

Brief report

Date: 06/30/2022
 Currency: EUR

Constitution date
 04/22/2005

VAT Reg. no.
 V84322205

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

Originator
 Bankia

Servicer
 Bankia

Lead Managers

Bancaja
 Deutsche Bank
 Calyon
 JP Morgan

Underwriters

Bancaja
 Deutsche Bank
 Calyon
 JP Morgan
 Dexia
 Fortis Bank
 Banco Pastor
 SCH

Bond Paying Agent
 BNP Paribas

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Citibank

Start-up Loan

Bankia

Swap

Deutsche Bank

Assets Custodian

Bankia

Fund Auditor

KPMG Auditores

Issued securities: Residential Mortgages Backed Bonds

Bonds Issue									
Series ISIN Code	Issue date N° 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 ES0312887005	04/27/2005 15,617			6,059.93 94,637,926.81 6.06%	100,000.00 1,561,700,000.00	Floating 3-M Euribor+0.110% 25.Jan/Apr/Jul/Oct	0.0000% 07/26/2022 0.000000 Gross 0.000000 Net
Series B ES0312887013	04/27/2005 602	100,000.00 60,200,000.00 100.00%	100,000.00 60,200,000.00	Floating 3-M Euribor+0.230% 25.Jan/Apr/Jul/Oct	0.0000% 07/26/2022 0.000000 Gross 0.000000 Net	10/25/2037 Quarterly 25.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secutorial	AAAsf Aa1 (sf)	A+ A1
Series C ES0312887021	04/27/2005 149	100,000.00 14,900,000.00 100.00%	100,000.00 14,900,000.00	Floating 3-M Euribor+0.450% 25.Jan/Apr/Jul/Oct	0.0000% 07/26/2022 0.000000 Gross 0.000000 Net	10/25/2037 Quarterly 25.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Secutorial	AAAsf Aa1 (sf)	BBB+
Series D ES0312887039	04/27/2005 132	100,000.00 13,200,000.00 100.00%	100,000.00 13,200,000.00	Floating 3-M Euribor+1.750% 25.Jan/Apr/Jul/Oct	1.2870% 07/26/2022 328.900000 Gross 266.409000 Net	10/25/2037 Quarterly 25.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Secutorial	BBBsf Aa3 (sf)	BB+
Series E ES0312887047	04/27/2005 301	93,355.49 28,100,002.49 93.36%	100,000.00 30,100,000.00	Floating 3-M Euribor+3.500% 25.Jan/Apr/Jul/Oct	3.0370% 07/26/2022 724.552704 Gross 586.887690 Net	10/25/2037 Quarterly 25.Jan/Apr/Jul/Oct	07/26/2022 Due to Cash Reserve reduction	n.c. Ca (sf)	n.c. Caa2
Total		211,037,929.30	1,680,100,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date														
Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)										
				% Annual equivalent CPR										
Series A	With optional redemption *	Average life	Years	1.09	1.08	0.89	0.88	0.88	0.87	0.86	0.86	0.88		
		Final Maturity	Years	05/28/2023	05/24/2023	03/16/2023	03/13/2023	03/11/2023	03/08/2023	03/05/2023	12/28/2022			
	Without optional redemption *	Average life	Years	2.31	2.17	2.05	1.94	1.84	1.75	1.67	1.59	1.59		
		Final Maturity	Years	08/14/2024	06/26/2024	05/13/2024	04/02/2024	02/26/2024	01/25/2024	12/25/2023	11/27/2023			
	Series B	With optional redemption *	Average life	Years	1.25	1.25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
			Final Maturity	Years	07/25/2023	07/25/2023	04/25/2023	04/25/2023	04/25/2023	04/25/2023	04/25/2023	01/25/2023		
		Without optional redemption *	Average life	Years	6.84	6.57	6.31	6.06	5.82	5.59	5.38	5.17	5.17	
			Final Maturity	Years	02/23/2029	11/16/2028	08/13/2028	05/14/2028	02/16/2028	11/25/2027	09/08/2027	06/25/2027		
		Series C	With optional redemption *	Average life	Years	1.25	1.25	1.00	1.00	1.00	1.00	1.00	1.00	1.00
				Final Maturity	Years	07/25/2023	07/25/2023	04/25/2023	04/25/2023	04/25/2023	04/25/2023	04/25/2023	01/25/2023	
			Without optional redemption *	Average life	Years	10.02	9.80	9.58	9.34	9.10	8.85	8.60	8.35	8.35
				Final Maturity	Years	04/30/2032	02/09/2032	11/19/2031	08/25/2031	05/28/2031	02/27/2031	11/28/2030	08/30/2030	
Series D			With optional redemption *	Average life	Years	1.25	1.25	1.00	1.00	1.00	1.00	1.00	1.00	1.00
				Final Maturity	Years	07/25/2023	07/25/2023	04/25/2023	04/25/2023	04/25/2023	04/25/2023	04/25/2023	01/25/2023	
			Without optional redemption *	Average life	Years	11.55	11.46	11.36	11.25	11.13	11.00	10.87	10.72	10.72
				Final Maturity	Years	11/08/2033	10/07/2033	08/30/2033	07/20/2033	06/08/2033	04/23/2033	03/04/2033	01/10/2033	
	Series E		With optional redemption *	Average life	Years	1.25	1.25	1.00	1.00	1.00	1.00	1.00	1.00	1.00
				Final Maturity	Years	07/25/2023	07/25/2023	04/25/2023	04/25/2023	04/25/2023	04/25/2023	04/25/2023	01/25/2023	
			Without optional redemption *	Average life	Years	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51
				Final Maturity	Years	10/25/2034	10/25/2034	10/25/2034	10/25/2034	10/25/2034	10/25/2034	10/25/2034	10/25/2034	

* 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

Series	Credit enhancement (CE)			
	Current	% CE		At issue date
Series A	44.84%	94,637,926.81	63.03%	92.95%
Series B	28.53%	60,200,000.00	30.12%	3.58%
Series C	7.06%	14,900,000.00	21.98%	0.89%
Series D	6.25%	13,200,000.00	14.76%	0.79%
Series E	13.32%	28,100,002.49	1.79%	1.70%
Issue of Bonds		211,037,929.30		
Reserve Fund	14.76%	27,008,613.78	1.70%	28,100,000.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		32,763,828.83	-0.5633%
Servicer ppal collect not yet credited		208,171.39	
Servicer ints collect not yet credited		3,924.62	
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	0.00
Start-up Loan S/T		0.00	0.00

Additional information

BANCAJA 8 Fondo de Titulización de Activos

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Bancaja
Deutsche Bank
Calyon
JP Morgan

Underwriters
Bancaja
Deutsche Bank
Calyon
JP Morgan
Dexia
Fortis Bank
Banco Pastor
SCH

Bond Paying Agent
BNP Paribas

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Citibank

Start-up Loan
Bankia

Swap
Deutsche Bank

Assets Custodian
Bankia

Fund Auditor
KPMG Auditores

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	4,475	14,547	
Principal			
Principal outstanding	181,643,818.80	1,650,061,193.12	
Average loan	40,590.80	113,429.66	
Minimum	0.00	1.24	
Maximum	253,819.68	768,383.59	
Interest rate			
Weighted average (wac)	0.57%	3.26%	
Minimum	0.00%	2.36%	
Maximum	2.97%	5.00%	
Final maturity			
Weighted average (WARM) (months)	125	311	
Minimum	07/05/2022	06/26/2005	
Maximum	12/16/2034	10/21/2034	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	0.00%	0.05%	
1-year EURIBOR/MIBOR (Mortgage Market)	100.00%	99.95%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	4.34	7.16	0.03	6.60
10.01 - 20%	10.53	15.57	0.33	15.91
20.01 - 30%	21.49	25.30	1.05	25.78
30.01 - 40%	36.03	35.80	2.57	35.83
40.01 - 50%	27.47	44.60	5.02	45.40
50.01 - 60%	0.14	50.42	8.23	55.36
60.01 - 70%			14.33	65.97
70.01 - 80%			31.56	76.34
80.01 - 90%			15.49	84.81
90.01 - 100%			21.40	95.98
Weighted average (WALTV)	32.61		75.31	
Minimum	0.00		0.00	
Maximum	50.63		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.56%	0.53%	0.51%	0.46%	0.57%
Annual Percentage Rate (CPR)	6.52%	6.13%	5.92%	5.39%	6.62%

Geographic distribution		
	Current	At constitution date
Andalucia	7.15%	7.66%
Aragon	1.55%	1.72%
Asturias	0.08%	0.12%
Balearic Islands	4.68%	4.69%
Basque Country	1.40%	1.32%
Canary Islands	9.39%	7.40%
Cantabria	0.05%	0.03%
Castilla-La Mancha	2.90%	2.54%
Castilla-Leon	2.10%	2.48%
Catalonia	13.19%	12.92%
Extremadura	0.34%	0.32%
Galicia	1.79%	1.60%
La Rioja	0.68%	0.59%
Madrid	15.47%	13.74%
Melilla	0.03%	0.01%
Murcia	3.99%	3.46%
Navarra	0.95%	1.38%
Valencia	34.27%	38.03%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			
<i>Delinquencies</i>									
Up to 1 month	64	19,301.21	1,305.39	22,106.40	42,713.00	1.04	2,637,629.15	2,680,342.15	21.17
from > 1 to = 2 months	4	3,414.19	126.32	0.00	3,540.51	0.09	243,329.41	246,869.92	1.95
from > 2 to = 3 months	5	6,993.30	254.85	0.00	7,248.15	0.18	189,034.48	196,282.63	1.55
from > 3 to = 6 months	8	17,531.51	756.95	0.00	18,288.46	0.45	347,701.42	365,989.88	2.89
from > 6 to < 12 months	9	42,755.34	1,090.96	1,400.01	45,246.31	1.10	443,600.86	488,847.17	3.86
from = 12 to < 18 months	5	17,468.56	438.02	0.00	17,906.58	0.44	85,373.20	103,279.78	0.82
from = 18 to < 24 months	2	6,750.23	246.51	0.00	6,996.74	0.17	20,324.22	27,320.96	0.22
from ≥ 2 years	119	3,280,627.13	649,580.18	23,408.90	3,953,616.21	96.53	4,596,708.12	8,550,324.33	67.54
Subtotal	216	3,394,841.47	653,799.18	46,915.31	4,095,555.96	100.00	8,563,700.86	12,659,256.82	100.00
<i>Doubt debts (subjectives)</i>									
from ≥ 2 years	49	2,040,069.87	204,728.47	0.00	2,244,798.34	100.00	0.00	2,244,798.34	100.00
Subtotal	49	2,040,069.87	204,728.47	0.00	2,244,798.34	100.00	0.00	2,244,798.34	100.00
Total	265	5,434,911.34	858,527.65	46,915.31	6,340,354.30		8,563,700.86	14,904,055.16	

Additional information