

Brief report

Date: 04/30/2026
 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 N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating		
		Current	Original			Final maturity (legal)	Next	Moody's / S&P	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	05/22/2026	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	05/22/2026	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	40,218.30	100,000.00	Floating 3-M Euribor+0.190% 22.Feb/May/Aug/Nov	2.2140% 05/22/2026 217.661440 Gross 176.305766 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	100,000.00	Floating 3-M Euribor+0.270% 22.Feb/May/Aug/Nov	2.2940% 05/22/2026 560.755556 Gross 454.212000 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	100,000.00	Floating 3-M Euribor+0.500% 22.Feb/May/Aug/Nov	2.5240% 05/22/2026 616.977778 Gross 499.752000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Baa3 (sf) CCC (sf)	Baa3 BBB	
Series D ES0312872056	01/31/2007 260	100,000.00	100,000.00	Floating 3-M Euribor+1.900% 22.Feb/May/Aug/Nov	3.9240% 05/22/2026 959.200000 Gross 776.952000 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	100,000.00	Floating 3-M Euribor+4.000% 22.Feb/May/Aug/Nov	6.0240% 05/22/2026 1,472.533333 Gross 1,192.752000 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		375,091,500.00	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													
Series	Redemption	Average life	Years	% Monthly CPR (SMM)									
				0.17	0.25	0.34	0.43	0.51	0.60	0.69	0.78		
Series A3	With optional redemption *	Average life	2.46	2.28	2.10	1.92	1.88	1.72	1.69	1.53			
		Final Maturity	08/10/2028	06/04/2028	03/29/2028	01/25/2028	01/11/2028	11/11/2027	10/31/2027	09/05/2027			
	Without optional redemption *	Average life	3.24	3.00	2.75	2.50	2.50	2.24	2.24	2.00			
		Final Maturity	05/22/2029	02/22/2029	11/22/2028	08/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028			
		Average life	3.24	3.13	2.93	2.76	2.60	2.45	2.24	2.21			
		Final Maturity	06/26/2029	04/09/2029	01/27/2029	11/24/2028	09/28/2028	08/06/2028	06/20/2028	05/08/2028			
Series B	With optional redemption *	Average life	3.24	3.00	2.75	2.50	2.50	2.24	2.24	2.00			
		Final Maturity	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	8.11	7.77	7.43	7.10	6.79	6.48	6.20	5.92			
		Final Maturity	04/03/2034	11/27/2033	07/28/2033	03/30/2033	12/04/2032	08/16/2032	05/03/2032	01/25/2032			
		Average life	9.50	9.00	8.75	8.50	8.25	7.75	7.50	7.25			
		Final Maturity	08/22/2035	02/22/2035	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	3.24	3.00	2.75	2.50	2.50	2.24	2.24	2.00			
		Final Maturity	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	11.03	10.64	10.28	9.93	9.59	9.27	8.96	8.67			
		Final Maturity	03/01/2037	10/13/2036	05/31/2036	01/24/2036	09/24/2035	05/30/2035	02/06/2035	10/21/2034			
		Average life	13.01	12.75	12.50	12.01	11.75	11.25	11.01	10.50			
		Final Maturity	02/22/2039	11/22/2038	08/22/2038	02/22/2038	11/22/2037	05/22/2037	02/22/2037	08/22/2036			
Series D	With optional redemption *	Average life	3.24	3.00	2.75	2.50	2.50	2.24	2.24	2.00			
		Final Maturity	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	14.68	14.44	14.19	13.93	13.65	13.37	13.08	12.78			
		Final Maturity	10/24/2040	07/28/2040	04/28/2040	01/24/2040	10/16/2039	07/05/2039	03/20/2039	11/30/2038			
		Average life	21.51	21.51	21.51	21.51	21.51	21.51	21.51	21.51			
		Final Maturity	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	3.24	3.00	2.75	2.50	2.50	2.24	2.24	2.00			
		Final Maturity	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	21.51	21.51	21.51	21.51	21.51	21.51	21.51	21.51			
		Final Maturity	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047			
		Average life	21.51	21.51	21.51	21.51	21.51	21.51	21.51	21.51			
		Final Maturity	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.

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

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Credit enhancement and financial operations

Credit enhancement (CE)					
		Current		At issue date	
			% CE		% CE
Class A	53.61%	201,091,500.00	47.87%	93.39%	2,457,000,000.00
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	53.61%	201,091,500.00		19.00%	500,000,000.00
Series B	17.33%	65,000,000.00	28.98%	2.47%	65,000,000.00
Series C	13.86%	52,000,000.00	13.87%	1.98%	52,000,000.00
Series D	6.93%	26,000,000.00	6.31%	0.99%	26,000,000.00
Series E	8.26%	31,000,000.00		1.18%	31,000,000.00
Issue of Bonds		375,091,500.00			2,631,000,000.00
Reserve Fund	6.31%	21,715,387.73		1.19%	31,000,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	33,658,975.32	2.030%	
Servicer ppal collect not yet credited	179,216.47		
Servicer ints collect not yet credited	21,303.71		
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		6,258	18,662
Principal			
Principal outstanding		346,803,664.05	2,600,172,859.42
Average loan		55,417.65	139,329.81
Minimum		0.00	22.71
Maximum		183,072.77	344,786.69
Interest rate			
Weighted average (wac)		3.08%	4.23%
Minimum		0.21%	2.41%
Maximum		4.35%	6.00%
Final maturity			
Weighted average (WARM) (months)		145	353
Minimum		05/01/2026	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%	1.90	7.07	0.02	7.07
10.01 - 20%	10.74	15.76	0.21	16.80
20.01 - 30%	20.47	25.62	0.81	26.18
30.01 - 40%	28.72	34.65	2.25	35.84
40.01 - 50%	28.02	44.08	4.26	45.54
50.01 - 60%	10.06	51.87	7.62	55.37
60.01 - 70%	0.09	62.12	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)	34.65		75.76	
Minimum	0.00		0.01	
Maximum	62.80		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.51%	0.50%	0.57%	0.56%	0.43%
Annual Percentage Rate (CPR)	5.91%	5.84%	6.58%	6.55%	5.03%

Geographic distribution		
	Current	At constitution date
Andalucia	14.74%	13.25%
Aragon	1.01%	1.01%
Asturias	0.97%	0.62%
Balearic Islands	4.98%	4.74%
Basque Country	1.90%	1.91%
Canary Islands	7.43%	6.92%
Cantabria	0.44%	0.43%
Castilla-La Mancha	3.95%	3.19%
Castilla-Leon	3.24%	3.55%
Catalonia	14.88%	13.84%
Ceuta	0.03%	0.02%
Extremadura	0.72%	0.63%
Galicia	1.79%	1.95%
La Rioja	0.29%	0.43%
Madrid	9.51%	8.75%
Meillia	0.04%	0.03%
Murcia	2.24%	2.79%
Navarra	1.24%	1.39%
Valencia	30.60%	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	102	24,237.84	9,676.14	64,901.00	98,814.98	0.79	4,286,776.27	4,385,591.25	13.15
from > 1 to = 2 months	10	6,735.64	2,922.13	0.00	9,657.77	0.08	659,940.52	669,598.29	2.01
from > 2 to = 3 months	11	11,463.97	5,299.29	436.36	17,199.62	0.14	830,575.25	847,774.87	2.54
from > 3 to = 6 months	12	23,618.09	8,666.03	0.00	32,284.12	0.26	720,810.94	753,095.06	2.26
from > 6 to < 12 months	21	61,569.18	29,726.66	2,284.35	93,580.19	0.75	1,128,699.77	1,222,279.96	3.67
from = 12 to < 18 months	17	81,229.21	54,158.11	0.00	135,387.32	1.08	1,038,914.23	1,174,301.55	3.52
from = 18 to < 24 months	6	33,635.93	27,209.44	0.00	60,845.37	0.49	377,062.96	437,908.33	1.31
from ≥ 24 months	207	8,748,052.03	3,211,671.34	95,109.60	12,054,832.97	96.42	11,803,444.61	23,858,277.58	71.54
Subtotal	386	8,990,541.89	3,349,329.14	162,731.31	12,502,602.34	100.00	20,846,224.55	33,348,826.89	100.00
Doubt debts (subjectives)									
from ≥ 24 months	13	817,551.90	170,686.11	0.00	988,238.01	100.00	0.00	988,238.01	100.00
Subtotal	13	817,551.90	170,686.11	0.00	988,238.01	100.00	0.00	988,238.01	100.00
Total	399	9,808,093.79	3,520,015.25	162,731.31	13,490,840.35		20,846,224.55	34,337,064.90	

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.

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