BANCAJA 10 Fondo de Titulización de Activos

Brief report

Date: 08/31/2024
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
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	11/22/2024	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	11/22/2024	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	57,705.65 288,528,250.00 57.71%	100,000.00 500,000,000.00	Floating 3-M Euribor+0.190% 22.Feb/May/Aug/Nov	3.7280% 11/22/2024 549.768139 Gross 445.312193 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	3.8080% 11/22/2024 973.155556 Gross 788.256000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Ba3 (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	4.0380% 11/22/2024 1,031.933333 Gross 835.866000 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)	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	5.4380% 11/22/2024 1,389.711111 Gross 1,125.666000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Caa3 (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	7.5380% 11/22/2024 1,926.377778 Gross 1,560.366000 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		462,528,250.00	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	3.75	3.51	3.21	3.01	2.82	2.65	2.48	2.33
			Date	05/21/2028	02/25/2028	11/05/2027	08/25/2027	06/17/2027	04/14/2027	02/13/2027	12/18/2026
		Final Maturity	Years	5.51	5.25	4.75	4.51	4.25	4.00	3.75	3.50
			Date	02/22/2030	11/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	4.34	4.04	3.77	3.52	3.30	3.10	2.92	2.76
			Date	12/24/2028	09/04/2028	05/27/2028	02/28/2028	12/10/2027	09/28/2027	07/25/2027	05/27/2027
		Final Maturity	Years	9.01	8.51	8.01	7.51	7.25	6.75	6.51	6.25
			Date	08/22/2033	02/22/2033	08/22/2032	02/22/2032	11/22/2031	05/22/2031	02/22/2031	11/22/2030
Series B	With optional redemption *	Average life	Years	5.51	5.25	4.75	4.51	4.25	4.00	3.75	3.50
			Date	02/22/2030	11/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028
		Final Maturity	Years	5.51	5.25	4.75	4.51	4.25	4.00	3.75	3.50
			Date	02/22/2030	11/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	10.10	9.69	9.28	8.88	8.48	8.09	7.72	7.37
			Date	09/26/2034	04/28/2034	11/30/2033	07/06/2033	02/09/2033	09/23/2032	05/09/2032	01/03/2032
		Final Maturity	Years	11.26	11.01	10.51	10.26	9.75	9.51	9.01	8.75
			Date	11/22/2035	08/22/2035	02/22/2035	11/22/2034	05/22/2034	02/22/2034	08/22/2033	05/22/2033
Series C	With optional redemption *	Average life	Years	5.51	5.25	4.75	4.51	4.25	4.00	3.75	3.50
			Date	02/22/2030	11/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028
		Final Maturity	Years	5.51	5.25	4.75	4.51	4.25	4.00	3.75	3.50
			Date	02/22/2030	11/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	13.02	12.56	12.13	11.71	11.31	10.92	10.56	10.20
			Date	08/25/2037	03/13/2037	10/05/2036	05/05/2036	12/11/2035	07/23/2035	03/10/2035	10/30/2034
		Final Maturity	Years	15.01	14.51	14.26	13.76	13.51	13.01	12.51	12.01
			Date	08/22/2039	02/22/2039	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	5.51	5.25	4.75	4.51	4.25	4.00	3.75	3.50
			Date	02/22/2030	11/21/2029	05/22/2029	02/22/2029	11/21/2028	08/22/2028	05/21/2028	02/22/2028
		Final Maturity	Years	5.51	5.25	4.75	4.51	4.25	4.00	3.75	3.50
			Date	02/22/2030	11/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	16.40	16.15	15.89	15.62	15.32	15.02	14.69	14.36
			Date	01/12/2041	10/13/2040	07/08/2040	03/31/2040	12/15/2039	08/25/2039	04/29/2039	12/28/2038
		Final Maturity	Years	22.01	22.01	22.01	22.01	22.01	22.01	22.01	22.01
			Date	08/22/2046	08/22/2046	08/22/2046	08/22/2046	08/22/2046	08/22/2046	08/22/2046	08/22/2046
Series E	With optional redemption *	Average life	Years	5.51	5.25	4.75	4.51	4.25	4.00	3.75	3.50
			Date	02/22/2030	11/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028
		Final Maturity	Years	5.51	5.25	4.75	4.51	4.25	4.00	3.75	3.50
			Date	02/22/2030	11/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	22.01	22.01	22.01	22.01	22.01	22.01	22.01	22.01
			Date	08/22/2046	08/22/2046	08/22/2046	08/22/2046	08/22/2046	08/22/2046	08/22/2046	08/22/2046
		Final Maturity	Years	22.01	22.01	22.01	22.01	22.01	22.01	22.01	22.01
			Date	08/22/2046	08/22/2046	08/22/2046	08/22/2046	08/22/2046	08/22/2046	08/22/2046	08/22/2046

* 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	62.38%	288,528,250.00	36.32%	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	62.38%	288,528,250.00		19.00%	500,000,000.00	
Series B	14.05%	65,000,000.00	21.26%	2.47%	65,000,000.00	4.19%
Series C	11.24%	52,000,000.00	9.21%	1.98%	52,000,000.00	2.19%
Series D	5.62%	26,000,000.00	3.18%	0.99%	26,000,000.00	1.19%
Series E	6.70%	31,000,000.00		1.18%	31,000,000.00	
Issue of Bonds		462,528,250.00			2,631,000,000.00	
Reserve Fund	3.18%	13,743,506.30		1.19%	31,000,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		15,063,855.78	3.764%
Servicer ppal collect not yet credited		411,463.43	
Servicer ints collect not yet credited		33,608.43	
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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JP Morgan

Collateral: Residential mortgage loans (PTCs)

General

	Current	At constitution date
Count	7,417	18,662
Principal		
Principal outstanding	445,273,753.97	2,600,172,859.42
Average loan	60,034.21	139,329.81
Minimum	0.00	22.71
Maximum	193,204.97	344,786.69
Interest rate		
Weighted average (wac)	4.69%	4.23%
Minimum	0.88%	2.41%
Maximum	5.91%	6.00%
Final maturity		
Weighted average (WARM) (months)	162	353
Minimum	09/05/2024	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%	1.84	6.43	0.02	7.07
10.01 - 20%	7.24	16.17	0.21	16.80
20.01 - 30%	16.06	25.35	0.81	26.18
30.01 - 40%	27.61	35.10	2.25	35.84
40.01 - 50%	30.02	44.86	4.26	45.54
50.01 - 60%	16.85	54.13	7.62	55.37
60.01 - 70%	0.38	62.28	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)		37.87		75.76
Minimum		0.00		0.01
Maximum		66.49		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.52%	0.66%	0.65%	0.66%	0.41%
Annual Percentage Rate (CPR)	6.07%	7.66%	7.57%	7.62%	4.85%

Geographic distribution

	Current	At constitution date
Andalucia	14.69%	13.25%
Aragon	1.00%	1.01%
Asturias	0.97%	0.62%
Balearic Islands	4.84%	4.74%
Basque Country	1.90%	1.91%
Canary Islands	7.17%	6.92%
Cantabria	0.45%	0.43%
Castilla-La Mancha	3.95%	3.19%
Castilla-Leon	3.35%	3.55%
Catalonia	14.60%	13.84%
Ceuta	0.03%	0.02%
Extremadura	0.70%	0.63%
Galicia	1.87%	1.95%
La Rioja	0.32%	0.43%
Madrid	9.59%	8.75%
Melilla	0.03%	0.03%
Murcia	2.17%	2.79%
Navarra	1.26%	1.39%
Valencia	31.11%	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	97	21,289.94	17,391.86	48,270.54	86,952.34	0.58	5,105,919.57	5,192,871.91	11.79	26.50
from > 1 to = 2 months	24	15,100.48	10,634.72	1,046.25	26,781.45	0.18	1,830,241.17	1,857,022.62	4.21	38.20
from > 2 to = 3 months	10	10,255.09	8,399.07	436.36	19,090.52	0.13	763,504.64	782,595.16	1.78	40.23
from > 3 to = 6 months	24	29,131.69	30,958.76	0.00	60,090.45	0.40	1,690,772.39	1,750,862.84	3.97	43.98
from > 6 to < 12 months	41	114,202.87	98,991.39	0.00	213,194.26	1.43	2,644,484.66	2,857,678.92	6.49	37.40
from = 12 to < 18 months	20	87,179.66	96,714.21	0.00	183,893.87	1.24	1,688,442.21	1,872,336.08	4.25	45.31
from = 18 to < 24 months	13	77,384.52	51,594.66	0.00	128,979.18	0.87	730,816.56	859,795.74	1.95	38.89
from ≥ 2 years	271	10,882,513.51	3,163,766.17	122,323.23	14,168,602.91	95.17	14,720,410.85	28,889,013.76	65.56	55.86
Subtotal	500	11,237,057.76	3,478,450.84	172,076.38	14,887,584.98	100.00	29,174,592.05	44,062,177.03	100.00	45.86
Doubt debts (subjectives)										
from ≥ 2 years	12	471,999.56	95,776.61	0.00	567,776.17	100.00	0.00	567,776.17	100.00	25.72
Subtotal	12	471,999.56	95,776.61	0.00	567,776.17	100.00	0.00	567,776.17	100.00	25.72
Total	512	11,709,057.32	3,574,227.45	172,076.38	15,455,361.15		29,174,592.05	44,629,953.20		

Additional information
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