BANCAJA 10 Fondo de Titulización de Activos

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

Brief report

Date: 09/30/2025
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	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" Secuential / 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" 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	2.3040% 11/24/2025 601.600000 Gross 487.296000 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	2.5340% 11/24/2025 661.655556 Gross 535.941000 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	3.9340% 11/24/2025 1,027.211111 Gross 832.041000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" 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	6.0340% 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
			Date	07/09/2028	03/20/2028	01/12/2028	12/19/2027	10/19/2027	08/21/2027	06/25/2027	06/11/2027
		Final Maturity	Years	4.00	3.51	3.25	3.25	3.00	2.75	2.50	2.50
			Date	08/22/2029	02/22/2029	11/22/2028	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	3.58	3.34	3.13	2.93	2.76	2.60	2.46	2.33
			Date	03/20/2029	12/23/2028	10/06/2028	07/27/2028	05/25/2028	03/29/2028	02/06/2028	12/21/2027
		Final Maturity	Years	7.26	7.01	6.51	6.25	6.00	5.51	5.25	5.00
			Date	11/22/2032	08/22/2032	02/22/2032	11/22/2031	08/22/2031	02/22/2031	11/22/2030	08/22/2030
Series B	With optional redemption *	Average life	Years	4.00	3.51	3.25	3.25	3.00	2.75	2.50	2.50
			Date	08/22/2029	02/22/2029	11/22/2028	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
		Final Maturity	Years	4.00	3.51	3.25	3.25	3.00	2.75	2.50	2.50
			Date	08/22/2029	02/22/2029	11/22/2028	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	8.61	8.24	7.88	7.52	7.19	6.86	6.55	6.25
			Date	04/01/2034	11/16/2033	07/07/2033	02/27/2033	10/26/2032	06/29/2032	03/07/2032	11/21/2031
		Final Maturity	Years	10.01	9.51	9.26	9.01	8.51	8.26	8.01	7.51
			Date	08/22/2035	02/22/2035	11/22/2034	08/22/2034	02/22/2034	11/22/2033	08/22/2033	02/22/2033
Series C	With optional redemption *	Average life	Years	4.00	3.51	3.25	3.25	3.00	2.75	2.50	2.50
			Date	08/22/2029	02/22/2029	11/22/2028	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
		Final Maturity	Years	4.00	3.51	3.25	3.25	3.00	2.75	2.50	2.50
			Date	08/22/2029	02/22/2029	11/22/2028	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	11.55	11.15	10.76	10.39	10.04	9.70	9.37	9.06
			Date	03/07/2037	10/11/2036	05/23/2036	01/10/2036	09/02/2035	04/30/2035	01/02/2035	09/10/2034
		Final Maturity	Years	13.76	13.26	13.01	12.51	12.26	11.76	11.26	11.01
			Date	05/22/2039	11/22/2038	08/22/2038	02/22/2038	11/22/2037	05/22/2037	11/22/2036	08/22/2036
Series D	With optional redemption *	Average life	Years	4.00	3.51	3.25	3.25	3.00	2.75	2.50	2.50
			Date	08/22/2029	02/22/2029	11/22/2028	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
		Final Maturity	Years	4.00	3.51	3.25	3.25	3.00	2.75	2.50	2.50
			Date	08/22/2029	02/22/2029	11/22/2028	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	15.19	14.94	14.69	14.42	14.13	13.84	13.53	13.21
			Date	10/27/2040	07/27/2040	04/25/2040	01/17/2040	10/06/2039	06/20/2039	02/28/2039	11/05/2038
		Final Maturity	Years	22.01	22.01	22.01	22.01	22.01	22.01	22.01	22.01
			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	4.00	3.51	3.25	3.25	3.00	2.75	2.50	2.50
			Date	08/22/2029	02/22/2029	11/22/2028	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
		Final Maturity	Years	4.00	3.51	3.25	3.25	3.00	2.75	2.50	2.50
			Date	08/22/2029	02/22/2029	11/22/2028	11/22/2028	08/22/2028	05/22/2028	02/22/2028	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	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047
		Final Maturity	Years	22.01	22.01	22.01	22.01	22.01	22.01	22.01	22.01
			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	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 finantial operations (current)

Assets		Balance	Interest
Treasury Account		25,989,507.05	2.025%
Servicer ppal collect not yet credited		155,517.56	
Servicer ints collect not yet credited		21,263.10	
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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KPMG Auditores

Swap
JP Morgan

Collateral: Residential mortgage loans (PTCs)

General

	Current	At constitution date
Count	6,724	18,662
Principal		
Principal outstanding	378,991,854.79	2,600,172,859.42
Average loan	56,364.05	139,329.81
Minimum	0.00	22.71
Maximum	186,835.36	344,786.69
Interest rate		
Weighted average (wac)	3.30%	4.23%
Minimum	0.88%	2.41%
Maximum	4.67%	6.00%
Final maturity		
Weighted average (WARM) (months)	151	353
Minimum	10/01/2025	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%	1.68	6.52	0.02	7.07
10.01 - 20%	9.39	15.79	0.21	16.80
20.01 - 30%	18.48	25.35	0.81	26.18
30.01 - 40%	28.26	34.61	2.25	35.84
40.01 - 50%	29.38	44.19	4.26	45.54
50.01 - 60%	12.65	52.73	7.62	55.37
60.01 - 70%	0.15	62.14	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)		35.81		75.76
Minimum		0.00		0.01
Maximum		64.05		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.41%	0.50%	0.58%	0.60%	0.42%
Annual Percentage Rate (CPR)	4.76%	5.80%	6.72%	6.93%	4.98%

Geographic distribution

	Current	At constitution date
Andalucia	14.75%	13.25%
Aragon	1.03%	1.01%
Asturias	1.01%	0.62%
Balearic Islands	4.89%	4.74%
Basque Country	1.93%	1.91%
Canary Islands	7.43%	6.92%
Cantabria	0.46%	0.43%
Castilla-La Mancha	3.92%	3.19%
Castilla-Leon	3.29%	3.55%
Catalonia	14.75%	13.84%
Ceuta	0.03%	0.02%
Extremadura	0.70%	0.63%
Galicia	1.79%	1.95%
La Rioja	0.29%	0.43%
Madrid	9.40%	8.75%
Melilla	0.03%	0.03%
Murcia	2.22%	2.79%
Navarra	1.23%	1.39%
Valencia	30.86%	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	100	21,628.10	10,079.92	48,490.86	80,198.88	0.61	4,116,456.87	4,196,655.75	11.64	23.10
from > 1 to = 2 months	9	7,458.91	4,158.73	0.00	11,617.64	0.09	733,343.25	744,960.89	2.07	39.79
from > 2 to = 3 months	12	14,749.14	7,145.35	436.36	22,330.85	0.17	980,620.81	1,002,951.66	2.78	33.05
from > 3 to = 6 months	21	29,053.99	12,359.74	0.00	41,413.73	0.32	1,048,032.50	1,089,446.23	3.02	32.28
from > 6 to < 12 months	23	74,801.27	42,991.96	2,292.67	120,085.90	0.92	1,385,108.30	1,505,194.20	4.17	36.95
from = 12 to < 18 months	17	98,004.41	61,553.85	0.00	159,558.26	1.22	1,166,590.76	1,326,149.02	3.68	40.39
from = 18 to < 24 months	10	70,703.47	49,525.82	0.00	120,229.29	0.92	556,952.01	677,181.30	1.88	34.53
from ≥ 2 years	227	9,247,932.65	3,208,752.81	105,390.62	12,562,076.08	95.77	12,955,143.01	25,517,219.09	70.76	58.27
Subtotal	419	9,564,331.94	3,396,568.18	156,610.51	13,117,510.63	100.00	22,942,247.51	36,059,758.14	100.00	45.33
Doubt debts (subjectives)										
from ≥ 2 years	11	381,638.07	83,932.92	0.00	465,570.99	100.00	0.00	465,570.99	100.00	23.24
Subtotal	11	381,638.07	83,932.92	0.00	465,570.99	100.00	0.00	465,570.99	100.00	23.24
Total	430	9,945,970.01	3,480,501.10	156,610.51	13,583,081.62		22,942,247.51	36,525,329.13		

Additional information
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