

BANCAJA 10 Fondo de Titulización de Activos

Brief report

Date: 08/31/2025
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 N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating Moody's / S&P	
		Current	Original			Final maturity (legal)	Next	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	11/24/2025	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	11/24/2025	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	45,500.96 227,504,800.00 45.50%	100,000.00 500,000,000.00	Floating 3-M Euribor+0.190% 22.Feb/May/Aug/Nov	2.2240% 11/24/2025 264.229130 Gross 214.025595 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	2.3040% 11/24/2025 601.600000 Gross 487.296000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / 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	2.5340% 11/24/2025 661.655556 Gross 535.941000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / 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	3.9340% 11/24/2025 1,027.211111 Gross 832.041000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / 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	6.0340% 11/24/2025 1,575.544444 Gross 1,276.191000 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		401,504,800.00	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											
		% 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	2.88	2.58	2.39	2.33	2.16	2.00	1.84	1.80
		Final Maturity	Years	07/09/2028	03/20/2028	01/12/2028	12/19/2027	10/19/2027	08/21/2027	06/25/2027	06/11/2027
			Date	4.00	3.51	3.25	3.25	3.00	2.75	2.50	2.50
	Without optional redemption *	Average life	Years	3.58	3.34	3.13	2.93	2.76	2.60	2.46	2.33
		Final Maturity	Years	03/20/2029	12/23/2028	10/06/2028	07/27/2028	05/25/2028	03/29/2028	02/06/2028	12/21/2027
			Date	7.26	7.01	6.51	6.25	6.00	5.51	5.25	5.00
Series B	With optional redemption *	Average life	Years	4.00	3.51	3.25	3.25	3.00	2.75	2.50	2.50
		Final Maturity	Years	08/22/2029	02/22/2029	11/22/2028	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
			Date	4.00	3.51	3.25	3.25	3.00	2.75	2.50	2.50
	Without optional redemption *	Average life	Years	8.61	8.24	7.88	7.52	7.19	6.86	6.55	6.25
		Final Maturity	Years	04/01/2034	11/16/2033	07/07/2033	02/27/2033	10/26/2032	06/29/2032	03/07/2032	11/21/2031
			Date	10.01	9.51	9.26	9.01	8.51	8.26	8.01	7.51
Series C	With optional redemption *	Average life	Years	4.00	3.51	3.25	3.25	3.00	2.75	2.50	2.50
		Final Maturity	Years	08/22/2029	02/22/2029	11/22/2028	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
			Date	4.00	3.51	3.25	3.25	3.00	2.75	2.50	2.50
	Without optional redemption *	Average life	Years	11.55	11.15	10.76	10.39	10.04	9.70	9.37	9.06
		Final Maturity	Years	03/07/2037	10/11/2036	05/23/2036	01/10/2036	09/02/2035	04/30/2035	01/02/2035	09/10/2034
			Date	13.76	13.26	13.01	12.51	12.26	11.76	11.26	11.01
Series D	With optional redemption *	Average life	Years	4.00	3.51	3.25	3.25	3.00	2.75	2.50	2.50
		Final Maturity	Years	08/22/2029	02/22/2029	11/22/2028	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
			Date	4.00	3.51	3.25	3.25	3.00	2.75	2.50	2.50
	Without optional redemption *	Average life	Years	15.19	14.94	14.69	14.42	14.13	13.84	13.53	13.21
		Final Maturity	Years	10/27/2040	07/27/2040	04/25/2040	01/17/2040	10/06/2039	06/20/2039	02/28/2039	11/05/2038
			Date	22.01	22.01	22.01	22.01	22.01	22.01	22.01	22.01
Series E	With optional redemption *	Average life	Years	4.00	3.51	3.25	3.25	3.00	2.75	2.50	2.50
		Final Maturity	Years	08/22/2029	02/22/2029	11/22/2028	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
			Date	4.00	3.51	3.25	3.25	3.00	2.75	2.50	2.50
	Without optional redemption *	Average life	Years	22.01	22.01	22.01	22.01	22.01	22.01	22.01	22.01
		Final Maturity	Years	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047
			Date	22.01	22.01	22.01	22.01	22.01	22.01	22.01	22.01

* 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			At issue date			
		% CE			% CE	
Class A	56.66%	227,504,800.00	43.86%	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	56.66%	227,504,800.00	19.00%		500,000,000.00	
Series B	16.19%	65,000,000.00	26.32%	2.47%	65,000,000.00	4.19%
Series C	12.95%	52,000,000.00	12.28%	1.98%	52,000,000.00	2.19%
Series D	6.48%	26,000,000.00	5.27%	0.99%	26,000,000.00	1.19%
Series E	7.72%	31,000,000.00	1.18%		31,000,000.00	
Issue of Bonds		401,504,800.00			2,631,000,000.00	
Reserve Fund	5.27%	19,513,745.06	1.19%		31,000,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		20,826,267.40	2.027%
Servicer ppal collect not yet credited		212,233.48	
Servicer ints collect not yet credited		43,803.01	
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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Collateral: Residential mortgage loans (PTCs)

General			
		Current	At constitution date
Count		6,779	18,662
Principal			
Principal outstanding		383,019,410.62	2,600,172,859.42
Average loan		56,500.87	139,329.81
Minimum		0.00	22.71
Maximum		187,361.65	344,786.69
Interest rate			
Weighted average (wac)		3.39%	4.23%
Minimum		0.88%	2.41%
Maximum		5.28%	6.00%
Final maturity			
Weighted average (WARM) (months)		152	353
Minimum		09/01/2025	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		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.70	6.47	0.02	7.07
10.01 - 20%	9.18	15.82	0.21	16.80
20.01 - 30%	18.42	25.36	0.81	26.18
30.01 - 40%	28.03	34.64	2.25	35.84
40.01 - 50%	29.49	44.24	4.26	45.54
50.01 - 60%	13.00	52.84	7.62	55.37
60.01 - 70%	0.18	61.99	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)	35.97		75.76	
Minimum	0.00		0.01	
Maximum	64.23		100.00	

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.45%	0.62%	0.60%	0.62%	0.42%
Annual Percentage Rate (CPR)	5.30%	7.15%	6.93%	7.22%	4.98%

Geographic distribution

	Current	At constitution date
Andalucia	14.75%	13.25%
Aragon	1.02%	1.01%
Asturias	1.00%	0.62%
Balearic Islands	4.90%	4.74%
Basque Country	1.92%	1.91%
Canary Islands	7.42%	6.92%
Cantabria	0.46%	0.43%
Castilla-La Mancha	3.90%	3.19%
Castilla-Leon	3.28%	3.55%
Catalonia	14.77%	13.84%
Ceuta	0.03%	0.02%
Extremadura	0.70%	0.63%
Galicia	1.78%	1.95%
La Rioja	0.29%	0.43%
Madrid	9.43%	8.75%
Melilla	0.03%	0.03%
Murcia	2.21%	2.79%
Navarra	1.23%	1.39%
Valencia	30.87%	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	94	20,426.35	10,357.70	48,490.86	79,274.91	0.61	4,091,081.59	4,170,356.50	11.40	23.19
from > 1 to = 2 months	20	16,799.18	7,828.14	436.36	25,063.68	0.19	1,573,547.75	1,598,611.43	4.37	33.47
from > 2 to = 3 months	13	11,566.20	4,889.67	0.00	16,455.87	0.13	747,023.37	753,479.24	2.09	31.26
from > 3 to = 6 months	17	26,458.04	12,605.80	1,046.25	40,110.09	0.31	1,007,569.14	1,047,679.23	2.86	35.18
from > 6 to < 12 months	21	70,573.24	44,151.45	1,246.42	115,971.11	0.89	1,399,295.87	1,515,266.98	4.14	40.04
from = 12 to < 18 months	17	95,949.89	57,457.96	0.00	153,407.85	1.18	1,074,071.82	1,227,479.67	3.35	38.58
from = 18 to < 24 months	12	78,944.82	59,249.47	0.00	138,194.29	1.06	689,400.14	827,594.43	2.26	33.78
from ≥ 2 years	229	9,198,814.28	3,171,971.46	107,110.06	12,477,895.80	95.64	12,962,196.28	25,440,092.08	69.53	57.65
Subtotal	423	9,519,532.00	3,368,511.65	158,329.95	13,046,373.60	100.00	23,544,185.96	36,590,559.56	100.00	44.77
Doubt debts (subjectives)										
from ≥ 2 years	11	381,638.07	83,320.67	0.00	464,958.74	100.00	0.00	464,958.74	100.00	23.21
Subtotal	11	381,638.07	83,320.67	0.00	464,958.74	100.00	0.00	464,958.74	100.00	23.21
Total	434	9,901,170.07	3,451,832.32	158,329.95	13,511,332.34		23,544,185.96	37,055,518.30		