

Brief report

Date: 08/31/2022
 Currency: EUR

Constitution date
 12/09/2008

VAT Reg. no.
 V85587434

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

Originator
 Bankia

Servicer
 Bankia

Assets Custodian
 Bankia

Bond Paying Agent
 Bankia

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Bankia

Swap
 JP Morgan

Start-up Loan
 Bankia

Subordinated Loan
 Bankia

Fund Auditor
 KPMG Auditores

Lead Manager and Subscriber
 Bancaja

Issued securities: Asset-Backed Bonds

Bonds issue									
Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating Fitch / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0312847009	12/11/2008 25.837	31.689.43 818,759,802.91 31.69%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	0.4450% 10/24/2022 35.254491 Gross 28.556138 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	10/24/2022 "Pass-Through"	A+sf n.c. Aaa	n.c. Aaa
Series B ES0312847017	12/11/2008 1,520	100,000.00 152,000,000.00 100.00%	100,000.00 152,000,000.00	Floating 3-M Euribor+0.600% 23.Jan/Apr/Jul/Oct	0.7450% 10/24/2022 186.250000 Gross 150.862500 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	n.c. Aa2 (sf)	n.c. A2
Series C ES0312847025	12/11/2008 1,593	100,000.00 159,300,000.00 100.00%	100,000.00 159,300,000.00	Floating 3-M Euribor+1.200% 23.Jan/Apr/Jul/Oct	1.3450% 10/24/2022 336.250000 Gross 272.362500 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	n.c. Baa3 (sf)	n.c. Baa3
Total		1,130,059,802.91	2,895,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date

Series	With optional redemption *	Average life Years	Date	% Monthly CPR (SMM)								
				0,17	0,25	0,34	0,43	0,51	0,60	0,69	0,78	
Series A	Final Maturity	% Annual equivalent CPR			2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00
		12/08/2028	04/29/2028	10/23/2027	05/14/2027	12/24/2026	08/25/2026	05/11/2026	02/06/2026			
Series B	Final Maturity	% Annual equivalent CPR			2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00
		12/08/2028	04/29/2028	10/23/2027	05/14/2027	12/24/2026	08/25/2026	05/11/2026	02/06/2026			
Series C	Final Maturity	% Annual equivalent CPR			2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00
		12/08/2028	04/29/2028	10/23/2027	05/14/2027	12/24/2026	08/25/2026	05/11/2026	02/06/2026			

* 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%

Credit enhancement and financial operations

	Current		% CE		At issue date		% CE	
Series A	72.45%	818,759,802.91	37.70%	89.25%	2,583,700,000.00	16.15%		
Series B	13.45%	152,000,000.00	24.25%	5.25%	152,000,000.00	10.90%		
Series C	14.10%	159,300,000.00	10.15%	5.50%	159,300,000.00	5.40%		
Issue of Bonds		1,130,059,802.91			2,895,000,000.00			
Reserve Fund	10.15%	114,672,620.29	5.40%		156,330,000.00			

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	123,563,649.43	0.072%	
Servicer ppal collect not yet credited	49,688.29		
Servicer ints collect not yet credited	4,793.94		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		143,302,500.00	1.645%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	
Swap collateralized amount	Amount	Credited	
CSA *	0.00		
Cash		0.00	
Securities		0.00	

* Credit Support Amount in favour of the Fund

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	10,523	16,973	
Principal			
Principal outstanding	1,159,494,768.85	2,895,001,466.75	
Average loan	110,186.71	170,565.10	
Minimum	0.00	207.23	
Maximum	659,632.52	904,672.45	
Interest rate			
Weighted average (wac)	0.57%	5.77%	
Minimum	0.00%	4.50%	
Maximum	4.54%	7.25%	
Final maturity			
Weighted average (WARM) (months)	264	409	
Minimum	09/05/2022	08/10/2010	
Maximum	02/05/2051	08/30/2048	
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%	0.53	6.94	0.02	7.83
10.01 - 20%	2.17	16.01	0.28	16.65
20.01 - 30%	4.91	25.58	0.79	25.69
30.01 - 40%	10.84	35.49	2.07	35.55
40.01 - 50%	17.79	45.24	4.44	45.53
50.01 - 60%	24.51	55.01	7.76	55.43
60.01 - 70%	20.21	65.37	13.33	65.84
70.01 - 80%	14.47	73.44	36.08	76.84
80.01 - 90%	4.57	83.43	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)	54.67		76.78	
Minimum	0.00		0.14	
Maximum	88.51		100.00	

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Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Bankia

Swap

JP Morgan

Start-up Loan

Bankia

Subordinated Loan

Bankia

Fund Auditor

KPMG Auditores

Lead Manager and Suscriber

Bancaja

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.18%	0.32%	0.32%	0.26%	0.26%
Annual Percentage Rate (CPR)	2.17%	3.80%	3.73%	3.04%	3.13%

Geographic distribution

	Current	At constitution date
Andalucia	15.35%	14.39%
Aragon	0.58%	0.61%
Asturias	0.83%	0.74%
Balearic Islands	7.03%	6.80%
Basque Country	0.79%	0.85%
Canary Islands	3.10%	3.30%
Cantabria	0.49%	0.43%
Castilla-La Mancha	3.20%	3.13%
Castilla-Leon	2.53%	2.78%
Catalonia	15.91%	15.26%
Ceuta	0.01%	0.00%
Extremadura	0.56%	0.47%
Galicia	1.61%	1.42%
La Rioja	0.17%	0.18%
Madrid	10.29%	9.07%
Melilla	0.03%	0.02%
Murcia	2.61%	2.95%
Navarra	0.54%	0.66%
Valencia	34.36%	36.94%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
Delinquencies										
Up to 1 month	107	32,916.33	3,711.08	50,117.42	86,744.83	0.58	9,411,907.61	9,498,652.44	12.42	36.25
from > 1 to = 2 months	22	16,834.31	2,210.89	0.00	19,045.20	0.13	2,864,716.50	2,883,761.70	3.77	54.33
from > 2 to = 3 months	14	18,325.19	1,842.41	0.00	20,167.60	0.14	1,924,874.40	1,945,042.00	2.54	53.85
from > 3 to = 6 months	19	34,192.45	2,927.63	0.00	37,120.08	0.25	2,057,473.91	2,094,593.99	2.74	53.59
from > 6 to < 12 months	40	170,029.99	16,737.57	0.00	186,767.56	1.26	4,664,198.88	4,850,966.44	6.34	46.90
from = 12 to < 18 months	19	139,787.95	14,632.52	0.00	154,420.47	1.04	2,606,577.41	2,760,997.88	3.61	63.83
from = 18 to < 24 months	14	113,392.97	14,086.00	0.00	127,478.97	0.86	1,380,238.36	1,507,717.33	1.97	49.84
from ≥ 2 years	297	11,347,661.12	2,812,664.99	64,335.47	14,224,661.58	95.75	36,740,738.34	50,965,399.92	66.62	67.69
Subtotal	532	11,873,140.31	2,868,813.09	114,452.89	14,856,406.29	100.00	61,650,725.41	76,507,131.70	100.00	57.96
Doubt debts (subjectives)										
Up to 1 month	1	234,186.47	0.00	0.00	234,186.47	18.10	0.00	234,186.47	18.10	39.89
from ≥ 2 years	6	958,154.46	101,606.58	0.00	1,059,761.04	81.90	0.00	1,059,761.04	81.90	83.24
Subtotal	7	1,192,340.93	101,606.58	0.00	1,293,947.51	100.00	0.00	1,293,947.51	100.00	69.55
Total	539	13,065,481.24	2,970,419.67	114,452.89	16,150,353.80		61,650,725.41	77,801,079.21		

Additional information