BANCAJA 11 Fondo de Titulización de Activos

Brief report

Date: 07/31/2026
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 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 ES0312867007	07/20/2007 2,600		100,000.00 260,000,000.00	Floating 3-M Euribor+0.070% 27.Jan/Apr/Jul/Oct	10/27/2026	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	10/27/2026	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	47,483.39 208,926,916.00 47.48%	100,000.00 440,000,000.00	Floating 3-M Euribor+0.210% 27.Jan/Apr/Jul/Oct	2.6820% 10/27/2026 325.451155 Gross 263.615436 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	2.9220% 10/27/2026 746.733333 Gross 604.854000 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	3.2720% 10/27/2026 836.177778 Gross 677.304000 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	5.4720% 10/27/2026 1,398.400000 Gross 1,132.704000 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	6.4720% 10/27/2026 1,653.955556 Gross 1,339.704000 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		338,826,916.00	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	3.65	3.32	3.11	2.91	2.62	2.45	2.38	2.22
			Date	03/21/2030	11/19/2029	09/03/2029	06/22/2029	03/10/2029	01/06/2029	12/12/2028	10/15/2028
		Final Maturity	Years	5.25	4.75	4.51	4.25	3.75	3.51	3.51	3.25
			Date	10/27/2031	04/27/2031	01/27/2031	10/27/2030	04/27/2030	01/27/2030	01/27/2030	10/27/2029
	Without optional redemption *	Average life	Years	4.40	4.08	3.79	3.53	3.30	3.09	2.91	2.74
			Date	12/19/2030	08/22/2030	05/08/2030	02/03/2030	11/11/2029	08/28/2029	06/22/2029	04/22/2029
		Final Maturity	Years	9.26	8.76	8.26	7.76	7.26	7.01	6.51	6.26
			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 B	With optional redemption *	Average life	Years	5.25	4.75	4.51	4.25	3.75	3.51	3.51	3.25
			Date	10/27/2031	04/27/2031	01/27/2031	10/27/2030	04/27/2030	01/27/2030	01/27/2030	10/27/2029
		Final Maturity	Years	5.25	4.75	4.51	4.25	3.75	3.51	3.51	3.25
			Date	10/27/2031	04/27/2031	01/27/2031	10/27/2030	04/27/2030	01/27/2030	01/27/2030	10/27/2029
	Without optional redemption *	Average life	Years	11.33	10.74	10.18	9.65	9.17	8.72	8.30	7.91
			Date	11/21/2037	04/19/2037	09/27/2036	03/19/2036	09/24/2035	04/13/2035	11/10/2034	06/21/2034
		Final Maturity	Years	13.76	13.26	12.76	12.26	11.51	11.01	10.51	10.01
			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 C	With optional redemption *	Average life	Years	5.25	4.75	4.51	4.25	3.75	3.51	3.51	3.25
			Date	10/27/2031	04/27/2031	01/27/2031	10/27/2030	04/27/2030	01/27/2030	01/27/2030	10/27/2029
		Final Maturity	Years	5.25	4.75	4.51	4.25	3.75	3.51	3.51	3.25
			Date	10/27/2031	04/27/2031	01/27/2031	10/27/2030	04/27/2030	01/27/2030	01/27/2030	10/27/2029
	Without optional redemption *	Average life	Years	15.02	14.48	13.96	13.46	12.95	12.44	11.92	11.42
			Date	07/30/2041	01/14/2041	07/09/2040	01/08/2040	07/05/2039	12/29/2038	06/25/2038	12/24/2037
		Final Maturity	Years	16.76	16.01	15.52	15.01	14.52	14.01	13.51	13.01
			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
Series D	With optional redemption *	Average life	Years	5.25	4.75	4.51	4.25	3.75	3.51	3.51	3.25
			Date	10/27/2031	04/27/2031	01/27/2031	10/26/2030	04/27/2030	01/27/2030	01/27/2030	10/27/2029
		Final Maturity	Years	5.25	4.75	4.51	4.25	3.75	3.51	3.51	3.25
			Date	10/27/2031	04/27/2031	01/27/2031	10/27/2030	04/27/2030	01/27/2030	01/27/2030	10/27/2029
	Without optional redemption *	Average life	Years	18.50	18.14	17.75	17.32	16.90	16.47	16.05	15.63
			Date	01/20/2045	09/12/2044	04/20/2044	11/18/2043	06/15/2043	01/11/2043	08/10/2042	03/09/2042
		Final Maturity	Years	21.27	21.27	21.27	21.27	21.27	21.27	21.27	21.27
			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
Series E	With optional redemption *	Average life	Years	5.25	4.75	4.51	4.25	3.75	3.51	3.51	3.25
			Date	10/27/2031	04/27/2031	01/27/2031	10/27/2030	04/27/2030	01/27/2030	01/27/2030	10/27/2029
		Final Maturity	Years	5.25	4.75	4.51	4.25	3.75	3.51	3.51	3.25
			Date	10/27/2031	04/27/2031	01/27/2031	10/27/2030	04/27/2030	01/27/2030	01/27/2030	10/27/2029
	Without optional redemption *	Average life	Years	21.27	21.27	21.27	21.27	21.27	21.27	21.27	21.27
			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
		Final Maturity	Years	21.27	21.27	21.27	21.27	21.27	21.27	21.27	21.27
			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.

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		% CE	At issue date		% 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	61.66%	208,926,916.00	33.87%	21.75%	440,000,000.00	6.50%
Series B	18.59%	63,000,000.00	13.93%	3.11%	63,000,000.00	3.35%
Series C	7.08%	24,000,000.00	6.33%	1.19%	24,000,000.00	2.15%
Series D	5.90%	20,000,000.00	0.00%	0.99%	20,000,000.00	1.15%
Series E	6.76%	22,900,000.00		1.13%	22,900,000.00	
Issue of Bonds		338,826,916.00			2,022,900,000.00	
Reserve Fund	0.00%	0.00		1.15%	22,900,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		1,052,130.95	2.183%
Servicer ppal collect not yet credited		68,864.55	
Servicer ints collect not yet credited		6,229.87	
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	4,811	13,162
Principal		
Principal outstanding	326,163,177.05	2,000,022,095.64
Average loan	67,795.30	151,954.27
Minimum	0.00	1,163.89
Maximum	331,471.99	546,336.38
Interest rate		
Weighted average (wac)	3.19%	4.74%
Minimum	2.17%	2.58%
Maximum	5.14%	6.32%
Final maturity		
Weighted average (WARM) (months)	181	377
Minimum	08/01/2026	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%	1.99	7.00	0.01	7.40
10.01 - 20%	7.52	15.99	0.27	16.56
20.01 - 30%	15.56	25.69	1.09	25.94
30.01 - 40%	22.78	35.03	2.20	35.47
40.01 - 50%	29.11	45.05	4.71	45.61
50.01 - 60%	16.28	54.42	8.10	55.57
60.01 - 70%	5.95	61.82	14.55	65.87
70.01 - 80%	0.83	72.23	37.27	76.78
80.01 - 90%			12.86	85.34
90.01 - 100%			18.93	96.59
Weighted average (WALTV)		39.56		75.23
Minimum		0.00		0.52
Maximum		73.75		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.66%	0.66%	0.58%	0.59%	0.40%
Annual Percentage Rate (CPR)	7.61%	7.64%	6.76%	6.89%	4.67%

Geographic distribution

	Current	At constitution date
Andalucia	13.06%	11.71%
Aragon	0.86%	0.91%
Asturias	0.30%	0.41%
Balearic Islands	7.30%	6.29%
Basque Country	2.34%	1.92%
Canary Islands	7.48%	6.64%
Cantabria	0.49%	0.41%
Castilla-La Mancha	3.41%	2.78%
Castilla-Leon	4.22%	4.32%
Catalonia	13.61%	13.93%
Ceuta		0.02%
Extremadura	0.73%	0.52%
Galicia	1.38%	1.78%
La Rioja	0.27%	0.37%
Madrid	8.09%	8.92%
Melilla	0.01%	0.01%
Murcia	2.03%	2.68%
Navarra	1.04%	1.41%
Valencia	33.37%	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	59	10,579.98	6,157.12	68,541.43	85,278.53	0.83	2,304,681.02	2,389,959.55	8.63	18.84
from > 1 to = 2 months	9	5,366.03	2,944.65	0.00	8,310.68	0.08	674,378.98	682,689.66	2.47	41.04
from > 2 to = 3 months	8	8,148.47	3,626.01	0.00	11,774.48	0.12	520,548.78	532,323.26	1.92	35.26
from > 3 to = 6 months	14	25,190.42	11,142.48	2,000.00	38,332.90	0.38	965,626.91	1,003,959.81	3.63	40.72
from > 6 to < 12 months	21	66,213.17	34,616.71	0.00	100,829.88	0.99	1,433,667.16	1,534,497.04	5.54	32.64
from = 12 to < 18 months	8	27,462.21	21,682.57	2,445.09	51,589.87	0.51	491,920.36	543,510.23	1.96	40.41
from = 18 to < 24 months	4	27,234.14	25,737.93	0.00	52,972.07	0.52	421,148.43	474,120.50	1.71	38.84
from ≥ 2 years	158	7,059,691.78	2,774,603.77	30,973.50	9,865,269.05	96.58	10,654,096.16	20,519,365.21	74.13	61.99
Subtotal	281	7,229,886.20	2,880,511.24	103,960.02	10,214,357.46	100.00	17,466,067.80	27,680,425.26	100.00	47.16
Doubt debts (subjectives)										
from > 3 to = 6 months	1	48,162.24	704.93	0.00	48,867.17	6.87	0.00	48,867.17	6.87	51.41
from ≥ 2 years	8	576,606.10	85,608.29	0.00	662,214.39	93.13	0.00	662,214.39	93.13	39.45
Subtotal	9	624,768.34	86,313.22	0.00	711,081.56	100.00	0.00	711,081.56	100.00	40.09
Total	290	7,854,654.54	2,966,824.46	103,960.02	10,925,439.02		17,466,067.80	28,391,506.82		

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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