BANCAJA 10 Fondo de Titulización de Activos

Brief report

Date: 08/31/2026
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	11/23/2026	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	11/23/2026	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	35,167.97 175,839,850.00 35.17%	100,000.00 500,000,000.00	Floating 3-M Euribor+0.190% 22.Feb/May/Aug/Nov	2.6970% 11/23/2026 239.754705 Gross 194.201311 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	2.7770% 11/23/2026 701.963889 Gross 568.590750 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	3.0070% 11/23/2026 760.102778 Gross 615.683250 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	4.4070% 11/23/2026 1,113.991667 Gross 902.333250 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	6.5070% 11/23/2026 1,644.825000 Gross 1,332.308250 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		349,839,850.00	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	1.99	1.81	1.77	1.60	1.57	1.40	1.38	1.22
			Date	08/20/2028	06/13/2028	05/31/2028	03/28/2028	03/17/2028	01/16/2028	01/08/2028	11/10/2027
		Final Maturity	Years	2.50	2.25	2.25	2.00	2.00	1.75	1.75	1.50
			Date	02/22/2029	11/22/2028	11/22/2028	08/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	2.96	2.77	2.60	2.45	2.31	2.18	2.07	1.96
			Date	08/10/2029	05/31/2029	03/29/2029	02/01/2029	12/12/2028	10/27/2028	09/15/2028	08/09/2028
		Final Maturity	Years	6.00	5.75	5.50	5.00	4.75	4.50	4.25	4.25
			Date	08/22/2032	05/22/2032	02/22/2032	08/22/2031	05/22/2031	02/22/2031	11/22/2030	11/22/2030
Series B	With optional redemption *	Average life	Years	2.50	2.25	2.25	2.00	2.00	1.75	1.75	1.50
			Date	02/22/2029	11/22/2028	11/22/2028	08/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
		Final Maturity	Years	2.50	2.25	2.25	2.00	2.00	1.75	1.75	1.50
			Date	02/22/2029	11/22/2028	11/22/2028	08/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	7.34	7.02	6.70	6.40	6.11	5.83	5.57	5.32
			Date	12/25/2033	08/28/2033	05/05/2033	01/15/2033	10/01/2032	06/22/2032	03/19/2032	12/19/2031
		Final Maturity	Years	8.75	8.50	8.00	7.75	7.50	7.25	7.00	6.75
			Date	05/22/2035	02/22/2035	08/22/2034	05/22/2034	02/22/2034	11/22/2033	08/22/2033	05/22/2033
Series C	With optional redemption *	Average life	Years	2.50	2.25	2.25	2.00	2.00	1.75	1.75	1.50
			Date	02/22/2029	11/22/2028	11/22/2028	08/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
		Final Maturity	Years	2.50	2.25	2.25	2.00	2.00	1.75	1.75	1.50
			Date	02/22/2029	11/22/2028	11/22/2028	08/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	10.31	9.95	9.61	9.28	8.96	8.66	8.37	8.09
			Date	12/13/2036	08/03/2036	03/30/2036	11/30/2035	08/06/2035	04/18/2035	01/03/2035	09/25/2034
		Final Maturity	Years	12.51	12.25	11.75	11.51	11.00	10.75	10.25	10.00
			Date	02/22/2039	11/22/2038	05/22/2038	02/22/2038	08/22/2037	05/22/2037	11/22/2036	08/22/2036
Series D	With optional redemption *	Average life	Years	2.50	2.25	2.25	2.00	2.00	1.75	1.75	1.50
			Date	02/22/2029	11/22/2028	11/22/2028	08/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
		Final Maturity	Years	2.50	2.25	2.25	2.00	2.00	1.75	1.75	1.50
			Date	02/22/2029	11/22/2028	11/22/2028	08/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	14.08	13.85	13.60	13.34	13.08	12.80	12.52	12.23
			Date	09/19/2040	06/25/2040	03/27/2040	12/24/2039	09/18/2039	06/09/2039	02/25/2039	11/11/2038
		Final Maturity	Years	21.01	21.01	21.01	21.01	21.01	21.01	21.01	21.01
			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	2.50	2.25	2.25	2.00	2.00	1.75	1.75	1.50
			Date	02/22/2029	11/22/2028	11/22/2028	08/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
		Final Maturity	Years	2.50	2.25	2.25	2.00	2.00	1.75	1.75	1.50
			Date	02/22/2029	11/22/2028	11/22/2028	08/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
	Without optional redemption *	Average life	Years	21.01	21.01	21.01	21.01	21.01	21.01	21.01	21.01
			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	21.01	21.01	21.01	21.01	21.01	21.01	21.01	21.01
			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%

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			At issue date		
			% CE			% CE
Class A	50.26%	175,839,850.00	52.66%	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	50.26%	175,839,850.00		19.00%	500,000,000.00	
Series B	18.58%	65,000,000.00	32.27%	2.47%	65,000,000.00	4.19%
Series C	14.86%	52,000,000.00	15.96%	1.98%	52,000,000.00	2.19%
Series D	7.43%	26,000,000.00	7.81%	0.99%	26,000,000.00	1.19%
Series E	8.86%	31,000,000.00		1.18%	31,000,000.00	
Issue of Bonds		349,839,850.00			2,631,000,000.00	
Reserve Fund	7.81%	24,890,327.64		1.19%	31,000,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		25,412,466.68	2.284%
Servicer ppal collect not yet credited		34,609.52	
Servicer ints collect not yet credited		9,325.29	
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	6,054	18,662
Principal		
Principal outstanding	329,851,347.47	2,600,172,859.42
Average loan	54,484.86	139,329.81
Minimum	0.00	22.71
Maximum	180,862.56	344,786.69
Interest rate		
Weighted average (wac)	3.29%	4.23%
Minimum	2.51%	2.41%
Maximum	4.90%	6.00%
Final maturity		
Weighted average (WARM) (months)	142	353
Minimum	09/05/2026	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%	2.17	7.17	0.02	7.07
10.01 - 20%	11.18	15.62	0.21	16.80
20.01 - 30%	22.59	25.76	0.81	26.18
30.01 - 40%	29.02	34.90	2.25	35.84
40.01 - 50%	27.78	44.36	4.26	45.54
50.01 - 60%	7.17	51.58	7.62	55.37
60.01 - 70%	0.08	61.60	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)		33.92		75.76
Minimum		0.00		0.01
Maximum		62.07		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.29%	0.46%	0.55%	0.54%	0.43%
Annual Percentage Rate (CPR)	3.37%	5.33%	6.35%	6.31%	5.05%

Geographic distribution

	Current	At constitution date
Andalucia	14.83%	13.25%
Aragon	1.03%	1.01%
Asturias	0.95%	0.62%
Balearic Islands	4.99%	4.74%
Basque Country	1.91%	1.91%
Canary Islands	7.44%	6.92%
Cantabria	0.45%	0.43%
Castilla-La Mancha	3.94%	3.19%
Castilla-Leon	3.24%	3.55%
Catalonia	15.00%	13.84%
Ceuta	0.02%	0.02%
Extremadura	0.71%	0.63%
Galicia	1.75%	1.95%
La Rioja	0.30%	0.43%
Madrid	9.46%	8.75%
Melilla	0.04%	0.03%
Murcia	2.20%	2.79%
Navarra	1.25%	1.39%
Valencia	30.48%	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	95	19,961.06	7,892.60	67,320.76	95,174.42	0.78	3,596,721.65	3,691,896.07	11.60	19.82
from > 1 to = 2 months	14	9,867.99	4,093.89	0.00	13,961.88	0.11	974,362.38	988,324.26	3.11	35.98
from > 2 to = 3 months	11	9,601.38	4,691.51	436.36	14,729.25	0.12	772,107.46	786,836.71	2.47	29.93
from > 3 to = 6 months	14	23,365.52	9,573.87	0.00	32,939.39	0.27	852,761.62	885,701.01	2.78	32.65
from > 6 to < 12 months	14	53,390.34	23,571.58	0.00	76,961.92	0.63	941,693.96	1,018,655.88	3.20	36.38
from = 12 to < 18 months	19	82,847.11	43,454.23	2,284.35	128,585.69	1.05	1,017,307.42	1,145,893.11	3.60	33.82
from = 18 to < 24 months	8	68,681.29	33,789.95	0.00	102,471.24	0.84	419,540.76	522,012.00	1.64	34.14
from ≥ 2 years	200	8,487,748.50	3,200,042.77	51,163.30	11,738,954.57	96.19	11,044,319.37	22,783,273.94	71.59	60.02
Subtotal	375	8,755,463.19	3,327,110.40	121,204.77	12,203,778.36	100.00	19,618,814.62	31,822,592.98	100.00	43.96
Doubt debts (subjectives)										
from ≥ 2 years	12	814,931.30	175,222.50	3,757.21	993,911.01	100.00	0.00	993,911.01	100.00	41.81
Subtotal	12	814,931.30	175,222.50	3,757.21	993,911.01	100.00	0.00	993,911.01	100.00	41.81
Total	387	9,570,394.49	3,502,332.90	124,961.98	13,197,689.37		19,618,814.62	32,816,503.99		

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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