

MBS BANCAJA 4 Fondo de Titulización de Activos



Brief report

Date: 05/31/2024
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
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

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	4,509	17,104	
Principal			
Principal outstanding	186,937,969.43	1,850,138,299.98	
Average loan	41,458.85	108,169.92	
Minimum	0.00	16.40	
Maximum	384,076.28	963,535.82	
Interest rate			
Weighted average (wac)	4.77%	4.59%	
Minimum	0.93%	2.58%	
Maximum	6.62%	6.92%	
Final maturity			
Weighted average (WARM) (months)	130	265	
Minimum	06/05/2024	05/04/2007	
Maximum	01/05/2047	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%	7.51	6.49	0.16	7.81
10.01 - 20%	17.18	15.79	1.75	16.46
20.01 - 30%	31.90	25.09	4.40	25.59
30.01 - 40%	31.42	34.55	7.37	35.54
40.01 - 50%	9.37	44.19	11.80	45.43
50.01 - 60%	2.45	54.73	16.92	55.29
60.01 - 70%	0.16	65.03	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)	27.65		60.38	
Minimum	0.00		0.01	
Maximum	66.24		99.81	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.83%	0.61%	0.67%	0.73%	0.48%
Annual Percentage Rate (CPR)	9.49%	7.13%	7.76%	8.43%	5.58%

Geographic distribution		
	Current	At constitution date
Andalucía	9.38%	7.89%
Aragón	1.29%	0.78%
Asturias	0.49%	0.38%
Balearic Islands	6.30%	5.80%
Basque Country	2.43%	1.57%
Canary Islands	3.96%	4.77%
Cantabria	0.27%	0.16%
Castilla-La Mancha	2.46%	2.16%
Castilla-León	2.60%	3.30%
Catalonia	12.31%	10.01%
Ceuta		0.01%
Extremadura	0.33%	0.35%
Galicia	1.15%	1.44%
La Rioja	0.37%	0.38%
Madrid	8.96%	7.90%
Murcia	1.88%	2.29%
Navarra	3.04%	4.38%
Valencia	42.78%	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	72	20,269.23	9,060.56	47,213.63	76,543.42	0.55	2,493,381.63	2,569,925.05	8.61	17.91
from > 1 to = 2 months	13	9,927.36	5,345.51	0.00	15,272.87	0.11	767,280.48	782,553.35	2.62	22.84
from > 2 to = 3 months	11	14,728.94	7,746.75	0.00	22,475.69	0.16	727,724.12	750,199.81	2.51	26.18
from > 3 to = 6 months	25	48,026.03	21,154.73	0.00	69,180.76	0.49	1,372,053.63	1,441,234.39	4.83	21.80
from > 6 to < 12 months	17	54,155.52	32,782.98	0.00	86,938.50	0.62	796,114.66	883,033.16	2.96	25.47
from = 12 to < 18 months	16	102,554.77	64,174.31	0.00	166,729.08	1.19	1,204,389.56	1,371,118.64	4.60	35.56
from = 18 to < 24 months	5	43,584.78	9,621.23	2,065.49	55,271.50	0.40	157,887.67	213,159.17	0.71	24.24
from ≥ 2 years	219	11,322,617.28	2,115,894.95	50,221.81	13,488,734.04	96.48	8,334,858.53	21,823,592.57	73.15	44.64
Subtotal	378	11,615,863.91	2,265,761.02	99,500.93	13,981,125.86	100.00	15,853,690.28	29,834,816.14	100.00	35.37
Doubt debts (subjectives)										
Up to 1 month	1	43,001.17	0.00	0.00	43,001.17	7.17	0.00	43,001.17	7.17	44.26
from ≥ 2 years	8	485,507.46	70,188.47	1,183.75	566,879.68	92.83	0.00	566,879.68	92.83	30.63
Subtotal	9	528,508.63	70,188.47	1,183.75	599,880.85	100.00	0.00	599,880.85	100.00	31.32
Total	387	12,144,372.54	2,335,949.49	100,684.68	14,581,006.71		15,853,690.28	30,434,696.99		

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Additional information
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