

MBS BANCAJA 4 Fondo de Titulización de Activos

Brief report

Date: 06/30/2024
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	4,483	17,104	
Principal			
Principal outstanding	184,337,807.64	1,850,138,299.98	
Average loan	41,119.30	108,169.92	
Minimum	0.00	16.40	
Maximum	383,251.38	963,535.82	
Interest rate			
Weighted average (wac)	4.75%	4.59%	
Minimum	0.93%	2.58%	
Maximum	6.62%	6.92%	
Final maturity			
Weighted average (WARM) (months)	129	265	
Minimum	07/05/2024	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%	7.49	6.40	0.16	7.81
10.01 - 20%	17.42	15.81	1.75	16.46
20.01 - 30%	32.17	25.08	4.40	25.59
30.01 - 40%	31.06	34.49	7.37	35.54
40.01 - 50%	9.25	44.13	11.80	45.43
50.01 - 60%	2.45	54.64	16.92	55.29
60.01 - 70%	0.16	64.89	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)	27.54		60.38	
Minimum	0.00		0.01	
Maximum	66.10		99.81	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.50%	0.61%	0.66%	0.71%	0.48%
Annual Percentage Rate (CPR)	5.83%	7.05%	7.64%	8.14%	5.58%

Geographic distribution		
	Current	At constitution date
Andalucía	9.37%	7.89%
Aragón	1.29%	0.78%
Asturias	0.49%	0.38%
Balearic Islands	6.32%	5.80%
Basque Country	2.44%	1.57%
Canary Islands	3.97%	4.77%
Cantabria	0.27%	0.16%
Castilla-La Mancha	2.47%	2.16%
Castilla-León	2.61%	3.30%
Catalonia	12.35%	10.01%
Ceuta		0.01%
Extremadura	0.33%	0.35%
Galicia	1.16%	1.44%
La Rioja	0.38%	0.38%
Madrid	9.00%	7.90%
Murcia	1.89%	2.29%
Navarra	3.05%	4.38%
Valencia	42.63%	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	82	22,262.10	10,120.53	49,861.49	82,244.12	0.58	2,801,048.94	2,883,293.06	9.55	18.57
from > 1 to = 2 months	15	9,707.41	5,492.04	0.00	15,199.45	0.11	921,791.73	936,991.18	3.10	22.63
from > 2 to = 3 months	13	16,540.72	8,701.04	0.00	25,241.76	0.18	882,671.21	907,912.97	3.01	25.07
from > 3 to = 6 months	20	45,468.50	16,058.08	0.00	61,526.58	0.44	977,252.26	1,038,776.64	3.44	19.22
from > 6 to < 12 months	19	62,794.41	41,685.14	0.00	104,479.55	0.74	1,042,161.41	1,146,620.96	3.80	28.70
from = 12 to < 18 months	17	101,149.88	58,995.22	2,065.49	162,210.59	1.15	1,101,919.99	1,264,130.58	4.19	32.62
from = 18 to < 24 months	4	33,640.81	10,449.35	0.00	44,090.16	0.31	151,032.44	195,122.60	0.65	26.29
from ≥ 2 years	217	11,381,523.79	2,147,156.33	54,945.90	13,583,626.02	96.48	8,228,200.24	21,811,826.26	72.26	44.87
Subtotal	387	11,673,085.62	2,298,637.73	106,872.88	14,078,596.23	100.00	16,106,078.22	30,184,674.45	100.00	35.13
Doubt debts (subjectives)										
Up to 1 month	1	42,858.45	0.00	0.00	42,858.45	7.13	0.00	42,858.45	7.13	44.12
from ≥ 2 years	8	485,507.46	71,138.72	1,183.75	557,829.93	92.87	0.00	557,829.93	92.87	30.68
Subtotal	9	528,365.91	71,138.72	1,183.75	600,688.38	100.00	0.00	600,688.38	100.00	31.36
Total	396	12,201,451.53	2,369,776.45	108,056.63	14,679,284.61		16,106,078.22	30,785,362.83		