

Brief report

Date: 03/31/2026
 Currency: EUR

Constitution date
 07/16/2007

VAT Reg. no.
 V85164648

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

Originator
 Bankia

Servicer
 Bankia

Lead Managers

Bancaja
 Calyon
 IXIS CIB
 JP Morgan

Bond Underwriters and Placement Agents

Bancaja
 Calyon
 IXIS CIB
 JP Morgan
 Banco Pastor
 Caja Madrid
 Fortis Bank

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

HSBC

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 ES0312867007	07/20/2007 2,600	100,000.00 260,000,000.00	100,000.00 260,000,000.00	Floating 3-M Euribor+0.070% 27.Jan/Apr/Jul/Oct	04/27/2026	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	"Pass-Through"	Aa1 (sf) AAA (sf)	Aaa AAA	
Series A2 ES0312867015	07/20/2007 11,930	100,000.00 1,193,000,000.00	100,000.00 1,193,000,000.00	Floating 3-M Euribor+0.170% 27.Jan/Apr/Jul/Oct	04/27/2026	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa3 (sf) AAA (sf)	Aaa AAA	
Series A3 ES0312867023	07/20/2007 4,400	52,550.06 231,220,264.00	100,000.00 440,000,000.00	Floating 3-M Euribor+0.210% 27.Jan/Apr/Jul/Oct	2.2480% 04/27/2026 295.331337 Gross 239.218383 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aaa (sf) AAA (sf)	Aaa AAA	
Series B ES0312867031	07/20/2007 630	100,000.00 63,000,000.00	100,000.00 63,000,000.00	Floating 3-M Euribor+0.450% 27.Jan/Apr/Jul/Oct	2.4880% 04/27/2026 622.000000 Gross 503.820000 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Ba1 (sf) D (sf)	A1 A BBB	
Series C ES0312867049	07/20/2007 240	100,000.00 24,000,000.00	100,000.00 24,000,000.00	Floating 3-M Euribor+0.800% 27.Jan/Apr/Jul/Oct	2.8380% 04/27/2026 709.500000 Gross 574.695000 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Ba2 (sf) D (sf)	Baa3 BBB	
Series D ES0312867056	07/20/2007 200	100,000.00 20,000,000.00	100,000.00 20,000,000.00	Floating 3-M Euribor+3.000% 27.Jan/Apr/Jul/Oct	5.0380% 04/27/2026 1,259.500000 Gross 1,020.195000 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	C (sf) D (sf)	Ba3 BB BBB	
Series E ES0312867064	07/20/2007 229	100,000.00 22,900,000.00	100,000.00 22,900,000.00	Floating 3-M Euribor+4.000% 27.Jan/Apr/Jul/Oct	6.0380% 04/27/2026 1,509.500000 Gross 1,222.695000 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined Due to Cash Reserve reduction	C (sf) D (sf)	C CCC- D (sf)	
Total		361,120,264.00	2,022,900,000.00							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date											
Series	Hypothesis	Average life	Final Maturity	% 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	4.03	3.69	3.37	3.16	2.97	2.70	2.53	2.45	
		Date	02/05/2030	10/04/2029	06/10/2029	03/25/2029	01/13/2029	10/07/2028	08/06/2028	07/10/2028	
	Without optional redemption *	Average life	6.00	5.50	5.00	4.75	4.50	4.00	3.75	3.75	
		Date	01/27/2032	07/27/2031	01/27/2031	10/27/2030	07/27/2030	01/27/2030	10/27/2029	10/27/2029	
	Series B	With optional redemption *	Average life	4.68	4.33	4.02	3.74	3.50	3.28	3.08	2.90
			Date	09/30/2030	05/26/2030	02/02/2030	10/24/2029	07/26/2029	05/06/2029	02/23/2029	12/20/2028
Without optional redemption *		Average life	9.75	9.25	8.75	8.25	7.75	7.50	7.01	6.50	
		Date	10/27/2035	04/27/2035	10/27/2034	04/27/2034	10/27/2033	07/27/2033	01/27/2033	07/27/2032	
Series C		With optional redemption *	Average life	6.00	5.50	5.00	4.75	4.50	4.00	3.75	3.75
			Date	01/27/2032	07/27/2031	01/27/2031	10/27/2030	07/27/2030	01/27/2030	10/27/2029	10/27/2029
	Without optional redemption *	Average life	15.61	15.05	14.51	13.99	13.46	12.92	12.39	11.87	
		Date	09/01/2041	02/08/2041	07/27/2040	01/19/2040	07/11/2039	12/27/2038	06/15/2038	12/06/2037	
	Series D	With optional redemption *	Average life	11.96	11.33	10.75	10.20	9.69	9.21	8.76	8.35
			Date	04/27/2043	10/27/2042	01/27/2042	07/27/2041	01/27/2041	07/27/2040	01/27/2040	07/27/2039
Without optional redemption *		Average life	6.00	5.50	5.00	4.75	4.50	4.00	3.75	3.75	
		Date	01/27/2032	07/27/2031	01/27/2031	10/26/2030	07/27/2030	01/26/2030	10/27/2029	10/27/2029	
Series E		With optional redemption *	Average life	19.04	18.68	18.28	17.84	17.40	16.97	16.53	16.09
			Date	02/05/2045	09/27/2044	05/02/2044	11/26/2043	06/19/2043	01/10/2043	08/04/2042	02/25/2042
	Without optional redemption *	Average life	6.00	5.50	5.00	4.75	4.50	4.00	3.75	3.75	
		Date	01/27/2032	07/27/2031	01/27/2031	10/27/2030	07/27/2030	01/27/2030	10/27/2029	10/27/2029	

* 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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Swap

HSBC

Credit enhancement and financial operations

Credit enhancement (CE)						
	Current			At issue date		
			% CE			% CE
Series A1	0.00%	0.00	100.00%	12.85%	260,000,000.00	88.15%
Series A2	0.00%	0.00	100.00%	58.97%	1,193,000,000.00	28.50%
Series A3	64.03%	231,220,264.00	31.64%	21.75%	440,000,000.00	6.50%
Series B	17.45%	63,000,000.00	13.01%	3.11%	63,000,000.00	3.35%
Series C	6.65%	24,000,000.00	5.91%	1.19%	24,000,000.00	2.15%
Series D	5.54%	20,000,000.00	0.00%	0.99%	20,000,000.00	1.15%
Series E	6.34%	22,900,000.00		1.13%	22,900,000.00	
Issue of Bonds		361,120,264.00			2,022,900,000.00	
Reserve Fund	0.00%	0.00		1.15%	22,900,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	10,006,313.51	1.932%	
Servicer ppal collect not yet credited	134,765.59		
Servicer ints collect not yet credited	36,666.46		
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		4,968	13,162	
Principal				
Principal outstanding		341,833,320.41	2,000,022,095.64	
Average loan		68,807.03	151,954.27	
Minimum		0.00	1,163.89	
Maximum		335,434.03	546,336.38	
Interest rate				
Weighted average (wac)		3.06%	4.74%	
Minimum		2.47%	2.58%	
Maximum		4.90%	6.32%	
Final maturity				
Weighted average (WARM) (months)		184	377	
Minimum		04/01/2026	12/05/2007	
Maximum		01/05/2048	01/15/2047	
Index (principal outstanding distribution)				
1-year EURIBOR/MIBOR (Mortgage Market)		100.00%	99.99%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.83	6.88	0.01	7.40
10.01 - 20%	6.97	15.93	0.27	16.56
20.01 - 30%	14.76	25.51	1.09	25.94
30.01 - 40%	22.56	34.88	2.20	35.47
40.01 - 50%	29.70	45.18	4.71	45.61
50.01 - 60%	16.15	54.37	8.10	55.57
60.01 - 70%	7.23	62.16	14.55	65.87
70.01 - 80%	0.79	72.73	37.27	76.78
80.01 - 90%			12.86	85.34
90.01 - 100%			18.93	96.59
Weighted average (WALTV)	40.14		75.23	
Minimum	0.00		0.52	
Maximum	74.25		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.50%	0.55%	0.56%	0.60%	0.39%
Annual Percentage Rate (CPR)	5.80%	6.36%	6.55%	6.93%	4.62%

Geographic distribution		
	Current	At constitution date
Andalucia	13.01%	11.71%
Aragon	0.85%	0.91%
Asturias	0.32%	0.41%
Balearic Islands	7.26%	6.29%
Basque Country	2.33%	1.92%
Canary Islands	7.37%	6.64%
Cantabria	0.49%	0.41%
Castilla-La Mancha	3.32%	2.78%
Castilla-Leon	4.20%	4.32%
Catalonia	13.78%	13.93%
Ceuta		0.02%
Extremadura	0.71%	0.52%
Galicia	1.42%	1.78%
La Rioja	0.27%	0.37%
Madrid	7.98%	8.92%
Melilla	0.01%	0.01%
Murcia	1.98%	2.68%
Navarra	1.03%	1.41%
Valencia	33.66%	34.98%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
Delinquencies										
Up to 1 month	58	10,866.48	5,672.31	62,515.28	79,054.07	0.76	2,457,493.30	2,536,547.37	8.77	20.40
from > 1 to = 2 months	9	5,120.90	2,452.74	2,000.00	9,573.64	0.09	612,852.99	622,426.63	2.15	37.81
from > 2 to = 3 months	4	3,696.59	1,344.17	0.00	4,939.76	0.05	201,496.33	206,435.09	0.71	32.40
from > 3 to = 6 months	18	33,374.81	14,943.05	0.00	48,317.86	0.46	1,299,024.39	1,347,342.25	4.66	36.32
from > 6 to < 12 months	23	64,720.99	48,182.19	2,445.09	115,348.27	1.11	1,917,433.36	2,032,781.83	7.03	40.50
from = 12 to < 18 months	7	33,596.20	28,506.84	0.00	62,103.04	0.60	592,526.19	654,629.23	2.26	37.89
from = 18 to < 24 months	6	37,257.38	34,279.80	1,000.00	72,537.18	0.70	484,674.79	557,211.97	1.93	38.53
from ≥ 2 years	167	7,152,071.36	2,815,497.70	35,247.61	10,002,816.67	96.23	10,975,901.82	20,978,718.49	72.50	59.44
Subtotal	292	7,340,603.71	2,950,878.80	103,207.98	10,394,690.49	100.00	18,541,402.17	28,936,092.66	100.00	46.73
Doubt debts (subjectives)										
from > 6 to < 12 months	1	48,730.22	784.20	0.00	49,514.42	6.98	0.00	49,514.42	6.98	52.09
from ≥ 2 years	8	576,606.10	82,811.60	0.00	659,417.70	93.02	0.00	659,417.70	93.02	39.28
Subtotal	9	625,336.32	83,595.80	0.00	708,932.12	100.00	0.00	708,932.12	100.00	39.97
Total	301	7,965,940.03	3,034,474.60	103,207.98	11,103,622.61		18,541,402.17	29,645,024.78		

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