

Brief report

Date: 11/30/2022
 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

Société Générale

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Société Générale

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)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0312887005	04/27/2005 15,617	5,110.92 79,817,237.64 5.11%	100,000.00 1,561,700,000.00	Floating 3-M Euribor+0.110% 25.Jan/Apr/Jul/Oct	1.6530% 01/25/2023 21.590230 Gross 17.488086 Net	10/25/2037 Quarterly 25.Jan/Apr/Jul/Oct	01/25/2023 "Pass-Through"	AAAsf Aa1 (sf)	AAA Aaa
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	1.7730% 01/25/2023 453.100000 Gross 367.011000 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	1.9930% 01/25/2023 509.322222 Gross 412.551000 Net	10/25/2037 Quarterly 25.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Secutorial	AAAsf Aa1 (sf)	BBB+ Baa2
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	3.2930% 01/25/2023 841.544444 Gross 681.651000 Net	10/25/2037 Quarterly 25.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Secutorial	BBBsf Aa3 (sf)	BB+ Baa2
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	5.0430% 01/25/2023 1,203.134437 Gross 974.538894 Net	10/25/2037 Quarterly 25.Jan/Apr/Jul/Oct	01/25/2023 Due to Cash Reserve reduction	n.c. Ca (sf)	n.c. Caa2
Total		196,217,240.13	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	Final Maturity	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48
		0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
Series B	Final Maturity	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
		0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
Series C	Final Maturity	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
		0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
Series D	Final Maturity	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
		0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
Series E	Final Maturity	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
		0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50

* 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	40.68%	79,817,237.64	69.22%	92.95%
Series B	30.68%	60,200,000.00	33.42%	3.58%
Series C	7.59%	14,900,000.00	24.55%	0.89%
Series D	6.73%	13,200,000.00	16.70%	0.79%
Series E	14.32%	28,100,002.49	1.79%	
Issue of Bonds		196,217,240.13		
Reserve Fund	16.70%	28,078,806.73	1.70%	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	31,560,930.84	1.393%	
Servicer ppal collect not yet credited	94,077.76		
Servicer ints collect not yet credited	8,775.71		
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Additional information

BANCAJA 8 Fondo de Titulización de Activos

Brief report

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Management Company
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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
 Société Générale

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Société Générale

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	4,294	14,547	
Principal			
Principal outstanding	168,938,934.40	1,650,061,193.12	
Average loan	39,343.02	113,429.66	
Minimum	0.00	1.24	
Maximum	245,385.77	768,383.59	
Interest rate			
Weighted average (wac)	1.55%	3.26%	
Minimum	0.00%	2.36%	
Maximum	4.13%	5.00%	
Final maturity			
Weighted average (WARM) (months)	121	311	
Minimum	12/03/2022	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%	4.43	6.56	0.03	6.60
10.01 - 20%	11.56	15.82	0.33	15.91
20.01 - 30%	23.04	25.25	1.05	25.78
30.01 - 40%	36.48	35.44	2.57	35.83
40.01 - 50%	24.50	43.67	5.02	45.40
50.01 - 60%			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)	31.56		75.31	
Minimum	0.00		0.00	
Maximum	49.09		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.55%	0.48%	0.49%	0.50%	0.57%
Annual Percentage Rate (CPR)	6.41%	5.63%	5.75%	5.85%	6.59%

Geographic distribution		
	Current	At constitution date
Andalucía	7.22%	7.66%
Aragón	1.56%	1.72%
Asturias	0.08%	0.12%
Balearic Islands	4.73%	4.69%
Basque Country	1.44%	1.32%
Canary Islands	9.45%	7.40%
Cantabria	0.05%	0.03%
Castilla-La Mancha	2.93%	2.54%
Castilla-León	2.08%	2.48%
Catalonia	13.25%	12.92%
Extremadura	0.36%	0.32%
Galicia	1.77%	1.60%
La Rioja	0.64%	0.59%
Madrid	15.50%	13.74%
Melilla	0.03%	0.01%
Murcia	4.03%	3.46%
Navarra	0.89%	1.38%
Valencia	33.99%	38.03%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
Delinquencies										
Up to 1 month	73	25,212.79	3,179.47	23,306.42	51,698.68	1.23	3,118,927.30	3,170,625.98	24.59	24.96
from > 1 to = 2 months	8	4,280.22	524.64	0.00	4,804.86	0.11	270,384.68	275,189.54	2.13	22.82
from > 2 to = 3 months	4	3,852.44	497.02	0.00	4,449.46	0.11	140,809.16	145,057.62	1.12	26.34
from > 3 to = 6 months	5	4,684.36	658.22	0.00	5,342.58	0.13	159,337.15	164,679.73	1.28	25.10
from > 6 to < 12 months	13	69,341.75	3,415.04	1,400.01	74,156.80	1.77	697,670.58	771,827.36	5.99	24.28
from = 12 to < 18 months	7	30,065.60	1,060.62	0.00	31,126.22	0.74	117,670.92	148,797.14	1.15	13.44
from = 18 to < 24 months	1	5,741.84	77.70	0.00	5,819.54	0.14	5,140.33	10,959.87	0.08	14.17
from ≥ 2 years	115	3,356,010.55	643,115.47	22,208.88	4,021,334.90	95.77	4,185,772.14	8,207,107.04	63.65	51.60
Subtotal	226	3,499,289.55	652,528.18	46,915.31	4,198,733.04	100.00	8,695,511.24	12,894,244.28	100.00	36.44
Doubt debts (subjectives)										
from ≥ 2 years	6	51,100.85	7,605.71	0.00	58,706.56	100.00	0.00	58,706.56	100.00	8.65
Subtotal	6	51,100.85	7,605.71	0.00	58,706.56	100.00	0.00	58,706.56	100.00	8.65
Total	232	3,550,390.40	660,133.89	46,915.31	4,257,439.60		8,695,511.24	12,952,950.84		