

Brief report

Date: 05/31/2024
 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
 CaixaBank

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	Moody's Original
Series A ES0312847009	12/11/2008 25.837	24.406.81	100,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	4.1920% 07/23/2024 258.625406 Gross 209.486579 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	07/23/2024 "Pass-Through"	A+sf	n.c. Aaa
Series B ES0312847017	12/11/2008 1,520	100,000.00	100,000.00	Floating 3-M Euribor+0.600% 23.Jan/Apr/Jul/Oct	4.4920% 07/23/2024 1,135.477778 Gross 919.737000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	n.c.	n.c. A2 Aa2 (sf)
Series C ES0312847025	12/11/2008 1,593	100,000.00	100,000.00	Floating 3-M Euribor+1.200% 23.Jan/Apr/Jul/Oct	5.0920% 07/23/2024 1,287.144444 Gross 1,042.587000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	n.c.	n.c. Baa3 Baa3 (sf)
Total		941,898,749.97	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	% 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											
		12/03/2030	03/24/2030	08/22/2029	02/22/2029	09/21/2028	05/11/2028	01/18/2028	10/11/2027				
Series A	Final Maturity	Date											
		01/23/2038	10/23/2036	01/23/2036	01/23/2035	04/23/2034	07/23/2033	10/23/2032	04/23/2032				
Series B	Final Maturity	Date											
		07/08/2038	07/04/2037	07/05/2036	07/10/2035	10/06/2034	01/06/2034	04/11/2033	10/05/2032				
Series B	Final Maturity	Date											
		07/23/2038	07/23/2037	07/23/2036	07/23/2035	10/23/2034	01/23/2034	04/23/2033	10/23/2032				
Series C	Final Maturity	Date											
		07/23/2038	07/23/2037	07/23/2036	07/23/2035	10/23/2034	01/23/2034	04/23/2033	10/23/2032				

* 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		At issue date	
	% CE	% CE	% CE	% CE
Series A	66.95%	630,598,749.97	47.61%	89.25%
Series B	16.14%	152,000,000.00	31.47%	5.25%
Series C	16.91%	159,300,000.00	14.56%	5.50%
Issue of Bonds		941,898,749.97		2,895,000,000.00
Reserve Fund	14.56%	137,179,760.89	5.40%	156,330,000.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		157,230,981.21	0.000%
Servicer ppal collect not yet credited		315,119.17	
Servicer ints collect not yet credited		39,141.75	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		143,302,500.00	5.392%
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	9,139	16,973	
Principal			
Principal outstanding	934,324,108.52	2,895,001,466.75	
Average loan	102,234.83	170,565.10	
Minimum	0.00	207.23	
Maximum	528,744.22	904,672.45	
Interest rate			
Weighted average (wac)	4.70%	5.77%	
Minimum	2.60%	4.50%	
Maximum	7.87%	7.25%	
Final maturity			
Weighted average (WARM) (months)	245	409	
Minimum	06/05/2024	08/10/2010	
Maximum	11/10/2051	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%	0.72	6.87	0.02	7.83
10.01 - 20%	2.77	15.79	0.28	16.65
20.01 - 30%	6.27	25.77	0.79	25.69
30.01 - 40%	13.22	35.49	2.07	35.55
40.01 - 50%	19.20	45.28	4.44	45.53
50.01 - 60%	23.70	54.59	7.76	55.43
60.01 - 70%	23.19	65.24	13.33	65.84
70.01 - 80%	9.07	74.01	36.08	76.84
80.01 - 90%	1.86	81.14	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)	51.77		76.78	
Minimum	0.00		0.14	
Maximum	84.52		100.00	

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.98%	0.73%	0.66%	0.62%	0.30%
Annual Percentage Rate (CPR)	11.15%	8.46%	7.62%	7.16%	3.51%

Geographic distribution		
	Current	At constitution date
Andalucia	15.66%	14.39%
Aragon	0.60%	0.61%
Asturias	0.88%	0.74%
Balearic Islands	6.95%	6.80%
Basque Country	0.83%	0.85%
Canary Islands	3.09%	3.30%
Cantabria	0.49%	0.43%
Castilla-La Mancha	3.46%	3.13%
Castilla-Leon	2.65%	2.78%
Catalonia	15.77%	15.26%
Ceuta	0.00%	0.00%
Extremadura	0.56%	0.47%
Galicia	1.66%	1.42%
La Rioja	0.18%	0.18%
Madrid	10.14%	9.07%
Melilla	0.03%	0.02%
Murcia	2.60%	2.95%
Navarra	0.54%	0.66%
Valencia	33.90%	36.94%

Current delinquency										
Aging	Assets	Overdue debt				Total	%	Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other						
<i>Delinquencies</i>										
Up to 1 month	150	19,657.21	25,365.15	98,943.81	143,966.17	3.49	8,302,877.65	8,446,843.82	18.28	22.89
from > 1 to = 2 months	44	26,255.71	35,155.04	0.00	61,410.75	1.49	4,976,406.02	5,037,816.77	10.90	47.55
from > 2 to = 3 months	30	92,636.93	37,957.76	0.00	130,594.69	3.16	3,452,559.57	3,583,154.26	7.75	49.62
from > 3 to = 6 months	61	88,598.08	148,576.46	1,200.01	238,374.55	5.77	8,142,759.42	8,381,133.97	18.13	56.06
from > 6 to < 12 months	55	148,357.13	219,770.44	1,778.39	369,905.96	8.96	6,639,343.71	7,009,249.67	15.17	53.70
from = 12 to < 18 months	29	176,713.15	208,408.54	0.00	385,121.69	9.33	4,048,474.53	4,433,596.22	9.59	56.41
from = 18 to < 24 months	12	149,469.44	78,829.76	0.00	228,299.20	5.53	1,395,695.00	1,623,994.20	3.51	56.45
from ≥ 2 years	54	1,949,578.65	607,222.59	14,374.64	2,571,175.88	62.27	5,130,196.46	7,701,372.34	16.66	53.16
Subtotal	435	2,651,266.30	1,361,285.74	116,296.85	4,128,848.89	100.00	42,088,312.36	46,217,161.25	100.00	42.82
<i>Doubt debts (subjectives)</i>										
Up to 1 month	1	221,746.84	729.36	0.00	222,476.20	36.13	0.00	222,476.20	36.13	37.89
from ≥ 2 years	2	335,058.13	58,299.34	0.00	393,357.47	63.87	0.00	393,357.47	63.87	90.17
Subtotal	3	556,804.97	59,028.70	0.00	615,833.67	100.00	0.00	615,833.67	100.00	60.18
Total	438	3,208,071.27	1,420,314.44	116,296.85	4,744,682.56		42,088,312.36	46,832,994.92		

Additional information