

BANCAJA 11 Fondo de Titulización de Activos

Brief report

Date: 08/31/2026
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 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	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%	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%	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%	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%	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
		Final Maturity	Years	5.25	4.75	4.51	4.25	3.75	3.51	3.51	3.25
	Without optional redemption *	Average life	Years	4.40	4.08	3.79	3.53	3.30	3.09	2.91	2.74
		Final Maturity	Years	9.26	8.76	8.26	7.76	7.26	7.01	6.51	6.26
	With optional redemption *	Average life	Years	5.25	4.75	4.51	4.25	3.75	3.51	3.51	3.25
		Final Maturity	Years	5.25	4.75	4.51	4.25	3.75	3.51	3.51	3.25
Series B	With optional redemption *	Average life	Years	11.33	10.74	10.18	9.65	9.17	8.72	8.30	7.91
		Final Maturity	Years	13.76	13.26	12.76	12.26	11.51	11.01	10.51	10.01
	Without optional redemption *	Average life	Years	11.33	10.74	10.18	9.65	9.17	8.72	8.30	7.91
		Final Maturity	Years	13.76	13.26	12.76	12.26	11.51	11.01	10.51	10.01
	With optional redemption *	Average life	Years	5.25	4.75	4.51	4.25	3.75	3.51	3.51	3.25
		Final Maturity	Years	5.25	4.75	4.51	4.25	3.75	3.51	3.51	3.25
Series C	With optional redemption *	Average life	Years	15.02	14.48	13.96	13.46	12.95	12.44	11.92	11.42
		Final Maturity	Years	16.76	16.01	15.52	15.01	14.52	14.01	13.51	13.01
	Without optional redemption *	Average life	Years	15.02	14.48	13.96	13.46	12.95	12.44	11.92	11.42
		Final Maturity	Years	16.76	16.01	15.52	15.01	14.52	14.01	13.51	13.01
	With optional redemption *	Average life	Years	5.25	4.75	4.51	4.25	3.75	3.51	3.51	3.25
		Final Maturity	Years	5.25	4.75	4.51	4.25	3.75	3.51	3.51	3.25
Series D	With optional redemption *	Average life	Years	21.27	21.27	21.27	21.27	21.27	21.27	21.27	21.27
		Final Maturity	Years	21.27	21.27	21.27	21.27	21.27	21.27	21.27	21.27
	Without optional redemption *	Average life	Years	21.27	21.27	21.27	21.27	21.27	21.27	21.27	21.27
		Final Maturity	Years	21.27	21.27	21.27	21.27	21.27	21.27	21.27	21.27
	With optional redemption *	Average life	Years	5.25	4.75	4.51	4.25	3.75	3.51	3.51	3.25
		Final Maturity	Years	5.25	4.75	4.51	4.25	3.75	3.51	3.51	3.25
Series E	With optional redemption *	Average life	Years	18.50	18.14	17.75	17.32	16.90	16.47	16.05	15.63
		Final Maturity	Years	21.27	21.27	21.27	21.27	21.27	21.27	21.27	21.27
	Without optional redemption *	Average life	Years	18.50	18.14	17.75	17.32	16.90	16.47	16.05	15.63
		Final Maturity	Years	21.27	21.27	21.27	21.27	21.27	21.27	21.27	21.27
	With optional redemption *	Average life	Years	5.25	4.75	4.51	4.25	3.75	3.51	3.51	3.25
		Final Maturity	Years	5.25	4.75	4.51	4.25	3.75	3.51	3.51	3.25

* 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	61.66%	208,926,916.00	33.87%	21.75%	440,000,000.00
Series B	18.59%	63,000,000.00	13.93%	3.11%	63,000,000.00
Series C	7.08%	24,000,000.00	6.33%	1.19%	24,000,000.00
Series D	5.90%	20,000,000.00	0.00%	0.99%	20,000,000.00
Series E	6.76%	22,900,000.00	1.13%	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 financial operations (current)			
Assets	Balance	Interest	
Treasury Account	4,827,313.97	2.184%	
Servicer ppal collect not yet credited	11,885.91		
Servicer ints collect not yet credited	5,375.67		
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		4,779	13,162
Principal			
Principal outstanding		323,417,076.64	2,000,022,095.64
Average loan		67,674.63	151,954.27
Minimum		0.00	1,163.89
Maximum		330,474.83	546,336.38
Interest rate			
Weighted average (wac)		3.25%	4.74%
Minimum		2.17%	2.58%
Maximum		5.14%	6.32%
Final maturity			
Weighted average (WARM) (months)		180	377
Minimum		09/01/2026	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	% LTV
0.01 - 10%	2.04	7.05	0.01
10.01 - 20%	7.62	16.01	0.27
20.01 - 30%	15.74	25.68	1.09
30.01 - 40%	23.02	35.05	2.20
40.01 - 50%	28.94	45.05	4.71
50.01 - 60%	16.05	54.39	8.10
60.01 - 70%	5.77	61.69	14.55
70.01 - 80%	0.83	72.11	37.27
80.01 - 90%			12.86
90.01 - 100%			18.93
Weighted average (WALTV)	39.40		75.23
Minimum	0.00		0.52
Maximum	73.63		100.00

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.31%	0.54%	0.55%	0.57%	0.40%
Annual Percentage Rate (CPR)	3.61%	6.28%	6.44%	6.62%	4.66%

Geographic distribution		
	Current	At constitution date
Andalucia	13.08%	11.71%
Aragon	0.86%	0.91%
Asturias	0.30%	0.41%
Balearic Islands	7.30%	6.29%
Basque Country	2.35%	1.92%
Canary Islands	7.51%	6.64%
Cantabria	0.49%	0.41%
Castilla-La Mancha	3.42%	2.78%
Castilla-Leon	4.22%	4.32%
Catalonia	13.56%	13.93%
Ceuta		0.02%
Extremadura	0.73%	0.52%
Galicia	1.36%	1.78%
La Rioja	0.27%	0.37%
Madrid	8.06%	8.92%
Melilla	0.01%	0.01%
Murcia	2.03%	2.68%
Navarra	1.04%	1.41%
Valencia	33.38%	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	63	11,089.74	6,432.97	68,541.43	86,064.14	0.84	2,540,208.56	2,626,272.70	9.42
from > 1 to = 2 months	11	7,313.52	3,686.65	0.00	11,000.17	0.11	908,100.46	919,100.63	3.30
from > 2 to = 3 months	6	5,915.68	2,827.89	0.00	8,743.57	0.09	392,018.28	400,761.85	1.44
from > 3 to = 6 months	16	28,609.59	14,098.78	0.00	42,708.37	0.42	1,225,368.32	1,268,076.69	4.55
from > 6 to < 12 months	18	53,348.68	29,224.90	2,000.00	84,573.58	0.83	1,179,610.05	1,264,183.63	4.54
from = 12 to < 18 months	9	35,956.41	20,100.32	2,445.09	58,501.82	0.57	455,358.37	513,860.19	1.84
from = 18 to < 24 months	4	28,646.92	26,910.27	0.00	55,557.19	0.54	419,735.65	475,292.84	1.71
from ≥ 2 years	157	7,078,305.88	2,786,390.01	30,973.50	9,895,669.39	96.61	10,505,556.43	20,401,225.82	73.20
Subtotal	284	7,249,186.42	2,889,671.79	103,960.02	10,242,818.23	100.00	17,625,956.12	27,868,774.35	100.00
Doubt debts (subjectives)									
from > 3 to = 6 months	1	48,027.89	693.22	0.00	48,721.11	6.85	0.00	48,721.11	6.85
from ≥ 2 years	8	576,606.10	86,343.47	0.00	662,949.57	93.15	0.00	662,949.57	93.15
Subtotal	9	624,633.99	87,036.69	0.00	711,670.68	100.00	0.00	711,670.68	100.00
Total	293	7,873,820.41	2,976,708.48	103,960.02	10,954,488.91		17,625,956.12	28,580,445.03	

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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