BANCAJA 13 Fondo de Titulización de Activos

Brief report

Date: 05/31/2022
Currency: EUR

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

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 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	32,748.10 846,112,659.70 32.75%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	0.0000% 07/26/2022 0.000000 Gross 0.000000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	07/26/2022 "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	0.1370% 07/26/2022 35.011111 Gross 28.359000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	n.c. Aa2 (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	0.7370% 07/26/2022 188.344444 Gross 152.559000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	n.c. Baa3 (sf)	n.c. Baa3
Total		1,157,412,659.70	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	6.46	5.84	5.31	4.86	4.48	4.14	3.84	3.59
			Date	10/06/2028	02/24/2028	08/16/2027	03/05/2027	10/14/2026	06/13/2026	02/26/2026	11/23/2025
		Final Maturity	Years	14.25	13.25	12.25	11.25	10.50	9.75	9.25	8.50
			Date	07/23/2036	07/23/2035	07/23/2034	07/23/2033	10/23/2032	01/23/2032	07/23/2031	10/23/2030
	Without optional redemption *	Average life	Years	6.46	5.84	5.31	4.86	4.48	4.14	3.84	3.59
			Date	10/06/2028	02/24/2028	08/16/2027	03/05/2027	10/14/2026	06/13/2026	02/26/2026	11/23/2025
		Final Maturity	Years	14.25	13.25	12.25	11.25	10.50	9.75	9.25	8.50
			Date	07/23/2036	07/23/2035	07/23/2034	07/23/2033	10/23/2032	01/23/2032	07/23/2031	10/23/2030
Series B	With optional redemption *	Average life	Years	15.13	14.11	13.11	12.14	11.37	10.63	9.90	9.18
			Date	06/07/2037	06/01/2036	06/02/2035	06/12/2034	09/04/2033	12/07/2032	03/15/2032	06/28/2031
		Final Maturity	Years	15.25	14.25	13.25	12.25	11.50	10.76	10.00	9.25
			Date	07/23/2037	07/23/2036	07/23/2035	07/23/2034	10/23/2033	01/23/2033	04/23/2032	07/23/2031
	Without optional redemption *	Average life	Years	16.34	15.27	14.26	13.33	12.47	11.68	10.96	10.30
			Date	08/23/2038	07/28/2037	07/26/2036	08/21/2035	10/10/2034	12/26/2033	04/07/2033	08/10/2032
		Final Maturity	Years	18.76	17.51	16.51	15.51	14.76	13.76	13.00	12.25
			Date	01/23/2041	10/23/2039	10/23/2038	10/23/2037	01/23/2037	01/23/2036	04/23/2035	07/23/2034
Series C	With optional redemption *	Average life	Years	15.25	14.25	13.25	12.25	11.50	10.76	10.00	9.25
			Date	07/22/2037	07/22/2036	07/23/2035	07/23/2034	10/22/2033	01/23/2033	04/23/2032	07/23/2031
		Final Maturity	Years	15.25	14.25	13.25	12.25	11.50	10.76	10.00	9.25
			Date	07/23/2037	07/23/2036	07/23/2035	07/23/2034	10/23/2033	01/23/2033	04/23/2032	07/23/2031
	Without optional redemption *	Average life	Years	21.79	21.09	20.35	19.58	18.81	18.04	17.28	16.54
			Date	02/01/2044	05/23/2043	08/26/2042	11/19/2041	02/08/2041	05/03/2040	07/31/2039	11/04/2038
		Final Maturity	Years	28.77	28.77	28.77	28.77	28.77	28.77	28.77	28.77
			Date	01/23/2051	01/23/2051	01/23/2051	01/23/2051	01/23/2051	01/23/2051	01/23/2051	01/23/2051

* 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		% CE	At issue date		% CE
Series A	73.10%	846,112,659.70	35.86%	89.25%	2,583,700,000.00	16.15%
Series B	13.13%	152,000,000.00	22.73%	5.25%	152,000,000.00	10.90%
Series C	13.76%	159,300,000.00	8.97%	5.50%	159,300,000.00	5.40%
Issue of Bonds		1,157,412,659.70			2,895,000,000.00	
Reserve Fund	8.97%	103,865,283.94		5.40%	156,330,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		122,130,959.13	0.000%
Servicer ppal collect not yet credited		2,161,164.35	
Servicer ints collect not yet credited		80,244.24	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		143,302,500.00	1.037%
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	10,642	16,973
Principal		
Principal outstanding	1,184,819,021.17	2,895,001,466.75
Average loan	111,334.24	170,565.10
Minimum	0.00	207.23
Maximum	665,579.63	904,672.45
Interest rate		
Weighted average (wac)	0.34%	5.77%
Minimum	0.00%	4.50%
Maximum	3.36%	7.25%
Final maturity		
Weighted average (WARM) (months)	267	409
Minimum	06/01/2022	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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	0.51	6.91	0.02	7.83
10.01 - 20%	2.11	16.13	0.28	16.65
20.01 - 30%	4.71	25.59	0.79	25.69
30.01 - 40%	10.54	35.51	2.07	35.55
40.01 - 50%	17.39	45.25	4.44	45.53
50.01 - 60%	24.63	55.13	7.76	55.43
60.01 - 70%	19.49	65.31	13.33	65.84
70.01 - 80%	15.78	73.59	36.08	76.84
80.01 - 90%	4.84	83.95	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)		55.18		76.78
Minimum		0.00		0.14
Maximum		89.28		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

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.38%	0.31%	0.26%	0.23%	0.26%
Annual Percentage Rate (CPR)	4.49%	3.67%	3.05%	2.76%	3.12%

Geographic distribution

	Current	At constitution date
Andalucia	15.37%	14.39%
Aragon	0.59%	0.61%
Asturias	0.83%	0.74%
Balearic Islands	7.04%	6.80%
Basque Country	0.80%	0.85%
Canary Islands	3.09%	3.30%
Cantabria	0.49%	0.43%
Castilla-La Mancha	3.17%	3.13%
Castilla-Leon	2.54%	2.78%
Catalonia	15.86%	15.26%
Ceuta	0.01%	0.00%
Extremadura	0.56%	0.47%
Galicia	1.60%	1.42%
La Rioja	0.16%	0.18%
Madrid	10.29%	9.07%
Melilla	0.03%	0.02%
Murcia	2.63%	2.95%
Navarra	0.54%	0.66%
Valencia	34.40%	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	97	32,210.08	2,532.12	38,763.40	73,505.60	0.51	9,166,360.83	9,239,866.43	11.40	38.64
from > 1 to = 2 months	29	19,744.82	1,567.70	0.00	21,312.52	0.15	3,363,178.25	3,384,490.77	4.18	55.22
from > 2 to = 3 months	29	36,136.93	3,400.18	0.00	39,537.11	0.27	3,826,316.12	3,865,853.23	4.77	59.29
from > 3 to = 6 months	34	57,054.03	4,174.32	0.00	61,228.35	0.42	3,649,503.19	3,710,731.54	4.58	50.97
from > 6 to < 12 months	43	191,314.87	15,100.42	0.00	206,415.29	1.43	5,826,945.17	6,033,360.46	7.45	50.89
from = 12 to < 18 months	13	85,084.02	8,031.91	0.00	93,115.93	0.64	1,581,065.92	1,674,181.85	2.07	61.85
from = 18 to < 24 months	14	136,485.97	16,100.60	0.00	152,586.57	1.06	1,879,882.98	2,032,469.55	2.51	54.86
from ≥ 2 years	301	10,952,577.55	2,777,260.32	66,413.89	13,796,251.76	95.52	37,279,367.67	51,075,619.43	63.04	67.36
Subtotal	560	11,510,608.27	2,828,167.57	105,177.29	14,443,953.13	100.00	66,572,620.13	81,016,573.26	100.00	58.73
Doubt debts (subjectives)										
Up to 1 month	1	236,065.56	0.00	0.00	236,065.56	12.50	0.00	236,065.56	12.50	40.21
from ≥ 2 years	13	1,509,793.97	142,565.89	0.00	1,652,359.86	87.50	0.00	1,652,359.86	87.50	47.99
Subtotal	14	1,745,859.53	142,565.89	0.00	1,888,425.42	100.00	0.00	1,888,425.42	100.00	46.86
Total	574	13,256,467.80	2,970,733.46	105,177.29	16,332,378.55		66,572,620.13	82,904,998.68		

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