

BANCAJA 10 Fondo de Titulización de Activos

Brief report

Date: 09/30/2026
Currency: EUR



Constitution date
01/26/2007

VAT Reg. no.
V84966126

Management Company
Europea de Titulización, S.G.F.T

Originator
Bankia

Service
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	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" Secutorial / 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" 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%	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" Secutorial / Pro rata under certain circumstances	Aa2 (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" Secutorial / 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" Secutorial / Pro rata under certain circumstances	Ba1 (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
		Final Maturity	Years	08/20/2028	06/13/2028	05/31/2028	03/28/2028	03/17/2028	01/16/2028	01/08/2028	11/10/2027
	Without optional redemption *	Average life	Years	2.50	2.25	2.25	2.00	2.00	1.75	1.75	1.50
		Final Maturity	Years	02/22/2029	11/22/2028	11/22/2028	08/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
	With optional redemption *	Average life	Years	2.96	2.77	2.60	2.45	2.31	2.18	2.07	1.96
		Final Maturity	Years	08/10/2029	05/31/2029	03/29/2029	02/01/2029	12/12/2028	10/27/2028	09/15/2028	08/09/2028
Series B	With optional redemption *	Average life	Years	6.00	5.75	5.50	5.00	4.75	4.50	4.25	4.25
		Final Maturity	Years	08/22/2032	05/22/2032	02/22/2032	08/22/2031	05/22/2031	02/22/2031	11/22/2030	11/22/2030
	Without optional redemption *	Average life	Years	2.50	2.25	2.25	2.00	2.00	1.75	1.75	1.50
		Final Maturity	Years	02/22/2029	11/22/2028	11/22/2028	08/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
	With optional redemption *	Average life	Years	7.34	7.02	6.70	6.40	6.11	5.83	5.57	5.32
		Final Maturity	Years	12/25/2033	08/28/2033	05/05/2033	01/15/2033	10/01/2032	06/22/2032	03/19/2032	12/19/2031
Series C	With optional redemption *	Average life	Years	8.75	8.50	8.00	7.75	7.50	7.25	7.00	6.75
		Final Maturity	Years	05/22/2035	02/22/2035	08/22/2034	05/22/2034	02/22/2034	11/22/2033	08/22/2033	05/22/2033
	Without optional redemption *	Average life	Years	2.50	2.25	2.25	2.00	2.00	1.75	1.75	1.50
		Final Maturity	Years	02/22/2029	11/22/2028	11/22/2028	08/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
	With optional redemption *	Average life	Years	10.31	9.95	9.61	9.28	8.96	8.66	8.37	8.09
		Final Maturity	Years	12/13/2036	08/03/2036	03/30/2036	11/30/2035	08/06/2035	04/18/2035	01/03/2035	09/25/2034
Series D	With optional redemption *	Average life	Years	12.51	12.25	11.75	11.51	11.00	10.75	10.25	10.00
		Final Maturity	Years	02/22/2039	11/22/2038	05/22/2038	02/22/2038	08/22/2037	05/22/2037	11/22/2036	08/22/2036
	Without optional redemption *	Average life	Years	2.50	2.25	2.25	2.00	2.00	1.75	1.75	1.50
		Final Maturity	Years	02/22/2029	11/22/2028	11/22/2028	08/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
	With optional redemption *	Average life	Years	14.08	13.85	13.60	13.34	13.08	12.80	12.52	12.23
		Final Maturity	Years	09/19/2040	06/25/2040	03/27/2040	12/24/2039	09/18/2039	06/09/2039	02/25/2039	11/11/2038
Series E	With optional redemption *	Average life	Years	21.01	21.01	21.01	21.01	21.01	21.01	21.01	21.01
		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
	Without optional redemption *	Average life	Years	2.50	2.25	2.25	2.00	2.00	1.75	1.75	1.50
		Final Maturity	Years	02/22/2029	11/22/2028	11/22/2028	08/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
	With optional redemption *	Average life	Years	21.01	21.01	21.01	21.01	21.01	21.01	21.01	21.01
		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%

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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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

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
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
Series C	14.86%	52,000,000.00	15.96%	1.98%	52,000,000.00
Series D	7.43%	26,000,000.00	7.81%	0.99%	26,000,000.00
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 financial operations (current)			
Assets	Balance	Interest	
Treasury Account	29,882,852.64	2.290%	
Servicer ppal collect not yet credited	164,860.06		
Servicer ints collect not yet credited	16,242.46		
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	6,026	18,662	
Principal			
Principal outstanding	326,218,506.52	2,600,172,859.42	
Average loan	54,135.17	139,329.81	
Minimum	0.00	22.71	
Maximum	180,306.65	344,786.69	
Interest rate			
Weighted average (wac)	3.35%	4.23%	
Minimum	2.51%	2.41%	
Maximum	4.90%	6.00%	
Final maturity			
Weighted average (WARM) (months)	141	353	
Minimum	10/01/2026	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%	2.24	7.15	0.02	7.07
10.01 - 20%	11.29	15.59	0.21	16.80
20.01 - 30%	23.24	25.81	0.81	26.18
30.01 - 40%	29.34	35.06	2.25	35.84
40.01 - 50%	27.22	44.45	4.26	45.54
50.01 - 60%	6.57	51.50	7.62	55.37
60.01 - 70%	0.08	61.43	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)	33.74		75.76	
Minimum	0.00		0.01	
Maximum	61.90		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.36%	0.38%	0.50%	0.54%	0.43%
Annual Percentage Rate (CPR)	4.21%	4.47%	5.88%	6.26%	5.05%

Geographic distribution		
	Current	At constitution date
Andalucia	14.88%	13.25%
Aragon	1.00%	1.01%
Asturias	0.95%	0.62%
Balearic Islands	5.01%	4.74%
Basque Country	1.92%	1.91%
Canary Islands	7.47%	6.92%
Cantabria	0.45%	0.43%
Castilla-La Mancha	3.95%	3.19%
Castilla-Leon	3.25%	3.55%
Catalonia	14.95%	13.84%
Ceuta	0.02%	0.02%
Extremadura	0.71%	0.63%
Galicia	1.74%	1.95%
La Rioja	0.30%	0.43%
Madrid	9.44%	8.75%
Meillia	0.04%	0.03%
Murcia	2.21%	2.79%
Navarra	1.26%	1.39%
Valencia	30.46%	34.57%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%		%	
<i>Delinquencies</i>									
Up to 1 month	94	21,565.78	8,744.61	67,320.76	97,631.15	0.80	3,482,279.80	3,579,910.95	11.39
from > 1 to = 2 months	15	12,086.04	5,132.14	0.00	17,218.18	0.14	1,208,330.95	1,225,549.13	3.90
from > 2 to = 3 months	11	8,841.49	4,601.96	436.36	13,879.81	0.11	638,006.88	651,886.69	2.07
from > 3 to = 6 months	14	27,336.98	8,935.91	0.00	36,272.89	0.30	773,307.41	809,580.30	2.58
from > 6 to < 12 months	15	54,157.65	25,996.03	0.00	80,153.68	0.66	1,045,775.17	1,125,928.85	3.58
from = 12 to < 18 months	17	76,295.30	39,054.73	2,284.35	117,634.38	0.97	936,676.35	1,054,310.73	3.35
from = 18 to < 24 months	7	61,352.31	27,695.66	0.00	89,047.97	0.73	330,627.98	419,675.95	1.34
from ≥ 2 years	198	8,446,385.02	3,213,830.08	51,163.30	11,711,378.40	96.29	10,847,228.57	22,558,606.97	71.78
Subtotal	371	8,708,020.57	3,333,991.12	121,204.77	12,163,216.46	100.00	19,262,233.11	31,425,449.57	100.00
<i>Doubt debts (subjectives)</i>									
from ≥ 2 years	12	814,931.30	176,391.16	3,757.21	995,079.67	100.00	0.00	995,079.67	100.00
Subtotal	12	814,931.30	176,391.16	3,757.21	995,079.67	100.00	0.00	995,079.67	100.00
Total	383	9,522,951.87	3,510,382.28	124,961.98	13,158,296.13		19,262,233.11	32,420,529.24	

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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