

BANCAJA 11 Fondo de Titulización de Activos

Brief report

Date: 06/30/2026
Currency: EUR



Constitution date
07/16/2007

VAT Reg. no.
V85164648

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

Originator
Bankia

Service
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 Moody's / S&P	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A1 ES0312867007	07/20/2007 2,600		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 (sf)	Aaa AAA
Series A2 ES0312867015	07/20/2007 11,930		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" Secuential / 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" Secuential / 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" Secuential / Pro rata under certain circumstances	Ba1 (sf) D (sf)	A1 A
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" Secuential / 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" Secuential / Pro rata under certain circumstances	C (sf) D (sf)	Ba3 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-
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	Years	3.80	3.55	3.24	3.04	2.85	2.58	2.50	2.34
		Final Maturity	Years	02/10/2030	11/13/2029	07/23/2029	05/09/2029	02/28/2029	11/22/2028	10/26/2028	08/29/2028
			Date	5.50	5.25	4.76	4.50	4.25	3.76	3.76	3.50
	Without optional redemption *	Average life	Years	4.54	4.20	3.90	3.64	3.40	3.19	3.00	2.82
		Final Maturity	Years	11/09/2030	07/09/2030	03/22/2030	12/14/2029	09/19/2029	07/03/2029	04/24/2029	02/20/2029
			Date	9.51	9.01	8.51	8.01	7.51	7.25	6.76	6.51
Series B	With optional redemption *	Average life	Years	5.50	5.25	4.76	4.50	4.25	3.76	3.76	3.50
		Final Maturity	Years	10/27/2031	07/27/2031	01/27/2031	10/27/2030	07/27/2030	01/27/2030	01/27/2030	10/27/2029
			Date	5.50	5.25	4.76	4.50	4.25	3.76	3.76	3.50
	Without optional redemption *	Average life	Years	11.65	11.04	10.47	9.93	9.43	8.97	8.54	8.14
		Final Maturity	Years	12/15/2037	05/08/2037	10/11/2036	03/29/2036	09/29/2035	04/13/2035	11/06/2034	06/14/2034
			Date	14.01	13.51	13.01	12.51	11.76	11.26	10.76	10.26
Series C	With optional redemption *	Average life	Years	5.50	5.25	4.76	4.50	4.25	3.76	3.76	3.50
		Final Maturity	Years	10/27/2031	07/27/2031	01/27/2031	10/27/2030	07/27/2030	01/27/2030	01/27/2030	10/27/2029
			Date	5.50	5.25	4.76	4.50	4.25	3.76	3.76	3.50
	Without optional redemption *	Average life	Years	15.31	14.76	14.24	13.72	13.21	12.68	12.16	11.65
		Final Maturity	Years	08/14/2041	01/25/2041	07/18/2040	01/13/2040	07/08/2039	12/28/2038	06/20/2038	12/15/2037
			Date	17.01	16.26	15.76	15.26	14.76	14.26	13.76	13.26
Series D	With optional redemption *	Average life	Years	5.50	5.25	4.76	4.50	4.25	3.76	3.76	3.50
		Final Maturity	Years	10/27/2031	07/27/2031	01/27/2031	10/27/2030	07/27/2030	01/27/2030	01/27/2030	10/26/2029
			Date	5.50	5.25	4.76	4.50	4.25	3.76	3.76	3.50
	Without optional redemption *	Average life	Years	18.77	18.41	18.01	17.68	17.15	16.72	16.29	15.86
		Final Maturity	Years	01/27/2045	09/18/2044	04/25/2044	11/21/2043	06/16/2043	01/10/2043	08/06/2042	03/02/2042
			Date	21.52	21.52	21.52	21.52	21.52	21.52	21.52	21.52
Series E	With optional redemption *	Average life	Years	5.50	5.25	4.76	4.50	4.25	3.76	3.76	3.50
		Final Maturity	Years	10/27/2031	07/27/2031	01/27/2031	10/27/2030	07/27/2030	01/27/2030	01/27/2030	10/27/2029
			Date	5.50	5.25	4.76	4.50	4.25	3.76	3.76	3.50
	Without optional redemption *	Average life	Years	21.52	21.52	21.52	21.52	21.52	21.52	21.52	21.52
		Final Maturity	Years	10/27/2047	10/27/2047	10/27/2047	10/27/2047	10/27/2047	10/27/2047	10/27/2047	10/27/2047
			Date	21.52	21.52	21.52	21.52	21.52	21.52	21.52	21.52

* 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.

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Start-up Loan
Bankia

Assets Custodian
Bankia

Fund Auditor
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
Series A2	0.00%	0.00	100.00%	58.97%	1,193,000,000.00
Series A3	62.97%	220,884,400.00	32.63%	21.75%	440,000,000.00
Series B	17.96%	63,000,000.00	13.42%	3.11%	63,000,000.00
Series C	6.84%	24,000,000.00	6.10%	1.19%	24,000,000.00
Series D	5.70%	20,000,000.00	0.00%	0.99%	20,000,000.00
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	10,884,711.86		1.931%
Servicer ppal collect not yet credited	183,941.54		
Servicer ints collect not yet credited	20,278.82		
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		4,855		13,162
Principal				
Principal outstanding		330,103,045.25		2,000,022,095.64
Average loan		67,992.39		151,954.27
Minimum		0.00		1,163.89
Maximum		332,466.48		546,336.38
Interest rate				
Weighted average (wac)		3.13%		4.74%
Minimum		2.47%		2.58%
Maximum		5.14%		6.32%
Final maturity				
Weighted average (WARM) (months)		182		377
Minimum		07/05/2026		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%	1.96	7.03	0.01	7.40
10.01 - 20%	7.34	15.95	0.27	16.56
20.01 - 30%	15.37	25.60	1.09	25.94
30.01 - 40%	22.80	35.01	2.20	35.47
40.01 - 50%	29.05	45.09	4.71	45.61
50.01 - 60%	16.36	54.44	8.10	55.57
60.01 - 70%	6.29	61.96	14.55	65.87
70.01 - 80%	0.82	72.36	37.27	76.78
80.01 - 90%			12.86	85.34
90.01 - 100%			18.93	96.59
Weighted average (WALTV)	39.72			75.23
Minimum	0.00			0.52
Maximum	73.88			100.00

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.65%	0.62%	0.58%	0.59%	0.40%
Annual Percentage Rate (CPR)	7.56%	7.20%	6.78%	6.81%	4.65%

Geographic distribution		
	Current	At constitution date
Andalucia	13.10%	11.71%
Aragon	0.86%	0.91%
Asturias	0.30%	0.41%
Balearic Islands	7.34%	6.29%
Basque Country	2.33%	1.92%
Canary Islands	7.46%	6.64%
Cantabria	0.49%	0.41%
Castilla-La Mancha	3.39%	2.78%
Castilla-Leon	4.25%	4.32%
Catalonia	13.66%	13.93%
Ceuta		0.02%
Extremadura	0.72%	0.52%
Galicia	1.38%	1.78%
La Rioja	0.27%	0.37%
Madrid	8.05%	8.92%
Melilla	0.01%	0.01%
Murcia	2.02%	2.68%
Navarra	1.05%	1.41%
Valencia	33.34%	34.98%

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	59	10,667.85	6,340.16	68,541.43	85,549.44	0.84	2,397,281.82	2,482,831.26	8.89	19.14
from > 1 to = 2 months	12	7,729.56	3,407.65	0.00	11,137.21	0.11	792,662.06	803,799.27	2.88	33.69
from > 2 to = 3 months	7	5,610.88	2,855.48	0.00	8,466.36	0.08	431,142.97	439,609.33	1.57	41.72
from > 3 to = 6 months	11	21,609.10	9,790.47	2,000.00	33,399.57	0.33	783,156.96	816,556.53	2.92	39.24
from > 6 to < 12 months	21	69,545.84	35,406.61	0.00	104,952.45	1.03	1,526,568.52	1,631,520.97	5.84	34.15
from = 12 to < 18 months	11	41,003.89	33,517.67	2,445.09	76,966.65	0.75	727,090.42	804,057.07	2.88	38.77
from = 18 to < 24 months	4	27,496.02	25,973.94	0.00	53,469.96	0.52	366,422.43	419,892.39	1.50	45.61
from ≥ 2 years	158	7,055,720.75	2,759,197.55	30,973.50	9,845,891.80	96.34	10,690,054.10	20,535,945.90	73.52	61.79
Subtotal	283	7,239,383.89	2,876,489.53	103,960.02	10,219,833.44	100.00	17,714,379.28	27,934,212.72	100.00	46.95
<i>Doubt debts (subjectives)</i>										
from > 3 to = 6 months	1	48,296.23	715.60	0.00	49,011.83	6.90	0.00	49,011.83	6.90	51.56
from ≥ 2 years	8	576,606.10	84,905.85	0.00	661,511.95	93.10	0.00	661,511.95	93.10	39.40
Subtotal	9	624,902.33	85,621.45	0.00	710,523.78	100.00	0.00	710,523.78	100.00	40.06
Total	292	7,864,286.22	2,962,110.98	103,960.02	10,930,357.22		17,714,379.28	28,644,736.50		

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
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Official register CNMV: C/ Edison, 4 - 28006 Madrid  www.cnmv.com