

BANCAJA 10 Fondo de Titulización de Activos

Brief report

Date: 12/31/2025
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	02/23/2026	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	"Pass-Through"	Aaa (sf) AAA	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	02/23/2026	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	42.965.42 214,827,100.00 42.97%	100,000.00 500,000,000.00	Floating 3-M Euribor+0.190% 22.Feb/May/Aug/Nov	2.2440% 02/23/2026 243.714184 Gross 197.408489 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aaa (sf) AAA (sf)	Aaa AAA
Series B ES0312872031	01/31/2007 650		100,000.00 65,000,000.00 100.00%	Floating 3-M Euribor+0.270% 22.Feb/May/Aug/Nov	2.3240% 02/23/2026 587.455556 Gross 475.839000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	A1 (sf) CCC+ (sf)	A1 A
Series C ES0312872049	01/31/2007 520		100,000.00 52,000,000.00 100.00%	Floating 3-M Euribor+0.500% 22.Feb/May/Aug/Nov	2.5540% 02/23/2026 645.594444 Gross 522.931500 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Baa3 (sf) CCC	Baa3 BBB
Series D ES0312872056	01/31/2007 260		100,000.00 26,000,000.00 100.00%	Floating 3-M Euribor+1.900% 22.Feb/May/Aug/Nov	3.9540% 02/23/2026 999.483333 Gross 809.581500 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Ba2 (sf) CCC- (sf)	Ba3 BB
Series E ES0312872064	01/31/2007 310		100,000.00 31,000,000.00 100.00%	Floating 3-M Euribor+4.000% 22.Feb/May/Aug/Nov	6.0540% 02/23/2026 1,530.316667 Gross 1,239.556500 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		388,827,100.00	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	2.60	2.41	2.23	2.06	2.01	1.85	1.81	1.66
		Final Maturity	Years	06/30/2028	04/23/2028	02/16/2028	12/15/2027	11/27/2027	09/29/2027	09/15/2027	07/22/2027
	Without optional redemption *	Average life	Years	3.41	3.18	2.98	2.80	2.63	2.49	2.35	2.23
		Final Maturity	Years	04/19/2029	01/27/2029	11/15/2028	09/10/2028	07/12/2028	05/19/2028	03/31/2028	02/16/2028
	With optional redemption *	Average life	Years	7.00	6.75	6.25	6.00	5.75	5.25	5.00	4.75
		Final Maturity	Years	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	3.49	3.25	3.00	2.75	2.49	2.49	2.49	2.25
		Final Maturity	Years	05/22/2029	02/22/2029	11/22/2028	08/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	8.26	7.91	7.56	7.22	6.89	6.58	6.28	6.00
		Final Maturity	Years	02/26/2034	10/20/2033	06/12/2033	02/08/2033	10/13/2032	06/20/2032	03/04/2032	11/23/2031
	With optional redemption *	Average life	Years	9.50	9.25	9.00	8.50	8.25	8.00	7.75	7.25
		Final Maturity	Years	05/22/2035	02/22/2035	11/22/2034	05/22/2034	02/22/2034	11/22/2033	08/22/2033	02/22/2033
Series C	With optional redemption *	Average life	Years	3.49	3.25	3.00	2.75	2.49	2.49	2.49	2.25
		Final Maturity	Years	05/22/2029	02/22/2029	11/22/2028	08/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	11.20	10.81	10.44	10.08	9.73	9.41	9.09	8.79
		Final Maturity	Years	02/01/2037	04/28/2036	12/21/2035	08/16/2035	04/18/2035	12/25/2034	09/06/2034	06/06/2034
	With optional redemption *	Average life	Years	13.25	13.00	12.75	12.25	11.75	11.50	11.00	10.75
		Final Maturity	Years	02/22/2039	11/22/2038	08/22/2038	02/22/2038	08/22/2037	05/22/2037	11/22/2036	08/22/2036
Series D	With optional redemption *	Average life	Years	3.49	3.25	3.00	2.75	2.49	2.49	2.49	2.25
		Final Maturity	Years	05/22/2029	02/22/2029	11/22/2028	08/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	14.88	14.64	14.38	14.11	13.84	13.54	13.24	12.93
		Final Maturity	Years	10/07/2040	07/10/2040	04/09/2040	01/01/2040	09/22/2039	06/07/2039	02/17/2039	10/27/2038
	With optional redemption *	Average life	Years	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76
		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
Series E	With optional redemption *	Average life	Years	3.49	3.25	3.00	2.75	2.49	2.49	2.49	2.25
		Final Maturity	Years	05/22/2029	02/22/2029	11/22/2028	08/22/2028	08/22/2028	05/22/2028	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
		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
	With optional redemption *	Average life	Years	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76
		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

* 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	55.25%	214,827,100.00	45.70%	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	55.25%	214,827,100.00	19.00%		500,000,000.00	
Series B	16.72%	65,000,000.00	27.54%	2.47%	65,000,000.00	4.19%
Series C	13.37%	52,000,000.00	13.00%	1.98%	52,000,000.00	2.19%
Series D	6.69%	26,000,000.00	5.74%	0.99%	26,000,000.00	1.19%
Series E	7.97%	31,000,000.00	1.18%		31,000,000.00	
Issue of Bonds		388,827,100.00			2,631,000,000.00	
Reserve Fund	5.74%	20,529,160.76	1.19%		31,000,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		28,729,184.63	2.030%
Servicer ppal collect not yet credited		387,436.78	
Servicer ints collect not yet credited		9,216.73	
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.
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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	6,515	18,662	
Principal			
Principal outstanding	363,660,753.87	2,600,172,859.42	
Average loan	55,819.00	139,329.81	
Minimum	0.00	22.71	
Maximum	185,248.21	344,786.69	
Interest rate			
Weighted average (wac)	3.12%	4.23%	
Minimum	0.88%	2.41%	
Maximum	4.63%	6.00%	
Final maturity			
Weighted average (WARM) (months)	148	353	
Minimum	01/01/2026	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%	1.78	6.87	0.02	7.07
10.01 - 20%	10.03	15.84	0.21	16.80
20.01 - 30%	19.34	25.53	0.81	26.18
30.01 - 40%	28.40	34.63	2.25	35.84
40.01 - 50%	28.72	44.10	4.26	45.54
50.01 - 60%	11.57	52.33	7.62	55.37
60.01 - 70%	0.16	61.61	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)	35.30		75.76	
Minimum	0.00		0.01	
Maximum	63.52		100.00	

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.96%	0.67%	0.59%	0.62%	0.43%
Annual Percentage Rate (CPR)	10.91%	7.79%	6.80%	7.21%	5.02%

Geographic distribution

	Current	At constitution date
Andalucia	14.57%	13.25%
Aragon	1.02%	1.01%
Asturias	0.99%	0.62%
Balearic Islands	4.94%	4.74%
Basque Country	1.90%	1.91%
Canary Islands	7.47%	6.92%
Cantabria	0.45%	0.43%
Castilla-La Mancha	3.93%	3.19%
Castilla-Leon	3.27%	3.55%
Catalonia	14.90%	13.84%
Ceuta	0.03%	0.02%
Extremadura	0.71%	0.63%
Galicia	1.79%	1.95%
La Rioja	0.29%	0.43%
Madrid	9.49%	8.75%
Melilla	0.04%	0.03%
Murcia	2.24%	2.79%
Navarra	1.23%	1.39%
Valencia	30.74%	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	86	18,941.82	8,758.05	57,717.13	85,417.00	0.66	3,621,187.16	3,706,604.16	10.74	22.34
from > 1 to = 2 months	11	6,937.38	2,642.84	0.00	9,580.22	0.07	713,450.72	723,030.94	2.10	39.94
from > 2 to = 3 months	14	13,283.33	6,469.30	436.96	20,188.99	0.16	961,813.31	982,002.30	2.85	35.22
from > 3 to = 6 months	18	34,606.31	13,678.84	2,284.35	50,569.50	0.39	1,157,280.58	1,207,850.08	3.50	30.64
from > 6 to < 12 months	18	50,229.79	27,800.82	0.00	78,030.61	0.61	917,973.81	996,004.42	2.89	35.27
from = 12 to < 18 months	16	70,035.92	49,522.97	0.00	119,558.89	0.93	1,073,968.34	1,193,527.23	3.46	38.83
from = 18 to < 24 months	9	55,280.97	37,397.44	0.00	92,678.41	0.72	500,349.38	593,027.79	1.72	43.41
from ≥ 2 years	221	9,087,238.53	3,235,195.79	113,043.84	12,435,478.16	96.46	12,668,013.15	25,103,491.31	72.75	59.38
Subtotal	393	9,336,554.05	3,381,466.05	173,481.68	12,891,501.78	100.00	21,614,036.45	34,505,538.23	100.00	46.21
Doubt debts (subjectives)										
from ≥ 2 years	10	374,472.27	84,825.81	0.00	459,298.08	100.00	0.00	459,298.08	100.00	26.14
Subtotal	10	374,472.27	84,825.81	0.00	459,298.08	100.00	0.00	459,298.08	100.00	26.14
Total	403	9,711,026.32	3,466,291.86	173,481.68	13,350,799.86		21,614,036.45	34,964,836.31		

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