

Brief report

Date: 08/31/2023
 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	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0312847009	12/11/2008 25.837	27.501.93 710,567,365.41 27.50%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	3.9980% 10/23/2023 277.936032 Gross 225.128186 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	10/23/2023 "Pass-Through"	A+sf Aa1 (sf)	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	4.2980% 10/23/2023 1,086.438889 Gross 880.015500 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / 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	4.8980% 10/23/2023 1,238.105556 Gross 1,002.865500 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	n.c. Baa3 (sf)	n.c. Baa3
Total		1,021,867,365.41	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					
Series A	Final Maturity	Date												
		10/23/2037	10/23/2036	10/23/2035	10/23/2034	01/23/2034	04/23/2033	07/23/2032	10/23/2031					
Series B	Final Maturity	Date												
		04/28/2030	08/16/2029	01/13/2029	07/14/2028	02/08/2028	09/27/2027	06/03/2027	02/21/2027					
Series B	Final Maturity	Date												
		10/23/2037	10/23/2036	10/23/2035	10/23/2034	01/23/2034	04/23/2033	07/23/2032	10/23/2031					
Series C	Final Maturity	Date												
		04/28/2030	08/16/2029	01/13/2029	07/14/2028	02/08/2028	09/27/2027	06/03/2027	02/21/2027					
Series C	Final Maturity	Date												
		10/23/2037	10/23/2036	10/23/2035	10/23/2034	01/23/2034	04/23/2033	07/23/2032	10/23/2031					

* 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	69.54%	710,567,365.41	43.35%	89.25%	2,583,700,000.00	16.15%		
Series B	14.87%	152,000,000.00	28.48%	5.25%	152,000,000.00	10.90%		
Series C	15.59%	159,300,000.00	12.89%	5.50%	159,300,000.00	5.40%		
Issue of Bonds		1,021,867,365.41			2,895,000,000.00			
Reserve Fund	12.89%	131,706,816.85		5.40%	156,330,000.00			

Other financial operations (current)			
	Balance	Interest	
Assets			
Treasury Account	147,188,970.92	0.000%	
Servicer ppal collect not yet credited	118,833.82		
Servicer ints collect not yet credited	25,331.84		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		143,302,500.00	5.198%
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	9.680	16.973	
Principal			
Principal outstanding	1,021,075,916.85	2,895,001,466.75	
Average loan	105,483.05	170,565.10	
Minimum	0.00	207.23	
Maximum	638,219.23	904,672.45	
Interest rate			
Weighted average (wac)	3.78%	5.77%	
Minimum	1.34%	4.50%	
Maximum	7.71%	7.25%	
Final maturity			
Weighted average (WARM) (months)	254	409	
Minimum	09/01/2023	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%	0.67	6.98	0.02 7.83
10.01 - 20%	2.55	15.97	0.28 16.65
20.01 - 30%	5.65	25.73	0.79 25.69
30.01 - 40%	12.19	35.45	2.07 35.55
40.01 - 50%	18.79	45.16	4.44 45.53
50.01 - 60%	24.25	54.69	7.76 55.43
60.01 - 70%	21.72	65.21	13.33 65.84
70.01 - 80%	11.06	73.31	36.08 76.84
80.01 - 90%	3.11	81.84	11.01 85.97
90.01 - 100%			24.20 97.06
Weighted average (WALTV)	52.80		76.78
Minimum	0.00		0.14
Maximum	85.93		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)	0.46%	0.57%	0.54%	0.49%	0.28%
Annual Percentage Rate (CPR)	5.38%	6.61%	6.28%	5.74%	3.31%

Geographic distribution

	Current	At constitution date
Andalucia	15.57%	14.39%
Aragon	0.59%	0.61%
Asturias	0.84%	0.74%
Balearic Islands	6.95%	6.80%
Basque Country	0.83%	0.85%
Canary Islands	3.16%	3.30%
Cantabria	0.51%	0.43%
Castilla-La Mancha	3.36%	3.13%
Castilla-Leon	2.59%	2.78%
Catalonia	15.74%	15.26%
Ceuta	0.01%	0.00%
Extremadura	0.58%	0.47%
Galicia	1.62%	1.42%
La Rioja	0.18%	0.18%
Madrid	10.31%	9.07%
Melilla	0.03%	0.02%
Murcia	2.59%	2.95%
Navarra	0.54%	0.66%
Valencia	34.02%	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	117	26,426.54	24,306.31	48,917.41	99,650.26	1.83	10,052,520.97	10,152,171.23	21.21	36.33
from > 1 to = 2 months	32	18,969.25	19,929.74	0.00	38,898.99	0.71	3,820,823.46	3,859,722.45	8.07	56.15
from > 2 to = 3 months	37	34,273.67	33,821.33	0.00	68,095.00	1.25	5,120,322.24	5,188,417.24	10.84	50.28
from > 3 to = 6 months	37	57,826.62	52,348.36	2,400.02	112,575.00	2.07	4,456,905.19	4,569,480.19	9.55	51.81
from > 6 to < 12 months	40	224,306.95	95,360.48	0.00	319,667.43	5.87	4,932,250.54	5,251,917.97	10.97	54.93
from = 12 to < 18 months	16	96,131.29	46,620.40	0.00	142,751.69	2.62	2,169,062.38	2,311,814.07	4.83	55.66
from = 18 to < 24 months	12	114,255.68	34,080.50	0.00	148,336.18	2.72	1,404,663.88	1,553,000.06	3.25	50.09
from ≥ 2 years	98	3,645,777.63	856,669.64	13,485.43	4,515,932.70	82.92	10,452,894.52	14,968,827.22	31.28	54.56
Subtotal	389	4,217,967.63	1,163,136.76	64,802.86	5,445,907.25	100.00	42,409,443.18	47,855,350.43	100.00	48.73
Doubt debts (subjectives)										
from > 1 to = 2 months	1	225,979.97	743.22	0.00	226,723.19	37.01	0.00	226,723.19	37.01	38.62
from ≥ 2 years	2	335,058.13	50,746.69	0.00	385,804.82	62.99	0.00	385,804.82	62.99	88.43
Subtotal	3	561,038.10	51,489.91	0.00	612,528.01	100.00	0.00	612,528.01	100.00	59.85
Total	392	4,779,005.73	1,214,626.67	64,802.86	6,058,435.26		42,409,443.18	48,467,878.44		

Additional information