BANCAJA 10 Fondo de Titulización de Activos

Brief report

Date: 06/30/2025
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	08/22/2025	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	08/22/2025	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	48,553.36 242,766,800.00 48.55%	100,000.00 500,000,000.00	Floating 3-M Euribor+0.190% 22.Feb/May/Aug/Nov	2.2500% 08/22/2025 279.181820 Gross 226.137274 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	2.3300% 08/22/2025 595.444444 Gross 482.310000 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	2.5600% 08/22/2025 654.222222 Gross 529.920000 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	3.9600% 08/22/2025 1,012.000000 Gross 819.720000 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	6.0600% 08/22/2025 1,548.666667 Gross 1,254.420000 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		416,766,800.00	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

				0,17	0,25	0,34	0,43	0,51	0,60	0,69	0,78
	% 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	3.05	2.85	2.66	2.48	2.31	2.14	1.98	1.94
			Date	06/09/2028	03/26/2028	01/17/2028	11/12/2027	09/10/2027	07/12/2027	05/16/2027	04/29/2027
		Final Maturity	Years	4.25	4.00	3.76	3.51	3.25	3.00	2.76	2.76
			Date	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	3.77	3.52	3.29	3.08	2.90	2.73	2.58	2.44
			Date	02/26/2029	11/25/2028	09/02/2028	06/19/2028	04/13/2028	02/12/2028	12/18/2027	10/29/2027
		Final Maturity	Years	7.76	7.26	7.01	6.51	6.25	6.00	5.51	5.25
			Date	02/22/2033	08/22/2032	05/22/2032	11/22/2031	08/22/2031	05/22/2031	11/22/2030	08/22/2030
Series B	With optional redemption *	Average life	Years	4.25	4.00	3.76	3.51	3.25	3.00	2.76	2.76
			Date	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
		Final Maturity	Years	4.25	4.00	3.76	3.51	3.25	3.00	2.76	2.76
			Date	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	8.99	8.61	8.23	7.87	7.51	7.17	6.85	6.54
			Date	05/17/2034	12/29/2033	08/13/2033	04/02/2033	11/21/2032	07/21/2032	03/24/2032	12/02/2031
		Final Maturity	Years	10.26	10.01	9.51	9.26	9.01	8.51	8.26	8.01
			Date	08/22/2035	05/22/2035	11/22/2034	08/22/2034	05/22/2034	11/22/2033	08/22/2033	05/22/2033
Series C	With optional redemption *	Average life	Years	4.25	4.00	3.76	3.51	3.25	3.00	2.76	2.76
			Date	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
		Final Maturity	Years	4.25	4.00	3.76	3.51	3.25	3.00	2.76	2.76
			Date	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	11.92	11.50	11.10	10.72	10.36	10.00	9.67	9.35
			Date	04/18/2037	11/18/2036	06/26/2036	02/07/2036	09/27/2035	05/21/2035	01/18/2035	09/23/2034
		Final Maturity	Years	14.01	13.76	13.26	13.01	12.51	12.01	11.76	11.26
			Date	05/22/2039	02/22/2039	08/22/2038	05/22/2038	11/22/2037	05/22/2037	02/22/2037	08/22/2036
Series D	With optional redemption *	Average life	Years	4.25	4.00	3.76	3.51	3.25	3.00	2.76	2.76
			Date	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
		Final Maturity	Years	4.25	4.00	3.76	3.51	3.25	3.00	2.76	2.76
			Date	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	15.49	15.25	14.98	14.72	14.43	14.13	13.82	13.50
			Date	11/13/2040	08/15/2040	05/12/2040	02/03/2040	10/22/2039	07/05/2039	03/14/2039	11/16/2038
		Final Maturity	Years	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27
			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	4.25	4.00	3.76	3.51	3.25	3.00	2.76	2.76
			Date	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
		Final Maturity	Years	4.25	4.00	3.76	3.51	3.25	3.00	2.76	2.76
			Date	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27
			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	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27
			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	58.25%	242,766,800.00	41.93%	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	58.25%	242,766,800.00		19.00%	500,000,000.00	
Series B	15.60%	65,000,000.00	25.08%	2.47%	65,000,000.00	4.19%
Series C	12.48%	52,000,000.00	11.60%	1.98%	52,000,000.00	2.19%
Series D	6.24%	26,000,000.00	4.86%	0.99%	26,000,000.00	1.19%
Series E	7.44%	31,000,000.00		1.18%	31,000,000.00	
Issue of Bonds		416,766,800.00			2,631,000,000.00	
Reserve Fund	4.86%	18,757,471.79		1.19%	31,000,000.00	

Other financial operations (current)

Assets		Balance	Interest
Treasury Account		27,227,940.10	2.261%
Servicer ppal collect not yet credited		239,786.19	
Servicer ints collect not yet credited		22,692.24	
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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Fund Auditor
KPMG Auditores

Swap
JP Morgan

Collateral: Residential mortgage loans (PTCs)

General

	Current	At constitution date
Count	6,908	18,662
Principal		
Principal outstanding	392,573,719.63	2,600,172,859.42
Average loan	56,828.85	139,329.81
Minimum	0.00	22.71
Maximum	188,410.12	344,786.69
Interest rate		
Weighted average (wac)	3.62%	4.23%
Minimum	0.88%	2.41%
Maximum	5.90%	6.00%
Final maturity		
Weighted average (WARM) (months)	154	353
Minimum	07/05/2025	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		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.68	6.29	0.02	7.07
10.01 - 20%	8.83	15.85	0.21	16.80
20.01 - 30%	17.84	25.32	0.81	26.18
30.01 - 40%	28.06	34.67	2.25	35.84
40.01 - 50%	29.51	44.31	4.26	45.54
50.01 - 60%	13.91	53.06	7.62	55.37
60.01 - 70%	0.17	62.30	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)		36.31		75.76
Minimum		0.00		0.01
Maximum		64.52		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.76%	0.66%	0.65%	0.65%	0.42%
Annual Percentage Rate (CPR)	8.79%	7.62%	7.56%	7.49%	4.97%

Geographic distribution

	Current	At constitution date
Andalucia	14.70%	13.25%
Aragon	1.01%	1.01%
Asturias	1.01%	0.62%
Balearic Islands	4.95%	4.74%
Basque Country	1.92%	1.91%
Canary Islands	7.34%	6.92%
Cantabria	0.46%	0.43%
Castilla-La Mancha	3.92%	3.19%
Castilla-Leon	3.32%	3.55%
Catalonia	14.81%	13.84%
Ceuta	0.03%	0.02%
Extremadura	0.69%	0.63%
Galicia	1.80%	1.95%
La Rioja	0.29%	0.43%
Madrid	9.51%	8.75%
Melilla	0.03%	0.03%
Murcia	2.19%	2.79%
Navarra	1.24%	1.39%
Valencia	30.79%	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	99	22,804.51	11,572.05	47,131.74	81,508.30	0.62	4,242,673.85	4,324,182.15	11.32	23.17
from > 1 to = 2 months	21	14,887.78	8,063.26	436.36	23,387.40	0.18	1,605,056.72	1,628,444.12	4.26	36.02
from > 2 to = 3 months	18	19,455.57	9,194.43	1,359.12	30,009.12	0.23	1,187,208.50	1,217,217.62	3.19	31.75
from > 3 to = 6 months	19	28,969.83	18,029.71	1,046.25	48,045.79	0.36	1,187,199.39	1,235,245.18	3.24	38.27
from > 6 to < 12 months	23	94,215.74	51,925.58	1,246.42	147,387.74	1.12	1,598,946.15	1,746,333.89	4.57	39.62
from = 12 to < 18 months	19	85,840.66	55,354.69	0.00	141,195.35	1.07	1,044,578.47	1,185,773.82	3.11	37.46
from = 18 to < 24 months	16	97,439.72	97,061.05	0.00	194,500.77	1.48	1,173,120.05	1,367,620.82	3.58	41.26
from ≥ 2 years	227	9,293,355.59	3,118,041.87	107,110.06	12,518,507.52	94.95	12,959,417.59	25,477,925.11	66.73	57.79
Subtotal	442	9,656,969.40	3,369,242.64	158,329.95	13,184,541.99	100.00	24,998,200.72	38,182,742.71	100.00	44.81
Doubt debts (subjectives)										
from ≥ 2 years	11	381,638.07	82,051.13	0.00	463,689.20	100.00	0.00	463,689.20	100.00	23.15
Subtotal	11	381,638.07	82,051.13	0.00	463,689.20	100.00	0.00	463,689.20	100.00	23.15
Total	453	10,038,607.47	3,451,293.77	158,329.95	13,648,231.19		24,998,200.72	38,646,431.91		

Additional information
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