

Brief report

Date: 05/31/2024
 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
 IAIAF 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 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	Moody's / S&P	Current	Original
Series A1 ES0312872007	01/31/2007 4,200	100,000.00 420,000,000.00	100,000.00	Floating 3-M Euribor+0.050% 22.Feb/May/Aug/Nov	08/22/2024	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	"Pass-Through"	Aaa (sf) AAA	Aaa AAA	
Series A2 ES0312872015	01/31/2007 15,370	100,000.00 1,537,000,000.00	100,000.00	Floating 3-M Euribor+0.120% 22.Feb/May/Aug/Nov	08/22/2024	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	60,940.88 304,704,400.00 60.94%	100,000.00 500,000,000.00	Floating 3-M Euribor+0.190% 22.Feb/May/Aug/Nov	4.0120% 08/22/2024 624.820071 Gross 506.104258 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	4.0920% 08/22/2024 1,045.733333 Gross 847.044000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	B2 (sf) D (sf)	A1 A 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	4.3220% 08/22/2024 1,104.511111 Gross 894.654000 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	5.7220% 08/22/2024 1,462.288889 Gross 1,184.454000 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	7.8220% 08/22/2024 1,998.955556 Gross 1,619.154000 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		478,704,400.00	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	4.99	4.66	4.44	4.15	3.95	3.77	3.60	3.45	
		Final Maturity	7.01	6.51	6.26	5.76	5.51	5.26	5.01	4.76	
	Without optional redemption *	Average life	5.51	5.19	4.91	4.65	4.42	4.21	4.03	3.86	
		Final Maturity	11/23/2028	07/30/2028	04/16/2028	01/14/2028	10/22/2027	08/07/2027	05/31/2027	03/30/2027	
Series B	With optional redemption *	Average life	7.01	6.51	6.26	5.76	5.51	5.26	5.01	4.76	
		Final Maturity	05/22/2030	11/22/2029	08/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028	
	Without optional redemption *	Average life	11.44	11.02	10.60	10.18	9.77	9.38	8.99	8.63	
		Final Maturity	10/24/2034	05/25/2034	12/23/2033	07/24/2033	02/23/2033	10/02/2032	05/14/2032	01/03/2032	
Series C	With optional redemption *	Average life	7.01	6.51	6.26	5.76	5.51	5.26	5.01	4.76	
		Final Maturity	05/22/2030	11/22/2029	08/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028	
	Without optional redemption *	Average life	14.35	13.89	13.44	13.01	12.60	12.20	11.82	11.46	
		Final Maturity	09/24/2037	04/06/2037	10/26/2036	05/21/2036	12/24/2035	07/31/2035	03/16/2035	11/01/2034	
Series D	With optional redemption *	Average life	7.01	6.51	6.26	5.76	5.51	5.26	5.01	4.76	
		Final Maturity	05/22/2030	11/22/2029	08/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028	
	Without optional redemption *	Average life	17.69	17.44	17.17	16.90	16.60	16.29	15.96	15.62	
		Final Maturity	01/24/2041	10/24/2040	07/19/2040	04/09/2040	12/23/2039	08/31/2039	05/04/2039	12/31/2038	
Series E	With optional redemption *	Average life	7.01	6.51	6.26	5.76	5.51	5.26	5.01	4.76	
		Final Maturity	05/22/2030	11/22/2029	08/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028	
	Without optional redemption *	Average life	24.77	24.77	24.77	24.77	24.77	24.77	24.77	24.77	
		Final Maturity	02/22/2048	02/22/2048	02/22/2048	02/22/2048	02/22/2048	02/22/2048	02/22/2048	02/22/2048	

* 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)					
Class		Current		At issue date	
		% CE	% CE	% CE	% CE
Class A	63.65%	304,704,400.00	34.51%	93.39%	2,457,000,000.00
Series A1	0.00%	0.00	0.00	15.96%	420,000,000.00
Series A2	0.00%	0.00	0.00	58.42%	1,537,000,000.00
Series A3	63.65%	304,704,400.00	19.00%	19.00%	500,000,000.00
Series B	13.58%	65,000,000.00	19.99%	2.47%	65,000,000.00
Series C	10.86%	52,000,000.00	8.38%	1.98%	52,000,000.00
Series D	5.43%	26,000,000.00	2.57%	0.99%	26,000,000.00
Series E	6.48%	31,000,000.00	1.18%	1.18%	31,000,000.00
Issue of Bonds		478,704,400.00			2,631,000,000.00
Reserve Fund	2.57%	11,505,653.72	1.19%		31,000,000.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		13,990,895.47	3.989%
Servicer ppal collect not yet credited		110,715.15	
Servicer ints collect not yet credited		16,130.10	
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 ☎ www.cnmv.com

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Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	7,562	18,662	
Principal			
Principal outstanding	462,424,323.95	2,600,172,859.42	
Average loan	61,151.06	139,329.81	
Minimum	0.00	22.71	
Maximum	194,504.39	344,786.69	
Interest rate			
Weighted average (wac)	4.76%	4.23%	
Minimum	0.88%	2.41%	
Maximum	6.26%	6.00%	
Final maturity			
Weighted average (WARM) (months)	165	353	
Minimum	06/05/2024	02/05/2007	
Maximum	10/05/2046	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%	1.86	6.67	0.02	7.07
10.01 - 20%	6.68	16.14	0.21	16.80
20.01 - 30%	15.54	25.30	0.81	26.18
30.01 - 40%	27.64	35.22	2.25	35.84
40.01 - 50%	29.83	44.98	4.26	45.54
50.01 - 60%	18.05	54.37	7.62	55.37
60.01 - 70%	0.39	62.66	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)	38.35		75.76	
Minimum	0.00		0.01	
Maximum	66.87		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.60%	0.64%	0.64%	0.65%	0.41%
Annual Percentage Rate (CPR)	6.98%	7.39%	7.40%	7.49%	4.80%

Geographic distribution		
	Current	At constitution date
Andalucia	14.58%	13.25%
Aragon	0.98%	1.01%
Asturias	0.98%	0.62%
Balearic Islands	4.84%	4.74%
Basque Country	2.30%	1.91%
Canary Islands	7.57%	6.92%
Cantabria	0.44%	0.43%
Castilla-La Mancha	3.52%	3.19%
Castilla-Leon	3.54%	3.55%
Catalonia	14.55%	13.84%
Ceuta	0.03%	0.02%
Extremadura	0.73%	0.63%
Galicia	2.01%	1.95%
La Rioja	0.32%	0.43%
Madrid	9.54%	8.75%
Melilla	0.03%	0.03%
Murcia	2.36%	2.79%
Navarra	1.34%	1.39%
Valencia	30.32%	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	93	18,331.31	16,314.49	39,773.49	74,419.29	0.51	4,870,411.32	4,944,830.61	11.08	28.05
from > 1 to = 2 months	24	14,750.11	12,091.89	436.36	27,278.36	0.19	1,771,740.01	1,799,018.37	4.03	40.92
from > 2 to = 3 months	17	16,959.57	14,749.81	0.00	31,709.38	0.22	1,308,820.23	1,340,529.61	3.00	38.92
from > 3 to = 6 months	16	23,429.18	21,760.01	0.00	45,189.19	0.31	1,163,147.15	1,208,336.34	2.71	42.46
from > 6 to < 12 months	45	113,741.77	109,174.77	0.00	222,916.54	1.52	3,125,174.28	3,348,090.80	7.50	40.32
from = 12 to < 18 months	19	79,203.06	76,720.41	0.00	155,923.47	1.07	1,503,572.31	1,659,495.78	3.72	39.61
from = 18 to < 24 months	5	38,958.51	18,245.50	0.00	57,204.01	0.39	273,644.35	330,848.36	0.74	43.33
from ≥ 2 years	281	10,739,202.98	3,170,158.64	115,598.55	14,024,960.17	95.80	15,976,479.52	30,001,439.69	67.22	55.99
Subtotal	500	11,044,576.49	3,439,215.52	155,808.40	14,639,600.41	100.00	29,992,989.15	44,632,589.56	100.00	46.90
Doubt debts (subjectives)										
from ≥ 2 years	12	471,999.56	92,318.39	0.00	564,317.95	100.00	0.00	564,317.95	100.00	25.57
Subtotal	12	471,999.56	92,318.39	0.00	564,317.95	100.00	0.00	564,317.95	100.00	25.57
Total	512	11,516,576.05	3,531,533.91	155,808.40	15,203,918.36		29,992,989.15	45,196,907.51		