

Brief report

Date: 07/31/2022  
 Currency: EUR

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  
 IAIF 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)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating		
		Current	Original			Final maturity (legal)	Next	Moody's / S&P	Original	
Series A1 ES0312872007	01/31/2007 4,200	100,000.00 420,000,000.00	100,000.00 420,000,000.00	Floating 3-M Euribor+0.050% 22.Feb/May/Aug/Nov	08/22/2022	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	100,000.00 1,537,000,000.00	Floating 3-M Euribor+0.120% 22.Feb/May/Aug/Nov	08/22/2022	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa1 (sf) AAA (sf)	Aaa AAA	
Series A3 ES0312872023	01/31/2007 5,000	91,246.82 456,234,100.00 91.25%	100,000.00 500,000,000.00	Floating 3-M Euribor+0.190% 22.Feb/May/Aug/Nov	0.0000% 08/22/2022 0.000000 Gross 0.000000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / 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% 08/22/2022 0.000000 Gross 0.000000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	B2 (sf) CC (sf)	A1 A CC	
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	0.1520% 08/22/2022 38.422222 Gross 31.122000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / 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	1.5520% 08/22/2022 392.311111 Gross 317.772000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	C (sf) D (sf)	Ba3 BB D	
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	3.6520% 08/22/2022 923.144444 Gross 747.747000 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		630,234,100.00	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	4.70	4.37	4.06	3.78	3.57	3.32	3.14	2.98	
	Final Maturity	Date	02/01/2027	10/03/2026	06/13/2026	03/02/2026	12/15/2025	09/16/2025	07/13/2025	05/14/2025	
Series B	With optional redemption *	Average life	5.00	4.66	4.35	4.08	3.83	3.61	3.40	3.22	
	Final Maturity	Date	05/22/2030	11/22/2029	05/22/2029	11/22/2028	08/22/2028	02/22/2028	11/22/2027	08/22/2027	
Series C	With optional redemption *	Average life	8.00	7.51	7.00	6.51	6.25	5.76	5.50	5.25	
	Final Maturity	Date	05/22/2030	11/22/2029	05/22/2029	11/22/2028	08/22/2028	02/22/2028	11/22/2027	08/22/2027	
Series D	With optional redemption *	Average life	12.06	11.58	11.09	10.61	10.14	9.68	9.25	8.84	
	Final Maturity	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 E	With optional redemption *	Average life	18.36	18.06	17.75	17.41	17.06	16.68	16.28	15.88	
	Final Maturity	Date	09/26/2040	06/10/2040	02/16/2040	10/17/2039	06/09/2039	01/21/2039	08/30/2038	04/06/2038	

\* 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	72.39%	456,234,100.00	23.86%	93.39%	2,457,000,000.00
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	72.39%	456,234,100.00	19.00%		500,000,000.00
Series B	10.31%	65,000,000.00	13.02%	2.47%	65,000,000.00
Series C	8.25%	52,000,000.00	4.34%	1.98%	52,000,000.00
Series D	4.13%	26,000,000.00	0.00%	0.99%	26,000,000.00
Series E	4.92%	31,000,000.00	1.18%		31,000,000.00
Issue of Bonds		630,234,100.00			2,631,000,000.00
Reserve Fund	0.00%	0.00	1.19%		31,000,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	14,511,145.63	-0.503%	
Servicer ppal collect not yet credited	142,228.31		
Servicer ints collect not yet credited	5,997.21		
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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Start-up Loan  
 Bankia

Assets Custodian  
 Bankia

Fund Auditor  
 KPMG Auditores

Swap  
 JP Morgan

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	8,870	18,662	
Principal			
Principal outstanding	602,088,708.59	2,600,172,859.42	
Average loan	67,879.22	139,329.81	
Minimum	0.00	22.71	
Maximum	210,055.56	344,786.69	
Interest rate			
Weighted average (wac)	0.54%	4.23%	
Minimum	0.00%	2.41%	
Maximum	3.22%	6.00%	
Final maturity			
Weighted average (WARM) (months)	184	353	
Minimum	08/01/2022	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%	1.17	7.01	0.02	7.07
10.01 - 20%	5.01	15.68	0.21	16.80
20.01 - 30%	11.57	25.67	0.81	26.18
30.01 - 40%	20.99	35.41	2.25	35.84
40.01 - 50%	32.41	45.16	4.26	45.54
50.01 - 60%	20.84	54.43	7.62	55.37
60.01 - 70%	7.96	61.39	13.98	65.79
70.01 - 80%	0.04	70.16	35.99	76.48
80.01 - 90%			15.29	84.91
90.01 - 100%			19.58	96.24
Weighted average (WALTV)	42.17		75.76	
Minimum	0.00		0.01	
Maximum	70.46		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.37%	0.41%	0.40%	0.35%	0.39%
Annual Percentage Rate (CPR)	4.30%	4.79%	4.69%	4.15%	4.54%

Geographic distribution		
	Current	At constitution date
Andalucia	14.42%	13.25%
Aragon	0.98%	1.01%
Asturias	0.93%	0.62%
Balearic Islands	4.76%	4.74%
Basque Country	2.30%	1.91%
Canary Islands	7.27%	6.92%
Cantabria	0.46%	0.43%
Castilla-La Mancha	3.38%	3.19%
Castilla-Leon	3.54%	3.55%
Catalonia	14.35%	13.84%
Ceuta	0.03%	0.02%
Extremadura	0.66%	0.63%
Galicia	2.04%	1.95%
La Rioja	0.33%	0.43%
Madrid	9.71%	8.75%
Melilla	0.03%	0.03%
Murcia	2.42%	2.79%
Navarra	1.34%	1.39%
Valencia	31.06%	34.57%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%		Total	%	
<b>Delinquencies</b>										
Up to 1 month	83	91,071.20	2,201.52	29,172.16	122,444.88	0.82	4,756,225.55	4,878,670.43	9.61	32.31
from > 1 to = 2 months	18	10,426.61	998.47	1,359.12	12,784.20	0.09	1,186,624.62	1,199,606.82	2.36	38.11
from > 2 to = 3 months	15	17,064.96	1,438.06	438.36	18,959.38	0.13	1,312,699.65	1,331,659.03	2.62	43.31
from > 3 to = 6 months	19	32,643.37	2,517.09	0.00	35,160.46	0.24	1,307,162.12	1,342,322.58	2.64	40.06
from > 6 to < 12 months	29	110,627.47	8,997.60	0.00	119,625.07	0.80	2,070,005.92	2,189,630.99	4.31	40.81
from = 12 to < 18 months	20	124,820.95	10,688.17	1,916.77	137,425.89	0.92	1,673,413.17	1,810,839.06	3.57	45.95
from = 18 to < 24 months	11	80,693.80	6,342.30	0.00	87,036.10	0.58	613,086.72	700,122.82	1.38	44.30
from ≥ 2 years	322	11,500,502.82	2,748,417.69	104,900.85	14,353,821.36	96.42	22,971,239.19	37,325,060.55	73.51	58.67
Subtotal	517	11,967,871.18	2,781,600.90	137,785.26	14,887,257.34	100.00	35,890,656.94	50,777,914.28	100.00	51.20
<b>Doubt debts (subjectives)</b>										
from ≥ 2 years	212	13,633,153.57	1,292,130.59	672.00	14,925,956.16	100.00	0.00	14,925,956.16	100.00	40.99
Subtotal	212	13,633,153.57	1,292,130.59	672.00	14,925,956.16	100.00	0.00	14,925,956.16	100.00	40.99
Total	729	25,601,024.75	4,073,731.49	138,457.26	29,813,213.50		35,890,656.94	65,703,870.44		