BANCAJA 10 Fondo de Titulización de Activos

Brief report

Date: 12/31/2024
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	02/24/2025	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	02/24/2025	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	54,587.62 272,938,100.00 54.59%	100,000.00 500,000,000.00	Floating 3-M Euribor+0.190% 22.Feb/May/Aug/Nov	3.1900% 02/24/2025 454.684548 Gross 368.294484 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	3.2700% 02/24/2025 853.833333 Gross 691.605000 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	3.5000% 02/24/2025 913.888889 Gross 740.250000 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	4.9000% 02/24/2025 1,279.444444 Gross 1,036.350000 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	7.0000% 02/24/2025 1,827.777778 Gross 1,480.500000 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		446,938,100.00	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	3.59	3.27	3.06	2.87	2.69	2.52	2.35	2.20
			Date	06/23/2028	02/27/2028	12/13/2027	10/04/2027	07/30/2027	05/29/2027	03/31/2027	02/03/2027
		Final Maturity	Years	5.25	4.75	4.50	4.25	4.00	3.75	3.50	3.25
			Date	02/22/2030	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	4.16	3.87	3.62	3.38	3.17	2.99	2.82	2.66
			Date	01/19/2029	10/05/2028	07/03/2028	04/09/2028	01/24/2028	11/17/2027	09/16/2027	07/21/2027
		Final Maturity	Years	8.50	8.01	7.75	7.25	7.00	6.50	6.25	6.00
			Date	05/22/2033	11/22/2032	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	5.25	4.75	4.50	4.25	4.00	3.75	3.50	3.25
			Date	02/22/2030	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028
		Final Maturity	Years	5.25	4.75	4.50	4.25	4.00	3.75	3.50	3.25
			Date	02/22/2030	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	9.75	9.35	8.95	8.55	8.17	7.80	7.44	7.11
			Date	08/20/2034	03/26/2034	11/01/2033	06/09/2033	01/21/2033	09/07/2032	04/30/2032	12/29/2031
		Final Maturity	Years	11.01	10.50	10.26	10.01	9.50	9.26	8.75	8.50
			Date	11/22/2035	05/22/2035	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	5.25	4.75	4.50	4.25	4.00	3.75	3.50	3.25
			Date	02/22/2030	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028
		Final Maturity	Years	5.25	4.75	4.50	4.25	4.00	3.75	3.50	3.25
			Date	02/22/2030	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	12.67	12.23	11.80	11.40	11.01	10.63	10.27	9.93
			Date	07/19/2037	02/10/2037	09/07/2036	04/13/2036	11/22/2035	07/08/2035	02/27/2035	10/24/2034
		Final Maturity	Years	14.50	14.26	14.01	13.50	13.26	12.76	12.26	11.76
			Date	05/22/2039	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	5.25	4.75	4.50	4.25	4.00	3.75	3.50	3.25
			Date	02/22/2030	08/22/2029	05/21/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028
		Final Maturity	Years	5.25	4.75	4.50	4.25	4.00	3.75	3.50	3.25
			Date	02/22/2030	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	16.11	15.86	15.60	15.32	15.04	14.73	14.41	14.08
			Date	12/27/2040	09/26/2040	06/23/2040	03/15/2040	12/02/2039	08/12/2039	04/18/2039	12/19/2038
		Final Maturity	Years	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76
			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	5.25	4.75	4.50	4.25	4.00	3.75	3.50	3.25
			Date	02/22/2030	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028
		Final Maturity	Years	5.25	4.75	4.50	4.25	4.00	3.75	3.50	3.25
			Date	02/22/2030	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76
			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	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76
			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	61.07%	272,938,100.00	37.90%	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	61.07%	272,938,100.00		19.00%	500,000,000.00	
Series B	14.54%	65,000,000.00	22.27%	2.47%	65,000,000.00	4.19%
Series C	11.63%	52,000,000.00	9.77%	1.98%	52,000,000.00	2.19%
Series D	5.82%	26,000,000.00	3.52%	0.99%	26,000,000.00	1.19%
Series E	6.94%	31,000,000.00		1.18%	31,000,000.00	
Issue of Bonds		446,938,100.00			2,631,000,000.00	
Reserve Fund	3.52%	14,645,314.22		1.19%	31,000,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		23,222,868.19	3.263%
Servicer ppal collect not yet credited		219,105.21	
Servicer ints collect not yet credited		11,357.76	
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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Swap
JP Morgan

Collateral: Residential mortgage loans (PTCs)

General

	Current	At constitution date
Count	7,223	18,662
Principal		
Principal outstanding	424,261,896.27	2,600,172,859.42
Average loan	58,737.63	139,329.81
Minimum	0.00	22.71
Maximum	191,450.19	344,786.69
Interest rate		
Weighted average (wac)	4.32%	4.23%
Minimum	0.88%	2.41%
Maximum	5.90%	6.00%
Final maturity		
Weighted average (WARM) (months)	159	353
Minimum	01/01/2025	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%	1.79	6.24	0.02	7.07
10.01 - 20%	7.99	16.14	0.21	16.80
20.01 - 30%	16.71	25.39	0.81	26.18
30.01 - 40%	27.63	34.96	2.25	35.84
40.01 - 50%	29.89	44.63	4.26	45.54
50.01 - 60%	15.68	53.70	7.62	55.37
60.01 - 70%	0.31	61.86	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)		37.26		75.76
Minimum		0.00		0.01
Maximum		65.39		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.62%	0.58%	0.64%	0.63%	0.42%
Annual Percentage Rate (CPR)	7.15%	6.76%	7.40%	7.26%	4.89%

Geographic distribution

	Current	At constitution date
Andalucia	14.68%	13.25%
Aragon	1.02%	1.01%
Asturias	0.99%	0.62%
Balearic Islands	4.92%	4.74%
Basque Country	1.89%	1.91%
Canary Islands	7.23%	6.92%
Cantabria	0.44%	0.43%
Castilla-La Mancha	3.95%	3.19%
Castilla-Leon	3.33%	3.55%
Catalonia	14.67%	13.84%
Ceuta	0.03%	0.02%
Extremadura	0.70%	0.63%
Galicia	1.83%	1.95%
La Rioja	0.32%	0.43%
Madrid	9.63%	8.75%
Melilla	0.03%	0.03%
Murcia	2.21%	2.79%
Navarra	1.28%	1.39%
Valencia	30.84%	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	110	37,309.63	19,068.80	45,040.44	101,418.87	0.71	5,277,562.00	5,378,980.87	12.78	26.29
from > 1 to = 2 months	28	21,906.66	11,033.90	1,359.12	34,299.68	0.24	1,780,996.12	1,815,295.80	4.31	27.64
from > 2 to = 3 months	7	4,131.18	4,755.04	0.00	8,886.22	0.06	431,901.00	440,787.22	1.05	44.99
from > 3 to = 6 months	17	21,353.97	18,926.90	0.00	40,280.87	0.28	1,212,478.67	1,252,759.54	2.98	39.31
from > 6 to < 12 months	32	85,766.96	74,233.53	0.00	160,000.49	1.13	2,152,046.02	2,312,046.51	5.49	42.46
from = 12 to < 18 months	28	118,321.78	112,734.13	0.00	231,055.91	1.63	1,960,040.55	2,191,096.46	5.21	40.00
from = 18 to < 24 months	15	80,696.36	87,770.65	2,900.00	171,367.01	1.21	1,082,800.48	1,254,167.49	2.98	41.12
from ≥ 2 years	247	10,223,032.60	3,116,139.30	114,792.41	13,453,964.31	94.74	13,987,657.72	27,441,622.03	65.20	58.08
Subtotal	484	10,592,519.14	3,444,662.25	164,091.97	14,201,273.36	100.00	27,885,482.56	42,086,755.92	100.00	45.54
Doubt debts (subjectives)										
from ≥ 2 years	12	471,999.56	100,126.52	0.00	572,126.08	100.00	0.00	572,126.08	100.00	25.92
Subtotal	12	471,999.56	100,126.52	0.00	572,126.08	100.00	0.00	572,126.08	100.00	25.92
Total	496	11,064,518.70	3,544,788.77	164,091.97	14,773,399.44		27,885,482.56	42,658,882.00		

Additional information
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