

Brief report

Date: 04/30/2024
 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	2,464.27 38,484,504.59 2.46%	100,000.00 1,561,700,000.00	Floating 3-M Euribor+0.110% 25.Jan/Apr/Jul/Oct	3.9920% 07/26/2024 25.139935 Gross 20.363347 Net	10/25/2037 Quarterly 25.Jan/Apr/Jul/Oct	07/26/2024 "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	4.1120% 07/26/2024 1,050.844444 Gross 851.184000 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	4.3320% 07/26/2024 1,107.066667 Gross 896.724000 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	5.6320% 07/26/2024 1,439.288889 Gross 1,165.824000 Net	10/25/2037 Quarterly 25.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Secutorial	BBB+sf Aa3 (sf)	BB+ Baa2
Series E ES0312887047	04/27/2005 301	46,594.70 14,025,004.70 46.59%	100,000.00 30,100,000.00	Floating 3-M Euribor+3.500% 25.Jan/Apr/Jul/Oct	7.3820% 07/26/2024 879.014193 Gross 712.001496 Net	10/25/2037 Quarterly 25.Jan/Apr/Jul/Oct	07/26/2024 Due to Cash Reserve reduction	n.c. Ca (sf)	n.c. Caa2
Total		140,809,509.29	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	0.25	0.25	0.17	0.25	0.34	0.43	0.51	0.60	0.69	0.78		
		0.25	0.25	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00		
Series B	Final Maturity	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25		
		0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25		
Series C	Final Maturity	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25		
		0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25		
Series D	Final Maturity	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25		
		0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25		
Series E	Final Maturity	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25		
		0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25		

* 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

Credit enhancement (CE)					
Series	Current	% CE		At issue date	
		% CE	% CE	% CE	% CE
Series A	27.33%	38,484,504.59	80.71%	92.95%	1,561,700,000.00
Series B	42.75%	60,200,000.00	33.23%	3.58%	60,200,000.00
Series C	10.58%	14,900,000.00	21.47%	0.89%	14,900,000.00
Series D	9.37%	13,200,000.00	11.06%	0.79%	13,200,000.00
Series E	9.96%	14,025,004.70	1.79%		30,100,000.00
Issue of Bonds		140,809,509.29			1,680,100,000.00
Reserve Fund	11.06%	14,025,000.00	1.70%		28,100,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	15,150,463.99	3.909%	
Servicer ppal collect not yet credited	301,325.75		
Servicer ints collect not yet credited	26,270.75		
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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Bankia

Fund Auditor
KPMG Auditores

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	3.649	14.547	
Principal			
Principal outstanding	128,787,044.10	1,650,061,193.12	
Average loan	35,293.79	113,429.66	
Minimum	63.08	1.24	
Maximum	184,041.49	768,383.59	
Interest rate			
Weighted average (wac)	4.81%	3.26%	
Minimum	1.70%	2.36%	
Maximum	6.15%	5.00%	
Final maturity			
Weighted average (WARM) (months)	108	311	
Minimum	05/01/2024	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%	3.56	6.51	0.03	6.60
10.01 - 20%	17.09	16.04	0.33	15.91
20.01 - 30%	25.24	25.16	1.05	25.78
30.01 - 40%	44.37	34.80	2.57	35.83
40.01 - 50%	9.74	41.29	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)	28.78		75.31	
Minimum	0.04		0.00	
Maximum	44.61		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.79%	0.53%	0.63%	0.61%	0.57%
Annual Percentage Rate (CPR)	9.11%	6.23%	7.32%	7.11%	6.65%

Geographic distribution		
	Current	At constitution date
Andalucia	7.29%	7.66%
Aragon	1.58%	1.72%
Asturias	0.08%	0.12%
Balearic Islands	5.07%	4.69%
Basque Country	1.41%	1.32%
Canary Islands	9.75%	7.40%
Cantabria		0.03%
Castilla-La Mancha	3.11%	2.54%
Castilla-Leon	2.10%	2.48%
Catalonia	13.32%	12.92%
Extremadura	0.37%	0.32%
Galicia	1.71%	1.60%
La Rioja	0.52%	0.59%
Madrid	16.03%	13.74%
Melilla	0.03%	0.01%
Murcia	4.12%	3.46%
Navarra	0.75%	1.38%
Valencia	32.76%	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	72	23,726.39	9,178.29	23,346.20	56,250.88	1.43	2,463,975.85	2,520,226.73	23.49	20.06
from > 1 to = 2 months	5	3,382.45	1,099.55	1,534.42	6,016.42	0.15	161,993.75	168,010.17	1.57	22.18
from > 2 to = 3 months	5	5,247.98	2,803.76	0.00	8,051.74	0.20	234,855.64	242,907.38	2.26	33.09
from > 3 to = 6 months	5	8,264.87	2,674.03	0.00	10,938.90	0.28	130,935.56	141,874.46	1.32	17.14
from > 6 to < 12 months	10	31,830.63	15,796.49	0.00	47,627.12	1.21	461,990.65	509,617.77	4.75	23.61
from = 12 to < 18 months	6	36,444.56	11,092.18	1,400.01	48,936.75	1.24	229,388.32	278,325.07	2.59	30.32
from = 18 to < 24 months	3	22,709.32	4,017.88	0.00	26,727.20	0.68	57,559.32	84,286.52	0.79	14.87
from ≥ 2 years	95	3,142,095.09	583,420.27	15,579.96	3,741,095.32	94.82	3,040,590.47	6,781,685.79	63.22	49.50
Subtotal	201	3,273,701.29	630,082.45	41,860.59	3,945,644.33	100.00	6,781,289.56	10,726,933.89	100.00	33.29
Total	201	3,273,701.29	630,082.45	41,860.59	3,945,644.33		6,781,289.56	10,726,933.89		