

CONSUMO BANCAJA 1 Fondo de Titulización de Activos



Brief report

Date: 09/30/2015
Currency: EUR

Date of constitution
06/26/2006

VAT Reg. no.
V84752856

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

Originator
Bankia

Servicer
Bankia

Lead Managers

Bankia
JPMorgan
BNP Paribas

Bond Underwriters and Placement

Agents

Bankia
JPMorgan
BNP Paribas

Bond Paying Agent

Barclays Bank PLC

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Barclays Bank PLC

Start-up Loan

Bankia

Swap

BNP / Royal Bank of Scotland

Assets Custodian

Bankia

Fund Auditors

Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

Issued securities: Bonds

Bonds issue										
Series ISIN Code	Issue date N° 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 Original	
Series A ES0323633000	06/29/2006 5,661	0.00 0.00%	100,000.00 566,100,000.00	Floating 3-M Euribor+0.110% 26.Feb/May/Aug/Nov		05/26/2020 Quarterly 26.Feb/May/Aug/Nov	Amortized	AAA Aaa		
Series B ES0323633018	06/29/2006 147	0.00 0.00%	100,000.00 14,700,000.00	Floating 3-M Euribor+0.160% 26.Feb/May/Aug/Nov		05/26/2020 Quarterly 26.Feb/May/Aug/Nov	Amortized	AA Aa2		
Series C ES0323633026	06/29/2006 192	3,577.15 686,812.80 3.58%	100,000.00 19,200,000.00	Floating 3-M Euribor+0.220% 26.Feb/May/Aug/Nov	0.1880% 11/26/2015 1.718622 Gross 1.383491 Net	05/26/2020 Quarterly 26.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Securitized / Pro rata under certain circumstances	Bsf Ca	A- A2	
Series D ES0323633034	06/29/2006 129	100,000.00 12,900,000.00 100.00%	100,000.00 12,900,000.00	Floating 3-M Euribor+4.000% 26.Feb/May/Aug/Nov	3.9680% 11/26/2015 1,014.044444 Gross 816.305777 Net	05/26/2020 Quarterly 26.Feb/May/Aug/Nov	To Be Determined Due to Cash Reserve reduction	Csf C	CCC Caa2	
Total		13,586,812.80		612,900,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)												
Series	Option	Average life Years	Final Maturity Date	% Monthly CPR (SMM)								
				0.34	0.51	0.69	0.87	1.06	1.25	1.43	1.61	
Series C	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	11/26/2015	11/26/2015	11/26/2015	11/26/2015	11/26/2015	11/26/2015	11/26/2015	11/26/2015	11/26/2015
		Date		11/26/2015	11/26/2015	11/26/2015	11/26/2015	11/26/2015	11/26/2015	11/26/2015	11/26/2015	
	Without optional redemption *	Average life	Years	1.09	1.08	1.07	1.05	1.04	1.02	1.01	1.00	
		Final Maturity	Years	09/23/2016	09/22/2016	09/17/2016	09/12/2016	09/07/2016	09/02/2016	08/28/2016	08/23/2016	
		Date		02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	
Series D	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	11/26/2015	11/26/2015	11/26/2015	11/26/2015	11/26/2015	11/26/2015	11/26/2015	11/26/2015	11/26/2015
		Date		11/26/2015	11/26/2015	11/26/2015	11/26/2015	11/26/2015	11/26/2015	11/26/2015	11/26/2015	
	Without optional redemption *	Average life	Years	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	
		Final Maturity	Years	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	
		Date		02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	

Restitution period will end up 26.05.2008. Meanwhile loans will be restitute in every payment date for its initial amount available in each payment date.
* Optional Clean up call when the amount of the Outstanding Balance of the Securitized Loans is less than 10 per 100 of the initial Outstanding Balance, when the securitized assets Revolving Period is over.
Hypothesis of delinquency and default assumptions of the securitized assets: 0%

Credit enhancement and financial operations

Credit enhancement (CE)					
	Current		At issue date		
	% CE		% CE		% CE
Series A	0.00%	0.00	307.17%	92.36%	566,100,000.00
Series B	0.00%	0.00	307.17%	2.40%	14,700,000.00
Series C	5.05%	686,812.80	207.17%	3.13%	19,200,000.00
Series D	94.95%	12,900,000.00		2.10%	12,900,000.00
Issue of Bonds		13,586,812.80			612,900,000.00
Reserve Fund	207.17%	1,422,857.56	2.15%		12,900,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	1,568,798.84	0.000%	
Servicer ppal collect not yet credited	5,076.75		
Servicer ints collect not yet credited	2,499.79		
Liabilities	Available	Balance	Interest
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: Consumer loans to individuals

General			
	Current	At constitution date	
Count	187	82,461	
Principal			
Principal outstanding	813,104.45	599,795,897.15	
Average loan	4,348.15	7,273.69	
Minimum	0.00	0.01	
Maximum	11,435.43	27,783.88	
Interest rate			
Weighted average (wac)	6.66%	6.62%	
Minimum	1.00%	4.00%	
Maximum	10.75%	13.22%	
Final maturity			
Weighted average (WARM) (months)	21	46	
Minimum	10/01/2015	06/27/2006	
Maximum	04/29/2018	04/05/2016	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)	15.65%	64.99%	
Fixed Interest	84.35%	34.81%	

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund. Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information

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Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	2.05%	0.85%	0.79%	0.60%	1.08%
Annual Percentage Rate (CPR)	22.02%	9.69%	9.08%	7.00%	12.23%

Replenishment of securitised assets	
Last acquisition (date)	02/26/2008
Number of loans acquired	4,786
Additional loan principal	64,106,792
Cumulative acquisitions	
Number of loans acquired	37,148
Additional loan principal	471,718,117.32
Next acquisition (date)	
End of revolving period	05/26/2008

Geographic distribution		
	Current	At constitution date
Andalucia	1.02%	1.75%
Aragon		0.52%
Asturias		0.07%
Balearic Islands	0.31%	1.24%
Basque Country		0.35%
Canary Islands	0.57%	1.25%
Cantabria		0.07%
Castilla-La Mancha	1.55%	3.52%
Castilla-Leon		0.53%
Catalonia	3.83%	4.95%
Ceuta		0.00%
Extremadura		0.11%
Galicia	0.21%	0.51%
La Rioja		0.14%
Madrid	2.89%	4.39%
Melilla		0.00%
Murcia	1.42%	0.41%
Navarra		0.08%
Valencia	88.19%	79.92%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	6	1,032.58	101.39	0.00	1,133.97	0.00	21,350.13	22,484.10	0.06
from > 2 to ≤ 3 months	1	442.88	66.31	0.00	509.19	0.00	3,494.32	4,003.51	0.01
from > 3 to ≤ 6 months	2	1,213.43	35.75	0.00	1,249.18	0.00	771.91	2,021.09	0.01
from > 6 to < 12 months	1	2,828.08	531.35	0.00	3,359.43	0.01	5,759.18	9,118.61	0.03
from ≥ 12 to < 18 months	13	11,281.69	549.34	0.00	11,831.03	0.03	4,122.52	15,953.55	0.04
from ≥ 18 to < 24 months	30	49,087.35	3,308.16	0.00	52,395.51	0.15	20,541.46	72,936.97	0.20
from ≥ 2 years	5,876	31,698,554.98	4,194,572.76	0.00	35,893,127.74	99.80	166,511.51	36,059,639.25	99.65
Subtotal	5,929	31,764,440.99	4,199,165.06	0.00	35,963,606.05	100.00	222,551.03	36,186,157.08	100.00
<i>Doubt debts (subjectives)</i>									
from > 6 to < 12 months	1	631.68	4.36	0.00	636.04	0.06	0.00	636.04	0.06
from ≥ 12 to < 18 months	5	5,502.68	62.41	0.00	5,565.09	0.52	0.00	5,565.09	0.52
from ≥ 18 to < 24 months	9	9,515.11	145.87	0.00	9,660.98	0.91	0.00	9,660.98	0.91
from ≥ 2 years	224	952,313.22	93,996.79	0.00	1,046,310.01	98.51	0.00	1,046,310.01	98.51
Subtotal	239	967,962.69	94,209.43	0.00	1,062,172.12	100.00	0.00	1,062,172.12	100.00
Total	6,168	32,732,403.68	4,293,374.49	0.00	37,025,778.17		222,551.03	37,248,329.20	

Additional information