BANCAJA 10 Fondo de Titulización de Activos

Brief report

Date: 04/30/2022
Currency: EUR

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

Constitution date
01/26/2007

VAT Reg. no.
V84966126

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

Originator
Bankia

Servicer
Bankia

Lead Managers
Bancaja
Barclays Bank PLC
Calyon
JP Morgan

Bond Underwriters and Placement Agents
Bancaja
Barclays Bank PLC
Calyon
JP Morgan

Bond Paying Agent
BNP Paribas

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Citibank

Start-up Loan
Bankia

Assets Custodian
Bankia

Fund Auditor
KPMG Auditores

Swap
JP Morgan

Issued securities: Asset-Backed Bonds

Bonds issue

Series ISIN Code	Issue date Nº 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 Moody's / S&P Current	 Original
Series A1 ES0312872007	01/31/2007 4,200		100,000.00 420,000,000.00	Floating 3-M Euribor+0.050% 22.Feb/May/Aug/Nov	05/23/2022	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	"Pass-Through"	Aaa (sf) AAA (sf)	Aaa AAA
Series A2 ES0312872015	01/31/2007 15,370		100,000.00 1,537,000,000.00	Floating 3-M Euribor+0.120% 22.Feb/May/Aug/Nov	05/23/2022	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Aa1 (sf) AAA (sf)	Aaa AAA
Series A3 ES0312872023	01/31/2007 5,000	95,092.49 475,462,450.00 95.09%	100,000.00 500,000,000.00	Floating 3-M Euribor+0.190% 22.Feb/May/Aug/Nov	0.0000% 05/23/2022 0.000000 Gross 0.000000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Aa1 (sf) AAA (sf)	Aaa AAA
Series B ES0312872031	01/31/2007 650	100,000.00 65,000,000.00 100.00%	100,000.00 65,000,000.00	Floating 3-M Euribor+0.270% 22.Feb/May/Aug/Nov	0.0000% 05/23/2022 0.000000 Gross 0.000000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	B2 (sf) CC (sf)	A1 A
Series C ES0312872049	01/31/2007 520	100,000.00 52,000,000.00 100.00%	100,000.00 52,000,000.00	Floating 3-M Euribor+0.500% 22.Feb/May/Aug/Nov	0.0000% 05/23/2022 0.000000 Gross 0.000000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Ca (sf) D (sf)	Baa3 BBB
Series D ES0312872056	01/31/2007 260	100,000.00 26,000,000.00 100.00%	100,000.00 26,000,000.00	Floating 3-M Euribor+1.900% 22.Feb/May/Aug/Nov	1.3720% 05/23/2022 343.000000 Gross 277.830000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	C (sf) D (sf)	Ba3 BB
Series E ES0312872064	01/31/2007 310	100,000.00 31,000,000.00 100.00%	100,000.00 31,000,000.00	Floating 3-M Euribor+4.000% 22.Feb/May/Aug/Nov	3.4720% 05/23/2022 868.000000 Gross 703.080000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined Due to Cash Reserve reduction	C (sf) D (sf)	Ca CCC-
Total		649,462,450.00	2.631.000.000,00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date

			% Monthly CPR (SMM)	0,17	0,25	0,34	0,43	0,51	0,60	0,69	0,78
			% Annual equivalent CPR	2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00
Series A3	With optional redemption *	Average life	Years	8.25	7.75	7.25	6.75	6.25	6.00	5.75	5.25
			Date	05/22/2030	11/22/2029	05/22/2029	11/22/2028	05/22/2028	02/22/2028	11/22/2027	05/22/2027
		Final Maturity	Years	8.25	7.75	7.25	6.75	6.25	6.00	5.75	5.25
			Date	05/22/2030	11/22/2029	05/22/2029	11/22/2028	05/22/2028	02/22/2028	11/22/2027	05/22/2027
	Without optional redemption *	Average life	Years	12.32	11.83	11.34	10.85	10.36	9.90	9.45	9.03
			Date	06/17/2034	12/19/2033	06/21/2033	12/24/2032	07/01/2032	01/12/2032	08/02/2031	03/02/2031
		Final Maturity	Years	13.50	13.01	12.76	12.25	11.76	11.25	10.76	10.50
			Date	08/22/2035	02/22/2035	11/22/2034	05/22/2034	11/22/2033	05/22/2033	11/22/2032	08/22/2032
Series B	With optional redemption *	Average life	Years	8.25	7.75	7.25	6.75	6.25	6.00	5.75	5.25
			Date	05/22/2030	11/22/2029	05/22/2029	11/22/2028	05/22/2028	02/22/2028	11/22/2027	05/22/2027
		Final Maturity	Years	8.25	7.75	7.25	6.75	6.25	6.00	5.75	5.25
			Date	05/22/2030	11/22/2029	05/22/2029	11/22/2028	05/22/2028	02/22/2028	11/22/2027	05/22/2027
	Without optional redemption *	Average life	Years	15.08	14.58	14.09	13.62	13.17	12.73	12.31	11.90
			Date	03/20/2037	09/16/2036	03/23/2036	10/03/2035	04/21/2035	11/12/2034	06/11/2034	01/12/2034
		Final Maturity	Years	17.01	16.76	16.25	15.76	15.25	14.76	14.25	13.76
			Date	02/22/2039	11/22/2038	05/22/2038	11/22/2037	05/22/2037	11/22/2036	05/22/2036	11/22/2035
Series C	With optional redemption *	Average life	Years	8.25	7.75	7.25	6.75	6.25	6.00	5.75	5.25
			Date	05/22/2030	11/22/2029	05/22/2029	11/22/2028	05/22/2028	02/21/2028	11/22/2027	05/22/2027
		Final Maturity	Years	8.25	7.75	7.25	6.75	6.25	6.00	5.75	5.25
			Date	05/22/2030	11/22/2029	05/22/2029	11/22/2028	05/22/2028	02/22/2028	11/22/2027	05/22/2027
	Without optional redemption *	Average life	Years	18.60	18.30	17.99	17.65	17.28	16.90	16.50	16.09
			Date	09/24/2040	06/07/2040	02/12/2040	10/11/2039	06/01/2039	01/11/2039	08/17/2038	03/21/2038
		Final Maturity	Years	38.52	38.52	38.52	38.52	38.52	38.52	38.52	38.52
			Date	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060
Series D	With optional redemption *	Average life	Years	8.50	8.01	7.50	7.01	6.50	6.25	5.75	5.50
			Date	05/21/2030	11/21/2029	05/21/2029	11/21/2028	05/21/2028	02/22/2028	08/21/2027	05/21/2027
		Final Maturity	Years	8.50	8.01	7.50	7.01	6.50	6.25	5.75	5.50
			Date	05/22/2030	11/22/2029	05/22/2029	11/22/2028	05/22/2028	02/22/2028	08/22/2027	05/22/2027
	Without optional redemption *	Average life	Years	18.86	18.56	18.24	17.89	17.52	17.13	16.72	16.31
			Date	09/26/2040	06/08/2040	02/12/2040	10/09/2039	05/28/2039	01/05/2039	08/09/2038	03/10/2038
		Final Maturity	Years	38.78	38.78	38.78	38.78	38.78	38.78	38.78	38.78
			Date	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060
Series E	With optional redemption *	Average life	Years	8.25	7.75	7.25	6.75	6.25	6.00	5.75	5.25
			Date	05/22/2030	11/22/2029	05/22/2029	11/22/2028	05/22/2028	02/22/2028	11/22/2027	05/22/2027
		Final Maturity	Years	8.25	7.75	7.25	6.75	6.25	6.00	5.75	5.25
			Date	05/22/2030	11/22/2029	05/22/2029	11/22/2028	05/22/2028	02/22/2028	11/22/2027	05/22/2027
	Without optional redemption *	Average life	Years	38.52	38.52	38.52	38.52	38.52	38.52	38.52	38.52
			Date	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060
		Final Maturity	Years	38.52	38.52	38.52	38.52	38.52	38.52	38.52	38.52
			Date	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060

* 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)

	Current		% CE	At issue date		% CE
Class A	73.21%	475,462,450.00	23.12%	93.39%	2,457,000,000.00	6.69%
Series A1	0.00%	0.00		15.96%	420,000,000.00	
Series A2	0.00%	0.00		58.42%	1,537,000,000.00	
Series A3	73.21%	475,462,450.00		19.00%	500,000,000.00	
Series B	10.01%	65,000,000.00	12.61%	2.47%	65,000,000.00	4.19%
Series C	8.01%	52,000,000.00	4.20%	1.98%	52,000,000.00	2.19%
Series D	4.00%	26,000,000.00	0.00%	0.99%	26,000,000.00	1.19%
Series E	4.77%	31,000,000.00		1.18%	31,000,000.00	
Issue of Bonds		649,462,450.00			2,631,000,000.00	
Reserve Fund	0.00%	0.00		1.19%	31,000,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		14,419,862.86	-0.524%
Servicer ppal collect not yet credited		381,160.20	
Servicer ints collect not yet credited		5,621.74	
Liabilities	**Available**	**Balance**	**Interest**
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	
Liquidity Facility A1	0.00	0.00	

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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Collateral: Residential mortgage loans (PTCs)

General

	Current	At constitution date
Count	8,991	18,662
Principal		
Principal outstanding	621,030,428.39	2,600,172,859.42
Average loan	69,072.45	139,329.81
Minimum	0.00	22.71
Maximum	212,734.45	344,786.69
Interest rate		
Weighted average (wac)	0.39%	4.23%
Minimum	0.00%	2.41%
Maximum	3.22%	6.00%
Final maturity		
Weighted average (WARM) (months)	186	353
Minimum	05/01/2022	02/05/2007
Maximum	10/05/2060	10/05/2046
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR (Mortgage Market)	100.00%	100.00%

LTV Distribution

	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.08	7.01	0.02	7.07
10.01 - 20%	4.98	15.82	0.21	16.80
20.01 - 30%	10.83	25.70	0.81	26.18
30.01 - 40%	20.12	35.35	2.25	35.84
40.01 - 50%	31.68	45.14	4.26	45.54
50.01 - 60%	21.54	54.18	7.62	55.37
60.01 - 70%	9.71	61.82	13.98	65.79
70.01 - 80%	0.06	70.61	35.99	76.48
80.01 - 90%			15.29	84.91
90.01 - 100%			19.58	96.24
Weighted average (WALTV)		42.78		75.76
Minimum		0.00		0.01
Maximum		71.09		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.40%	0.39%	0.36%	0.36%	0.39%
Annual Percentage Rate (CPR)	4.71%	4.59%	4.21%	4.19%	4.54%

Geographic distribution

	Current	At constitution date
Andalucia	14.39%	13.25%
Aragon	0.98%	1.01%
Asturias	0.93%	0.62%
Balearic Islands	4.75%	4.74%
Basque Country	2.27%	1.91%
Canary Islands	7.21%	6.92%
Cantabria	0.46%	0.43%
Castilla-La Mancha	3.36%	3.19%
Castilla-Leon	3.53%	3.55%
Catalonia	14.25%	13.84%
Ceuta	0.03%	0.02%
Extremadura	0.66%	0.63%
Galicia	2.04%	1.95%
La Rioja	0.33%	0.43%
Madrid	9.80%	8.75%
Melilla	0.03%	0.03%
Murcia	2.44%	2.79%
Navarra	1.38%	1.39%
Valencia	31.14%	34.57%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	70	20,690.64	1,499.79	25,872.16	48,062.59	0.33	4,254,941.83	4,303,004.42	7.65	31.21
from > 1 to = 2 months	19	13,748.49	865.85	300.00	14,914.34	0.10	1,343,292.88	1,358,207.22	2.41	40.86
from > 2 to = 3 months	65	79,250.62	5,323.85	3,795.48	88,369.95	0.61	5,880,511.51	5,968,881.46	10.61	47.46
from > 3 to = 6 months	22	43,769.77	3,014.96	0.00	46,784.73	0.32	1,591,601.14	1,638,385.87	2.91	41.09
from > 6 to < 12 months	31	123,973.10	8,510.80	0.00	132,483.90	0.91	2,514,473.34	2,646,957.24	4.70	44.78
from = 12 to < 18 months	19	111,632.34	9,011.34	1,916.77	122,560.45	0.85	1,505,072.55	1,627,633.00	2.89	44.24
from = 18 to < 24 months	14	113,828.05	9,245.60	800.00	123,873.65	0.85	958,755.83	1,082,629.48	1.92	40.77
from ≥ 2 years	323	11,094,536.10	2,728,390.00	104,100.85	13,927,026.95	96.02	23,719,170.78	37,646,197.73	66.90	59.15
Subtotal	563	11,601,429.11	2,765,862.19	136,785.26	14,504,076.56	100.00	41,767,819.86	56,271,896.42	100.00	51.36
Doubt debts (subjectives)										
from ≥ 2 years	212	13,633,153.57	1,275,542.47	672.00	14,909,368.04	100.00	0.00	14,909,368.04	100.00	40.95
Subtotal	212	13,633,153.57	1,275,542.47	672.00	14,909,368.04	100.00	0.00	14,909,368.04	100.00	40.95
Total	775	25,234,582.68	4,041,404.66	137,457.26	29,413,444.60		41,767,819.86	71,181,264.46		

Additional information
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