

Brief report

Date: 05/31/2026  
 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	07/27/2026	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	"Pass-Through"	Aa1 (sf) AAA	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	07/27/2026	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	50,201.00 220,884,400.00 50.20%	100,000.00 440,000,000.00	Floating 3-M Euribor+0.210% 27.Jan/Apr/Jul/Oct	2.3750% 07/27/2026 301.380309 Gross 244.118050 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 63,000,000.00 100.00%	100,000.00 63,000,000.00	Floating 3-M Euribor+0.450% 27.Jan/Apr/Jul/Oct	2.6150% 07/27/2026 661.013889 Gross 535.421250 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 24,000,000.00 100.00%	100,000.00 24,000,000.00	Floating 3-M Euribor+0.800% 27.Jan/Apr/Jul/Oct	2.9650% 07/27/2026 749.486111 Gross 607.083750 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 20,000,000.00 100.00%	100,000.00 20,000,000.00	Floating 3-M Euribor+3.000% 27.Jan/Apr/Jul/Oct	5.1650% 07/27/2026 1,305.597222 Gross 1,057.533750 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 BB	
Series E ES0312867064	07/20/2007 229	100,000.00 22,900,000.00 100.00%	100,000.00 22,900,000.00	Floating 3-M Euribor+4.000% 27.Jan/Apr/Jul/Oct	6.1650% 07/27/2026 1,558.375000 Gross 1,262.283750 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		350,784,400.00	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										
			% 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	3.80	3.55	3.24	3.04	2.85	2.58	2.50	2.34
		Date	02/10/2030	11/13/2029	07/23/2029	05/09/2029	02/28/2029	11/22/2028	10/26/2028	08/29/2028
	Final Maturity	Years	5.0	5.25	4.76	4.50	4.25	3.76	3.76	3.50
		Date	10/27/2031	07/27/2031	01/27/2031	10/27/2030	07/27/2030	01/27/2030	01/27/2030	10/27/2029
Series B	With optional redemption *	Average life	4.54	4.20	3.90	3.64	3.40	3.19	3.00	2.82
		Date	11/09/2030	07/09/2030	03/22/2030	12/14/2029	09/19/2029	07/03/2029	04/24/2029	02/20/2029
	Final Maturity	Years	9.51	9.01	8.51	8.01	7.51	7.25	6.76	6.51
		Date	10/27/2035	04/27/2035	10/27/2034	04/27/2034	10/27/2033	07/27/2033	01/27/2033	10/27/2032
Series C	With optional redemption *	Average life	5.50	5.25	4.76	4.50	4.25	3.76	3.76	3.50
		Date	10/27/2031	07/27/2031	01/27/2031	10/27/2030	07/27/2030	01/27/2030	01/27/2030	10/27/2029
	Final Maturity	Years	11.65	11.04	10.47	9.93	9.43	8.97	8.54	8.14
		Date	04/27/2040	10/27/2039	04/27/2039	10/27/2038	01/27/2038	07/27/2037	01/27/2037	07/27/2036
Series D	With optional redemption *	Average life	5.50	5.25	4.76	4.50	4.25	3.76	3.76	3.50
		Date	10/27/2031	07/27/2031	01/27/2031	10/27/2030	07/27/2030	01/27/2030	01/27/2030	10/27/2029
	Final Maturity	Years	15.31	14.76	14.24	13.72	13.21	12.68	12.16	11.65
		Date	08/14/2041	01/25/2041	07/18/2040	01/13/2040	07/08/2039	12/28/2038	06/20/2038	12/15/2037
Series E	With optional redemption *	Average life	17.01	16.26	15.76	15.26	14.76	14.26	13.76	13.26
		Date	04/27/2043	07/27/2042	01/27/2042	07/27/2041	01/27/2041	07/27/2040	01/27/2040	07/27/2039
	Final Maturity	Years	5.50	5.25	4.76	4.50	4.25	3.76	3.76	3.50
		Date	10/27/2031	07/27/2031	01/27/2031	10/27/2030	07/27/2030	01/27/2030	01/27/2030	10/27/2029
Series E	With optional redemption *	Average life	18.77	18.41	18.01	17.58	17.15	16.72	16.29	15.86
		Date	01/27/2045	09/18/2044	04/25/2044	11/21/2043	06/16/2043	01/10/2043	08/06/2042	03/02/2042
	Final Maturity	Years	21.52	21.52	21.52	21.52	21.52	21.52	21.52	21.52
		Date	10/27/2047	10/27/2047	10/27/2047	10/27/2047	10/27/2047	10/27/2047	10/27/2047	10/27/2047

\* 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

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	62.97%	220,884,400.00	32.63%	21.75%	440,000,000.00	6.50%
Series B	17.96%	63,000,000.00	13.42%	3.11%	63,000,000.00	3.35%
Series C	6.84%	24,000,000.00	6.10%	1.19%	24,000,000.00	2.15%
Series D	5.70%	20,000,000.00	0.00%	0.99%	20,000,000.00	1.15%
Series E	6.53%	22,900,000.00		1.13%	22,900,000.00	
Issue of Bonds		350,784,400.00			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	6,003,345.60
Servicer ppal collect not yet credited	45,912.80		
Servicer ints collect not yet credited	15,919.32		
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				
	Count	Current		At constitution date
Principal	4,902			13,162
Principal outstanding		334,195,552.93		2,000,022,095.64
Average loan		68,175.35		151,954.27
Minimum		0.00		1,163.89
Maximum		333,458.31		546,336.38
Interest rate				
Weighted average (wac)		3.07%		4.74%
Minimum		0.88%		2.58%
Maximum		5.14%		6.32%
Final maturity				
Weighted average (WARM) (months)		182		377
Minimum		06/03/2026		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%	1.88	6.92	0.01	7.40
10.01 - 20%	7.25	15.91	0.27	16.56
20.01 - 30%	15.19	25.57	1.09	25.94
30.01 - 40%	22.62	34.98	2.20	35.47
40.01 - 50%	29.37	45.13	4.71	45.61
50.01 - 60%	16.37	54.44	8.10	55.57
60.01 - 70%	6.51	62.04	14.55	65.87
70.01 - 80%	0.81	72.48	37.27	76.78
80.01 - 90%			12.86	85.34
90.01 - 100%			18.93	96.59
Weighted average (WALTV)		39.87		75.23
Minimum		0.00		0.52
Maximum		74.00		100.00

Prepayments						
		Current month	Last 3 months	Last 6 months	Last 12 months	Historical
		Single month. mort. (SMM)		0.67%	0.57%	0.58%
Annual Percentage Rate (CPR)		7.75%	6.61%	6.75%	6.80%	4.64%

Geographic distribution		
	Current	At constitution date
	Andalucia	13.11%
Aragon	0.86%	0.91%
Asturias	0.32%	0.41%
Balearic Islands	7.32%	6.29%
Basque Country	2.33%	1.92%
Canary Islands	7.44%	6.64%
Cantabria	0.50%	0.41%
Castilla-La Mancha	3.36%	2.78%
Castilla-Leon	4.22%	4.32%
Catalonia	13.66%	13.93%
Ceuta		0.02%
Extremadura	0.72%	0.52%
Galicia	1.40%	1.78%
La Rioja	0.27%	0.37%
Madrid	8.02%	8.92%
Melilla	0.01%	0.01%
Murcia	2.00%	2.68%
Navarra	1.04%	1.41%
Valencia	33.41%	34.98%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
<b>Delinquencies</b>										
Up to 1 month	64	12,249.10	6,683.98	64,273.04	83,206.12	0.80	2,746,667.45	2,829,873.57	9.83	21.06
from > 1 to = 2 months	7	4,288.59	1,850.35	0.00	6,138.94	0.06	451,700.56	457,839.50	1.59	34.97
from > 2 to = 3 months	6	6,123.16	2,535.59	0.00	8,658.75	0.08	391,439.39	400,098.14	1.39	39.49
from > 3 to = 6 months	13	22,056.34	10,162.77	2,000.00	34,219.11	0.33	922,985.04	957,204.15	3.32	38.83
from > 6 to < 12 months	23	76,285.16	42,639.98	2,445.09	121,370.23	1.16	1,769,783.64	1,891,153.87	6.57	35.14
from = 12 to < 18 months	10	42,865.83	34,492.69	0.00	77,358.52	0.74	721,242.99	798,601.51	2.77	37.39
from = 18 to < 24 months	5	40,757.95	33,929.14	0.00	74,687.09	0.72	463,516.26	538,203.35	1.87	47.12
from ≥ 2 years	163	7,150,608.07	2,833,034.11	37,163.75	10,020,805.93	96.11	10,894,886.38	20,915,692.31	72.65	60.64
Subtotal	291	7,355,234.20	2,965,328.61	105,881.88	10,426,444.69	100.00	18,362,221.71	28,788,666.40	100.00	46.90
<b>Doubt debts (subjectives)</b>										
from > 3 to = 6 months	1	48,429.86	750.09	0.00	49,179.95	6.93	0.00	49,179.95	6.93	51.73
from ≥ 2 years	8	576,606.10	84,203.70	0.00	660,809.80	93.07	0.00	660,809.80	93.07	39.36
Subtotal	9	625,035.96	84,953.79	0.00	709,989.75	100.00	0.00	709,989.75	100.00	40.03
Total	300	7,980,270.16	3,050,282.40	105,881.88	11,136,434.44		18,362,221.71	29,498,656.15		

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