apr/Jul/Oct	0.0740% 04/25/2016 18.705556 Gross 15.151500 Net	07/23/2050 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	BBB-sf Ba2sf	AA Aa3	
Series C ES0361797048	05/04/2007 189	100,000.00 18,900,000.00 100.00%	100,000.00 18,900,000.00	Floating 3-M Euribor+0.330% 23.Jan/Apr/Jul/Oct	0.1840% 04/25/2016 46.511111 Gross 37.674000 Net	07/23/2050 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	BBsf Caa1sf	A+ A3	
Series D ES0361797055	05/04/2007 185	100,000.00 18,500,000.00 100.00%	100,000.00 18,500,000.00	Floating 3-M Euribor+0.580% 23.Jan/Apr/Jul/Oct	0.4340% 04/25/2016 109.705556 Gross 88.861500 Net	07/23/2050 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Bsf Casf	BBB+ Baa3	
Series E ES0361797063	05/04/2007 231	100,000.00 23,100,000.00 100.00%	100,000.00 23,100,000.00	Floating 3-M Euribor+4.000% 23.Jan/Apr/Jul/Oct	3.8540% 04/25/2016 974.205556 Gross 789.106500 Net	07/23/2050 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined Due to Cash Reserve reduction	CC Csf	CCC Caa3	
Total		644,256,588.85	1,873,100,000.00							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)

			% Monthly CPR (SMM)									
			0,25	0,34	0,42	0,51	0,60	0,69	0,78	0,87		
% Annual equivalent CPR			3,00	4,00	5,00	6,00	7,00	8,00	9,00	10,00		
Series A2	With optional redemption *	Average life	6.09	5.72	5.37	5.05	4.74	4.46	4.25	4.00		
		Final Maturity	9.75	9.25	8.75	8.25	7.75	7.25	7.00	6.50		
	Without optional redemption *	Average life	6.58	6.17	5.81	5.47	5.17	4.89	4.64	4.41		
		Final Maturity	14.50	14.01	13.25	12.75	12.25	11.50	11.00	10.50		
Series A3	With optional redemption *	Average life	1.00	0.93	0.87	0.82	0.77	0.72	0.69	0.66		
		Final Maturity	2.00	1.75	1.75	1.49	1.49	1.24	1.24	1.24		
	Without optional redemption *	Average life	1.00	0.93	0.87	0.82	0.77	0.72	0.69	0.66		
		Final Maturity	2.00	1.75	1.75	1.49	1.49	1.24	1.24	1.24		
Series B	With optional redemption *	Average life	9.75	9.25	8.75	8.25	7.75	7.25	7.00	6.50		
		Final Maturity	9.75	9.25	8.75	8.25	7.75	7.25	7.00	6.50		
	Without optional redemption *	Average life	15.62	15.00	14.41	13.84	13.28	12.73	12.19	11.66		
		Final Maturity	17.01	16.25	15.50	15.01	14.50	14.01	13.50	13.01		
Series C	With optional redemption *	Average life	9.75	9.25	8.75	8.25	7.75	7.25	7.00	6.50		
		Final Maturity	9.75	9.25	8.75	8.25	7.75	7.25	7.00	6.50		
	Without optional redemption *	Average life	17.92	17.35	16.75	16.14	15.55	15.00	14.47	13.96		
		Final Maturity	19.01	18.50	18.01	17.50	17.01	16.25	15.75	15.25		
Series D	With optional redemption *	Average life	9.75	9.25	8.75	8.25	7.75	7.25	7.00	6.50		
		Final Maturity	9.75	9.25	8.75	8.25	7.75	7.25	7.00	6.50		
	Without optional redemption *	Average life	21.58	21.01	20.47	19.94	19.42	18.89	18.37	17.84		
		Final Maturity	30.76	30.76	30.76	30.76	30.76	30.76	30.76	30.76		
Series E	With optional redemption *	Average life	9.75	9.25	8.75	8.25	7.75	7.25	7.00	6.50		
		Final Maturity	9.75	9.25	8.75	8.25	7.75	7.25	7.00	6.50		
	Without optional redemption *	Average life	30.76	30.76	30.76	30.76	30.76	30.76	30.76	30.76		
		Final Maturity	30.76	30.76	30.76	30.76	30.76	30.76	30.76	30.76		

* 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%

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information

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