

MBS BANCAJA 4 Fondo de Titulización de Activos

Brief report

Date: 08/31/2022
Currency: EUR

Constitution date
04/27/2007

VAT Reg. no.
V85082675

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

Originator
Bankia

Servicer
Bankia

Lead Managers
Bancaja
Deutsche Bank
BNP Paribas
Société Générale

Bond Underwriters and Placement Agents
Bancaja
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
Bancaja

Start-up Loan
Bankia

Swap
BNP Paribas

Assets Custodian
Bankia

Fund Auditor
KPMG Auditores

Collateral: Mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	5,490	17,104	
Principal			
Principal outstanding	263,024,312.34	1,850,138,299.98	
Average loan	47,909.71	108,169.92	
Minimum	0.00	16.40	
Maximum	402,960.81	963,535.82	
Interest rate			
Weighted average (wac)	0.73%	4.59%	
Minimum	0.00%	2.58%	
Maximum	3.99%	6.92%	
Final maturity			
Weighted average (WARM) (months)	143	265	
Minimum	09/05/2022	05/04/2007	
Maximum	03/04/2051	11/10/2046	
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%	4.76	7.15	0.16	7.81
10.01 - 20%	16.28	15.32	1.75	16.46
20.01 - 30%	26.23	25.53	4.40	25.59
30.01 - 40%	31.48	34.87	7.37	35.54
40.01 - 50%	16.35	43.67	11.80	45.43
50.01 - 60%	3.99	53.74	16.92	55.29
60.01 - 70%	0.90	62.76	29.24	65.76
70.01 - 80%			21.56	75.44
80.01 - 90%			3.43	84.79
90.01 - 100%			3.36	95.41
Weighted average (WALTV)	30.36		60.38	
Minimum	0.00		0.01	
Maximum	69.71		99.81	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.58%	0.45%	0.42%	0.39%	0.45%
Annual Percentage Rate (CPR)	6.74%	5.26%	4.95%	4.62%	5.29%

Geographic distribution		
	Current	At constitution date
Andalucía	8.88%	7.89%
Aragón	1.16%	0.78%
Asturias	0.56%	0.38%
Balearic Islands	5.89%	5.80%
Basque Country	2.21%	1.57%
Canary Islands	4.34%	4.77%
Cantabria	0.25%	0.16%
Castilla-La Mancha	2.34%	2.16%
Castilla-León	2.62%	3.30%
Catalonia	12.14%	10.01%
Ceuta	0.01%	0.01%
Extremadura	0.36%	0.35%
Galicia	1.18%	1.44%
La Rioja	0.31%	0.38%
Madrid	8.98%	7.90%
Murcia	2.06%	2.29%
Navarra	3.51%	4.38%
Valencia	43.19%	46.42%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
Delinquencies										
Up to 1 month	80	29,319.50	1,814.11	40,817.81	71,951.42	0.49	4,579,745.15	4,651,696.57	12.55	27.38
from > 1 to = 2 months	7	6,321.29	339.46	0.00	6,660.75	0.04	636,952.21	643,612.96	1.74	24.42
from > 2 to = 3 months	12	18,087.01	543.43	0.00	18,630.44	0.13	523,650.13	542,280.57	1.46	22.70
from > 3 to = 6 months	24	42,841.52	2,377.94	2,065.49	47,384.95	0.32	1,286,823.20	1,336,208.15	3.61	25.67
from > 6 to < 12 months	24	113,979.50	5,791.92	0.00	119,771.42	0.81	1,489,902.12	1,609,673.54	4.34	32.10
from = 12 to < 18 months	11	51,568.84	5,717.26	0.00	57,286.10	0.39	639,463.58	696,748.68	1.88	36.57
from = 18 to < 24 months	10	88,264.67	5,398.42	0.00	93,663.09	0.63	424,113.29	517,776.38	1.40	24.64
from ≥ 2 years	267	12,317,654.61	2,053,624.99	43,408.08	14,414,687.68	97.20	12,642,813.87	27,057,501.55	73.02	44.72
Subtotal	435	12,668,136.94	2,075,607.53	86,291.38	14,830,035.85	100.00	22,225,463.55	37,055,499.40	100.00	38.30
Doubt debts (subjectives)										
Up to 1 month	1	46,456.34	0.00	0.00	46,456.34	1.16	0.00	46,456.34	1.16	47.82
from ≥ 2 years	77	3,664,104.69	287,612.78	300.00	3,952,017.47	98.84	0.00	3,952,017.47	98.84	23.69
Subtotal	78	3,710,561.03	287,612.78	300.00	3,998,473.81	100.00	0.00	3,998,473.81	100.00	23.83
Total	513	16,378,697.97	2,363,220.31	86,591.38	18,828,509.66		22,225,463.55	41,053,973.21		