

Brief report

Date: 03/31/2022
 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
 Bankia

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	
		Current	Original			Final maturity (legal)	Next	Current	Moody's
Series A ES0312847009	12/11/2008 25.837	33.631.75 868,943,524.75	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	0.0000% 04/25/2022 0.000000 Gross 0.000000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	04/25/2022 "Pass-Through"	A+sf	n.c. Aaa
Series B ES0312847017	12/11/2008 1,520	100,000.00 152,000,000.00	100,000.00 152,000,000.00	Floating 3-M Euribor+0.600% 23.Jan/Apr/Jul/Oct	0.0470% 04/25/2022 11.880556 Gross 9.623250 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	n.c.	n.c. A2 Aa2 (sf)
Series C ES0312847025	12/11/2008 1,593	100,000.00 159,300,000.00	100,000.00 159,300,000.00	Floating 3-M Euribor+1.200% 23.Jan/Apr/Jul/Oct	0.6470% 04/25/2022 163.547222 Gross 132.473250 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	n.c.	n.c. Baa3 Baa3 (sf)
Total		1,180,243,524.75	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

Series	With optional redemption *	Average life	Years	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	Date	6.55	5.93	5.39	4.93	4.54	4.20	3.90	3.63			
		Final Maturity	Years	Date	14.50	13.50	12.50	11.50	10.75	10.00	9.25	8.75			
	Without optional redemption *	Average life	Years	Date	6.55	5.93	5.39	4.93	4.54	4.20	3.90	3.63			
		Final Maturity	Years	Date	14.50	13.50	12.50	11.50	10.75	10.00	9.25	8.75			
Series B	With optional redemption *	Average life	Years	Date	15.38	14.17	13.17	12.38	11.42	10.67	9.94	9.41			
		Final Maturity	Years	Date	06/07/2037	03/23/2036	03/23/2035	06/07/2034	06/21/2033	09/21/2032	12/29/2031	06/19/2031			
	Without optional redemption *	Average life	Years	Date	16.59	15.50	14.48	13.53	12.66	11.86	11.12	10.45			
		Final Maturity	Years	Date	08/23/2038	07/22/2037	07/15/2036	08/04/2035	09/18/2034	11/29/2033	03/06/2033	07/04/2032			
Series C	With optional redemption *	Average life	Years	Date	15.50	14.25	13.25	12.50	11.50	10.75	10.00	9.50			
		Final Maturity	Years	Date	15.50	14.25	13.25	12.50	11.50	10.75	10.00	9.50			
	Without optional redemption *	Average life	Years	Date	22.04	21.33	20.58	19.80	19.01	18.23	17.46	16.71			
		Final Maturity	Years	Date	02/01/2044	05/19/2043	08/18/2042	11/07/2041	01/24/2041	04/12/2040	07/06/2039	10/06/2038			

* 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	73.62%	868,943,524.75	35.13%	89.25%	2,583,700,000.00	16.15%
Series B	12.88%	152,000,000.00	22.25%	5.25%	152,000,000.00	10.90%
Series C	13.50%	159,300,000.00	8.75%	5.50%	159,300,000.00	5.40%
Issue of Bonds		1,180,243,524.75			2,895,000,000.00	
Reserve Fund	8.75%	103,306,957.89		5.40%	156,330,000.00	

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	119,952,976.97
Servicer ppal collect not yet credited	106,058.53		
Servicer ints collect not yet credited	38,086.29		
Liabilities			
	Available	Balance	Interest
Subordinated Loan L/T		143,302,500.00	0.947%
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	
Principal			
Principal outstanding		1,203,109,739.11	2,895,001,466.75
Average loan		110,722.41	170,565.10
Minimum		0.00	207.23
Maximum		669,673.88	904,672.45
Interest rate			
Weighted average (wac)		0.30%	5.77%
Minimum		0.00%	4.50%
Maximum		3.36%	7.25%
Final maturity			
Weighted average (WARM) (months)		268	409
Minimum		04/05/2022	08/10/2010
Maximum		02/05/2051	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%	0.51	6.90	0.02	7.83
10.01 - 20%	2.07	16.16	0.28	16.65
20.01 - 30%	4.58	25.58	0.79	25.69
30.01 - 40%	10.45	35.57	2.07	35.55
40.01 - 50%	17.08	45.31	4.44	45.53
50.01 - 60%	24.59	55.20	7.76	55.43
60.01 - 70%	19.10	65.25	13.33	65.84
70.01 - 80%	16.66	73.74	36.08	76.84
80.01 - 90%	4.97	84.33	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)		55.50		76.78
Minimum		0.00		0.14
Maximum		89.80		100.00

BANCAJA 13 Fondo de Titulización de Activos

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.20%	0.19%	0.20%	0.20%	0.26%
Annual Percentage Rate (CPR)	2.36%	2.21%	2.37%	2.39%	3.09%

Geographic distribution		
	Current	At constitution date
Andalucia	15.34%	14.39%
Aragon	0.58%	0.61%
Asturias	0.82%	0.74%
Balearic Islands	7.05%	6.80%
Basque Country	0.83%	0.85%
Canary Islands	3.13%	3.30%
Cantabria	0.50%	0.43%
Castilla-La Mancha	3.17%	3.13%
Castilla-Leon	2.57%	2.78%
Catalonia	15.79%	15.26%
Ceuta	0.01%	0.00%
Extremadura	0.55%	0.47%
Galicia	1.61%	1.42%
La Rioja	0.16%	0.18%
Madrid	10.31%	9.07%
Melilla	0.03%	0.02%
Murcia	2.63%	2.95%
Navarra	0.54%	0.66%
Valencia	34.37%	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	109	39,536.95	3,098.62	35,320.62	77,956.19	0.53	10,941,379.80	11,019,335.99	10.47	41.82
from > 1 to = 2 months	213	192,506.47	10,145.83	3,042.78	205,695.08	1.39	27,102,483.93	27,308,179.01	25.95	55.13
from > 2 to = 3 months	23	31,084.75	1,893.87	0.00	32,978.62	0.22	3,097,694.56	3,130,673.18	2.97	54.73
from > 3 to = 6 months	19	44,717.84	2,786.44	0.00	47,504.28	0.32	2,435,629.78	2,483,134.06	2.36	48.38
from > 6 to < 12 months	43	186,954.82	16,563.68	0.00	203,518.50	1.38	5,842,924.26	6,046,442.76	5.74	56.66
from = 12 to < 18 months	15	92,103.87	11,345.46	0.00	103,449.33	0.70	1,498,641.67	1,602,091.00	1.52	54.55
from = 18 to < 24 months	14	177,859.75	21,028.61	0.00	198,888.36	1.35	2,247,146.46	2,446,034.82	2.32	58.26
from ≥ 2 years	304	10,999,784.21	2,815,631.10	68,853.18	13,884,268.49	94.10	37,329,080.00	51,213,348.49	48.66	67.00
Subtotal	740	11,764,548.66	2,882,493.61	107,216.58	14,754,258.85	100.00	90,494,980.46	105,249,239.31	100.00	58.15
<i>Doubt debts (subjectives)</i>										
Up to 1 month	1	237,608.48	0.00	0.00	237,608.48	1.47	0.00	237,608.48	1.47	40.47
from ≥ 2 years	147	14,751,586.45	1,190,965.34	0.00	15,942,553.79	98.53	0.00	15,942,553.79	98.53	49.88
Subtotal	148	14,989,196.93	1,190,965.34	0.00	16,180,162.27	100.00	0.00	16,180,162.27	100.00	49.71
Total	888	26,753,745.59	4,073,458.95	107,216.58	30,934,421.12		90,494,980.46	121,429,401.58		

Additional information