BANCAJA 10 Fondo de Titulización de Activos

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

Brief report

Date: 03/31/2025
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	05/22/2025	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	05/22/2025	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	51,496.74 257,483,700.00 51.50%	100,000.00 500,000,000.00	Floating 3-M Euribor+0.190% 22.Feb/May/Aug/Nov	2.7240% 05/22/2025 339.003039 Gross 274.592462 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	2.8040% 05/22/2025 677.633333 Gross 548.883000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Baa1 (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	3.0340% 05/22/2025 733.216667 Gross 593.905500 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Ba1 (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	4.4340% 05/22/2025 1,071.550000 Gross 867.955500 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	B3 (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	6.5340% 05/22/2025 1,579.050000 Gross 1,279.030500 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		431,483,700.00	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	3.31	3.00	2.80	2.61	2.44	2.27	2.21	2.06
			Date	06/16/2028	02/22/2028	12/13/2027	10/06/2027	08/03/2027	06/03/2027	05/12/2027	03/18/2027
		Final Maturity	Years	4.75	4.24	4.00	3.75	3.49	3.24	3.24	2.99
			Date	11/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	3.95	3.68	3.43	3.22	3.02	2.85	2.69	2.54
			Date	02/03/2029	10/28/2028	07/31/2028	05/13/2028	03/02/2028	12/29/2027	11/01/2027	09/09/2027
		Final Maturity	Years	8.24	7.75	7.24	7.00	6.49	6.24	6.00	5.49
			Date	05/22/2033	11/22/2032	05/22/2032	02/22/2032	08/22/2031	05/22/2031	02/22/2031	08/22/2030
Series B	With optional redemption *	Average life	Years	4.75	4.24	4.00	3.75	3.49	3.24	3.24	2.99
			Date	11/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
		Final Maturity	Years	4.75	4.24	4.00	3.75	3.49	3.24	3.24	2.99
			Date	11/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	9.35	8.96	8.57	8.19	7.82	7.46	7.13	6.80
			Date	06/29/2034	02/06/2034	09/18/2033	05/02/2033	12/18/2032	08/09/2032	04/08/2032	12/13/2031
		Final Maturity	Years	10.50	10.24	10.00	9.50	9.24	8.75	8.50	8.24
			Date	08/22/2035	05/22/2035	02/22/2035	08/22/2034	05/22/2034	11/22/2033	08/22/2033	05/22/2033
Series C	With optional redemption *	Average life	Years	4.75	4.24	4.00	3.75	3.49	3.24	3.24	2.99
			Date	11/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
		Final Maturity	Years	4.75	4.24	4.00	3.75	3.49	3.24	3.24	2.99
			Date	11/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	12.27	11.84	11.43	11.04	10.66	10.30	9.95	9.62
			Date	06/01/2037	12/26/2036	07/29/2036	03/07/2036	10/21/2035	06/11/2035	02/04/2035	10/06/2034
		Final Maturity	Years	14.25	14.00	13.50	13.25	12.75	12.50	12.00	11.50
			Date	05/22/2039	02/22/2039	08/22/2038	05/22/2038	11/22/2037	08/22/2037	02/22/2037	08/22/2036
Series D	With optional redemption *	Average life	Years	4.75	4.24	4.00	3.75	3.49	3.24	3.24	2.99
			Date	11/21/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
		Final Maturity	Years	4.75	4.24	4.00	3.75	3.49	3.24	3.24	2.99
			Date	11/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	15.79	15.54	15.28	15.01	14.72	14.42	14.10	13.78
			Date	12/05/2040	09/05/2040	06/02/2040	02/23/2040	11/10/2039	07/24/2039	03/30/2039	12/01/2038
		Final Maturity	Years	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50
			Date	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047
Series E	With optional redemption *	Average life	Years	4.75	4.24	4.00	3.75	3.49	3.24	3.24	2.99
			Date	11/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
		Final Maturity	Years	4.75	4.24	4.00	3.75	3.49	3.24	3.24	2.99
			Date	11/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50
			Date	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047
		Final Maturity	Years	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50
			Date	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047

* 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	59.67%	257,483,700.00	39.96%	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	59.67%	257,483,700.00		19.00%	500,000,000.00	
Series B	15.06%	65,000,000.00	23.73%	2.47%	65,000,000.00	4.19%
Series C	12.05%	52,000,000.00	10.74%	1.98%	52,000,000.00	2.19%
Series D	6.03%	26,000,000.00	4.25%	0.99%	26,000,000.00	1.19%
Series E	7.18%	31,000,000.00		1.18%	31,000,000.00	
Issue of Bonds		431,483,700.00			2,631,000,000.00	
Reserve Fund	4.25%	17,024,412.61		1.19%	31,000,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		25,148,370.44	2.758%
Servicer ppal collect not yet credited		110,388.10	
Servicer ints collect not yet credited		14,749.99	
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	7,058	18,662
Principal		
Principal outstanding	408,267,877.88	2,600,172,859.42
Average loan	57,844.70	139,329.81
Minimum	0.00	22.71
Maximum	189,972.61	344,786.69
Interest rate		
Weighted average (wac)	3.93%	4.23%
Minimum	0.88%	2.41%
Maximum	5.90%	6.00%
Final maturity		
Weighted average (WARM) (months)	156	353
Minimum	04/01/2025	02/05/2007
Maximum	10/05/2047	10/05/2046
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR (Mortgage Market)	100.00%	100.00%

LTV Distribution

	Current % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	1.71	6.19	0.02	7.07
10.01 - 20%	8.42	16.01	0.21	16.80
20.01 - 30%	17.38	25.40	0.81	26.18
30.01 - 40%	27.86	34.88	2.25	35.84
40.01 - 50%	29.54	44.49	4.26	45.54
50.01 - 60%	14.89	53.41	7.62	55.37
60.01 - 70%	0.21	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)		36.81		75.76
Minimum		0.00		0.01
Maximum		64.96		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.52%	0.65%	0.61%	0.65%	0.42%
Annual Percentage Rate (CPR)	6.05%	7.49%	7.13%	7.49%	4.93%

Geographic distribution

	Current	At constitution date
Andalucia	14.75%	13.25%
Aragon	1.03%	1.01%
Asturias	1.00%	0.62%
Balearic Islands	4.92%	4.74%
Basque Country	1.88%	1.91%
Canary Islands	7.31%	6.92%
Cantabria	0.45%	0.43%
Castilla-La Mancha	3.90%	3.19%
Castilla-Leon	3.39%	3.55%
Catalonia	14.73%	13.84%
Ceuta	0.03%	0.02%
Extremadura	0.70%	0.63%
Galicia	1.80%	1.95%
La Rioja	0.28%	0.43%
Madrid	9.62%	8.75%
Melilla	0.03%	0.03%
Murcia	2.17%	2.79%
Navarra	1.24%	1.39%
Valencia	30.77%	34.57%

Current delinquency

Aging	Assets	Overdue debt Principal	Interest	Other	Total	%	Outstanding debt	Total debt	%	% Total debt / Appraisal Value
Delinquencies										
Up to 1 month	106	26,577.60	14,550.31	43,654.18	84,782.09	0.63	5,331,674.73	5,416,456.82	13.92	25.95
from > 1 to = 2 months	16	10,571.95	4,189.02	436.36	15,197.33	0.11	893,740.20	908,937.53	2.34	30.14
from > 2 to = 3 months	7	7,700.01	4,827.29	1,359.12	13,886.42	0.10	487,558.15	501,444.57	1.29	35.02
from > 3 to = 6 months	24	43,716.61	24,747.22	1,246.42	69,710.25	0.52	1,539,566.44	1,609,276.69	4.14	35.51
from > 6 to < 12 months	25	90,012.75	62,110.80	0.00	152,123.55	1.13	1,660,008.95	1,812,132.50	4.66	42.85
from = 12 to < 18 months	21	101,692.20	72,919.70	0.00	174,611.90	1.30	1,207,050.39	1,381,662.29	3.55	33.18
from = 18 to < 24 months	13	99,050.65	65,379.64	2,900.00	167,330.29	1.24	815,840.62	983,170.91	2.53	44.45
from ≥ 2 years	234	9,579,768.03	3,105,045.29	110,785.48	12,795,598.80	94.97	13,506,146.78	26,301,745.58	67.59	57.71
Subtotal	446	9,959,089.80	3,353,769.27	160,381.56	13,473,240.63	100.00	25,441,586.26	38,914,826.89	100.00	45.23
Doubt debts (subjectives)										
from ≥ 2 years	11	381,638.07	79,988.82	0.00	461,626.89	100.00	0.00	461,626.89	100.00	23.04
Subtotal	11	381,638.07	79,988.82	0.00	461,626.89	100.00	0.00	461,626.89	100.00	23.04
Total	457	10,340,727.87	3,433,758.09	160,381.56	13,934,867.52		25,441,586.26	39,376,453.78		

Additional information
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