BANCAJA 10 Fondo de Titulización de Activos

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

Brief report

Date: 10/31/2023
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
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

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	11/22/2023	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	11/22/2023	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	71,110.82 355,554,100.00 71.11%	100,000.00 500,000,000.00	Floating 3-M Euribor+0.190% 22.Feb/May/Aug/Nov	4.0060% 11/22/2023 728.000970 Gross 589.680786 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	4.0860% 11/22/2023 1,044.200000 Gross 845.802000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	B2 (sf) D (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	4.3160% 11/22/2023 1,102.977778 Gross 893.412000 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	5.7160% 11/22/2023 1,460.755556 Gross 1,183.212000 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	7.8160% 11/22/2023 1,997.422222 Gross 1,617.912000 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		529,554,100.00	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	Years	4.36	4.09	3.78	3.48	3.28	3.09	2.84	2.67
			Date	12/31/2027	09/24/2027	05/31/2027	02/13/2027	11/30/2026	09/21/2026	06/23/2026	04/24/2026
		Final Maturity	Years	6.75	6.51	6.01	5.51	5.26	5.01	4.51	4.25
			Date	05/22/2030	02/22/2030	08/22/2029	02/22/2029	11/22/2028	08/22/2028	02/22/2028	11/22/2027
	Without optional redemption *	Average life	Years	4.85	4.51	4.20	3.92	3.67	3.45	3.24	3.06
			Date	06/26/2028	02/21/2028	10/31/2027	07/22/2027	04/22/2027	01/30/2027	11/17/2026	09/12/2026
		Final Maturity	Years	10.01	9.51	9.26	8.76	8.26	7.75	7.51	7.01
			Date	08/22/2033	02/22/2033	11/22/2032	05/22/2032	11/22/2031	05/22/2031	02/22/2031	08/22/2030
Series B	With optional redemption *	Average life	Years	6.75	6.51	6.01	5.51	5.26	5.01	4.51	4.25
			Date	05/22/2030	02/22/2030	08/22/2029	02/22/2029	11/22/2028	08/22/2028	02/22/2028	11/22/2027
		Final Maturity	Years	6.75	6.51	6.01	5.51	5.26	5.01	4.51	4.25
			Date	05/22/2030	02/22/2030	08/22/2029	02/22/2029	11/22/2028	08/22/2028	02/22/2028	11/22/2027
	Without optional redemption *	Average life	Years	11.24	10.80	10.35	9.91	9.46	9.03	8.62	8.23
			Date	11/15/2034	06/06/2034	12/25/2033	07/15/2033	02/03/2033	08/30/2032	04/03/2032	11/10/2031
		Final Maturity	Years	12.51	12.01	11.51	11.26	10.76	10.51	10.01	9.51
			Date	02/22/2036	08/22/2035	02/22/2035	11/22/2034	05/22/2034	02/22/2034	08/22/2033	02/22/2033
Series C	With optional redemption *	Average life	Years	6.75	6.51	6.01	5.51	5.26	5.01	4.51	4.25
			Date	05/22/2030	02/22/2030	08/22/2029	02/22/2029	11/22/2028	08/22/2028	02/22/2028	11/22/2027
		Final Maturity	Years	6.75	6.51	6.01	5.51	5.26	5.01	4.51	4.25
			Date	05/22/2030	02/22/2030	08/22/2029	02/22/2029	11/22/2028	08/22/2028	02/22/2028	11/22/2027
	Without optional redemption *	Average life	Years	14.13	13.64	13.17	12.71	12.28	11.86	11.46	11.07
			Date	10/03/2037	04/07/2037	10/18/2036	05/05/2036	11/29/2035	06/29/2035	02/02/2035	09/14/2034
		Final Maturity	Years	16.01	15.76	15.26	14.76	14.52	14.01	13.52	13.01
			Date	08/22/2039	05/22/2039	11/22/2038	05/22/2038	02/22/2038	08/22/2037	02/22/2037	08/22/2036
Series D	With optional redemption *	Average life	Years	6.75	6.51	6.01	5.51	5.26	5.01	4.51	4.25
			Date	05/22/2030	02/22/2030	08/22/2029	02/21/2029	11/22/2028	08/22/2028	02/22/2028	11/21/2027
		Final Maturity	Years	6.75	6.51	6.01	5.51	5.26	5.01	4.51	4.25
			Date	05/22/2030	02/22/2030	08/22/2029	02/22/2029	11/22/2028	08/22/2028	02/22/2028	11/22/2027
	Without optional redemption *	Average life	Years	17.47	17.20	16.92	16.63	16.31	15.98	15.63	15.26
			Date	02/05/2041	10/30/2040	07/18/2040	04/02/2040	12/09/2039	08/09/2039	04/03/2039	11/21/2038
		Final Maturity	Years	37.03	37.03	37.03	37.03	37.03	37.03	37.03	37.03
			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	6.75	6.51	6.01	5.51	5.26	5.01	4.51	4.25
			Date	05/22/2030	02/22/2030	08/22/2029	02/22/2029	11/22/2028	08/22/2028	02/22/2028	11/22/2027
		Final Maturity	Years	6.75	6.51	6.01	5.51	5.26	5.01	4.51	4.25
			Date	05/22/2030	02/22/2030	08/22/2029	02/22/2029	11/22/2028	08/22/2028	02/22/2028	11/22/2027
	Without optional redemption *	Average life	Years	37.03	37.03	37.03	37.03	37.03	37.03	37.03	37.03
			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	37.03	37.03	37.03	37.03	37.03	37.03	37.03	37.03
			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	67.14%	355,554,100.00	29.68%	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	67.14%	355,554,100.00		19.00%	500,000,000.00	
Series B	12.27%	65,000,000.00	16.64%	2.47%	65,000,000.00	4.19%
Series C	9.82%	52,000,000.00	6.21%	1.98%	52,000,000.00	2.19%
Series D	4.91%	26,000,000.00	1.00%	0.99%	26,000,000.00	1.19%
Series E	5.85%	31,000,000.00		1.18%	31,000,000.00	
Issue of Bonds		529,554,100.00			2,631,000,000.00	
Reserve Fund	1.00%	4,963,598.96		1.19%	31,000,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		22,564,483.48	3.980%
Servicer ppal collect not yet credited		232,124.19	
Servicer ints collect not yet credited		13,708.71	
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
Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid www.edt-sg.com info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid www.cnmv.com

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KPMG Auditores

Swap
JP Morgan

Collateral: Residential mortgage loans (PTCs)

General

	Current	At constitution date
Count	7,930	18,662
Principal		
Principal outstanding	504,212,465.63	2,600,172,859.42
Average loan	63,582.91	139,329.81
Minimum	0.00	22.71
Maximum	198,252.74	344,786.69
Interest rate		
Weighted average (wac)	4.37%	4.23%
Minimum	0.88%	2.41%
Maximum	6.26%	6.00%
Final maturity		
Weighted average (WARM) (months)	171	353
Minimum	11/01/2023	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%	1.76	7.01	0.02	7.07
10.01 - 20%	5.84	15.94	0.21	16.80
20.01 - 30%	14.86	25.48	0.81	26.18
30.01 - 40%	26.62	35.61	2.25	35.84
40.01 - 50%	30.43	45.31	4.26	45.54
50.01 - 60%	19.93	55.04	7.62	55.37
60.01 - 70%	0.57	62.36	13.98	65.79
70.01 - 80%			35.99	76.48
80.01 - 90%			15.29	84.91
90.01 - 100%			19.58	96.24
Weighted average (WALTV)		39.43		75.76
Minimum		0.00		0.01
Maximum		67.74		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.69%	0.58%	0.61%	0.61%	0.40%
Annual Percentage Rate (CPR)	7.96%	6.70%	7.09%	7.07%	4.70%

Geographic distribution

	Current	At constitution date
Andalucia	14.68%	13.25%
Aragon	0.99%	1.01%
Asturias	0.95%	0.62%
Balearic Islands	4.79%	4.74%
Basque Country	2.29%	1.91%
Canary Islands	7.41%	6.92%
Cantabria	0.46%	0.43%
Castilla-La Mancha	3.50%	3.19%
Castilla-Leon	3.62%	3.55%
Catalonia	14.33%	13.84%
Ceuta	0.03%	0.02%
Extremadura	0.70%	0.63%
Galicia	2.00%	1.95%
La Rioja	0.33%	0.43%
Madrid	9.58%	8.75%
Melilla	0.03%	0.03%
Murcia	2.41%	2.79%
Navarra	1.36%	1.39%
Valencia	30.55%	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	100	22,183.41	17,774.55	33,801.31	73,759.27	0.52	6,159,594.21	6,233,353.48	13.05	32.16
from > 1 to = 2 months	22	15,938.79	9,880.91	436.36	26,256.06	0.18	1,753,890.99	1,780,147.05	3.73	34.62
from > 2 to = 3 months	19	14,896.91	12,753.44	0.00	27,650.35	0.19	1,413,926.40	1,441,576.75	3.02	35.43
from > 3 to = 6 months	25	38,065.52	28,411.22	0.00	66,476.74	0.46	1,908,182.38	1,974,659.12	4.14	42.46
from > 6 to < 12 months	35	84,347.01	60,284.65	0.00	144,631.66	1.01	2,597,229.43	2,741,861.09	5.74	43.03
from = 12 to < 18 months	11	67,804.00	29,426.65	0.00	97,230.65	0.68	903,468.57	1,000,699.22	2.10	42.04
from = 18 to < 24 months	10	72,960.68	21,710.75	0.00	94,671.43	0.66	596,010.94	690,682.37	1.45	40.01
from ≥ 2 years	290	10,802,937.12	2,862,463.89	100,751.80	13,766,152.81	96.29	18,121,431.42	31,887,584.23	66.78	56.63
Subtotal	512	11,119,133.44	3,042,706.06	134,989.47	14,296,828.97	100.00	33,453,734.34	47,750,563.31	100.00	47.74
Doubt debts (subjectives)										
from ≥ 2 years	13	478,162.91	84,192.91	0.00	562,355.82	100.00	0.00	562,355.82	100.00	23.56
Subtotal	13	478,162.91	84,192.91	0.00	562,355.82	100.00	0.00	562,355.82	100.00	23.56
Total	525	11,597,296.35	3,126,898.97	134,989.47	14,859,184.79		33,453,734.34	48,312,919.13		

Additional information
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