BANCAJA 10 Fondo de Titulización de Activos

Brief report

Date: **01/31/2026**
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	02/23/2026	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	02/23/2026	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	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" Secuential / 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%	100,000.00 65,000,000.00	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" Secuential / 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%	100,000.00 52,000,000.00	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" Secuential / Pro rata under certain circumstances	Baa3 (sf) CCC (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	3.9540% 02/23/2026 999.483333 Gross 809.581500 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / 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%	100,000.00 31,000,000.00	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
			Date	06/30/2028	04/23/2028	02/16/2028	12/15/2027	11/27/2027	09/29/2027	09/15/2027	07/22/2027
		Final Maturity	Years	3.49	3.25	3.00	2.75	2.75	2.49	2.49	2.25
			Date	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	3.41	3.18	2.98	2.80	2.63	2.49	2.35	2.23
			Date	04/19/2029	01/27/2029	11/15/2028	09/10/2028	07/12/2028	05/19/2028	03/31/2028	02/16/2028
		Final Maturity	Years	7.00	6.75	6.25	6.00	5.75	5.25	5.00	4.75
			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	3.49	3.25	3.00	2.75	2.75	2.49	2.49	2.25
			Date	05/22/2029	02/22/2029	11/22/2028	08/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
		Final Maturity	Years	3.49	3.25	3.00	2.75	2.75	2.49	2.49	2.25
			Date	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
			Date	02/26/2034	10/20/2033	06/12/2033	02/08/2033	10/13/2032	06/20/2032	03/04/2032	11/23/2031
		Final Maturity	Years	9.50	9.25	9.00	8.50	8.25	8.00	7.75	7.25
			Date	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	2.75	2.49	2.49	2.25
			Date	05/22/2029	02/22/2029	11/22/2028	08/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
		Final Maturity	Years	3.49	3.25	3.00	2.75	2.75	2.49	2.49	2.25
			Date	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
			Date	02/01/2037	09/12/2036	04/28/2036	12/21/2035	08/16/2035	04/18/2035	12/25/2034	09/06/2034
		Final Maturity	Years	13.25	13.00	12.75	12.25	11.75	11.50	11.00	10.75
			Date	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	2.75	2.49	2.49	2.25
			Date	05/22/2029	02/22/2029	11/22/2028	08/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
		Final Maturity	Years	3.49	3.25	3.00	2.75	2.75	2.49	2.49	2.25
			Date	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
			Date	10/07/2040	07/10/2040	04/09/2040	01/01/2040	09/22/2039	06/07/2039	02/17/2039	10/27/2038
		Final Maturity	Years	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76
			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	3.49	3.25	3.00	2.75	2.75	2.49	2.49	2.25
			Date	05/22/2029	02/22/2029	11/22/2028	08/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
		Final Maturity	Years	3.49	3.25	3.00	2.75	2.75	2.49	2.49	2.25
			Date	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
			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	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76
			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%

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

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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Bankia

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JP Morgan

Credit enhancement and financial operations

Credit enhancement (CE)

	Current		% CE	At issue date		% 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 finantial operations (current)

Assets		Balance	Interest
Treasury Account		34,013,391.22	2.021%
Servicer ppal collect not yet credited		130,155.41	
Servicer ints collect not yet credited		23,561.37	
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	

Collateral: Residential mortgage loans (PTCs)

General

	Current	At constitution date
Count	6,453	18,662
Principal		
Principal outstanding	359,600,971.67	2,600,172,859.42
Average loan	55,726.17	139,329.81
Minimum	0.00	22.71
Maximum	184,716.40	344,786.69
Interest rate		
Weighted average (wac)	3.11%	4.23%
Minimum	0.88%	2.41%
Maximum	4.63%	6.00%
Final maturity		
Weighted average (WARM) (months)	148	353
Minimum	02/01/2026	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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	1.85	7.01	0.02	7.07
10.01 - 20%	10.10	15.82	0.21	16.80
20.01 - 30%	19.64	25.54	0.81	26.18
30.01 - 40%	28.57	34.64	2.25	35.84
40.01 - 50%	28.48	44.10	4.26	45.54
50.01 - 60%	11.27	52.25	7.62	55.37
60.01 - 70%	0.09	62.67	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)		35.15		75.76
Minimum		0.00		0.01
Maximum		63.34		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.41%	0.63%	0.55%	0.59%	0.43%
Annual Percentage Rate (CPR)	4.86%	7.33%	6.39%	6.91%	5.02%

Geographic distribution

	Current	At constitution date
Andalucia	14.64%	13.25%
Aragon	1.03%	1.01%
Asturias	0.98%	0.62%
Balearic Islands	4.95%	4.74%
Basque Country	1.87%	1.91%
Canary Islands	7.48%	6.92%
Cantabria	0.45%	0.43%
Castilla-La Mancha	3.95%	3.19%
Castilla-Leon	3.27%	3.55%
Catalonia	14.86%	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	2.23%	2.79%
Navarra	1.23%	1.39%
Valencia	30.71%	34.57%

Current delinquency

Aging	Assets	Overdue debt Principal	Overdue debt Interest	Overdue debt Other	Overdue debt Total	Overdue debt %	Outstanding debt	Total debt	Total debt %	% Total debt / Appraisal Value
Delinquencies										
Up to 1 month	94	21,518.48	9,634.41	62,001.00	93,153.89	0.72	4,328,819.61	4,421,973.50	12.61	22.78
from > 1 to = 2 months	14	9,616.72	4,227.92	0.00	13,844.64	0.11	927,415.53	941,260.17	2.68	37.09
from > 2 to = 3 months	13	12,154.13	6,058.33	436.36	18,648.82	0.14	983,503.62	1,002,152.44	2.86	41.14
from > 3 to = 6 months	17	31,644.02	10,923.84	0.00	42,567.86	0.33	978,475.27	1,021,043.13	2.91	29.12
from > 6 to < 12 months	19	52,636.30	25,235.49	2,284.35	80,156.14	0.62	946,524.18	1,026,680.32	2.93	31.75
from = 12 to < 18 months	17	75,921.73	51,811.41	0.00	127,733.14	0.99	1,163,477.16	1,291,210.30	3.68	39.69
from = 18 to < 24 months	8	51,745.48	34,050.62	0.00	85,796.10	0.67	451,404.41	537,200.51	1.53	46.37
from ≥ 2 years	219	9,058,585.37	3,239,618.46	108,759.97	12,406,963.80	96.41	12,428,186.52	24,835,150.32	70.80	59.20
Subtotal	401	9,313,822.23	3,381,560.48	173,481.68	12,868,864.39	100.00	22,207,806.30	35,076,670.69	100.00	45.26
Doubt debts (subjectives)										
from ≥ 2 years	10	374,472.27	85,393.90	0.00	459,866.17	100.00	0.00	459,866.17	100.00	26.17
Subtotal	10	374,472.27	85,393.90	0.00	459,866.17	100.00	0.00	459,866.17	100.00	26.17
Total	411	9,688,294.50	3,466,954.38	173,481.68	13,328,730.56		22,207,806.30	35,536,536.86		

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

Additional information

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