

Brief report

Date: 06/30/2024
 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	Original
Series A ES0312847009	12/11/2008 25.837	24.406.81 630,598,749.97 24.41%	100,000.00 2,583,700,000.00	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 Aa1 (sf)	n.c. 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	4.4920% 07/23/2024 1,135.477778 Gross 919.737000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	n.c. Aa1 (sf)	n.c. 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	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" Secutorial / Pro rata under certain circumstances	n.c. Baa1 (sf)	n.c. Baa3
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	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 A	With optional redemption *	Average life	Years	Date	7.62	6.92	6.34	5.84	5.42	5.05	4.74	4.47			
		Final Maturity	Years	Date	14.76	13.51	12.76	11.76	11.01	10.25	9.51	9.01			
	Without optional redemption *	Average life	Years	Date	7.62	6.92	6.34	5.84	5.42	5.05	4.74	4.47			
		Final Maturity	Years	Date	14.76	13.51	12.76	11.76	11.01	10.25	9.51	9.01			
Series B	With optional redemption *	Average life	Years	Date	15.22	14.21	13.21	12.22	11.46	10.71	9.97	9.46			
		Final Maturity	Years	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			
	Without optional redemption *	Average life	Years	Date	16.80	15.76	14.76	13.82	12.96	12.16	11.43	10.77			
		Final Maturity	Years	Date	02/06/2040	01/22/2039	01/22/2038	02/14/2037	04/04/2036	06/18/2035	09/26/2034	01/27/2034			
Series C	With optional redemption *	Average life	Years	Date	15.26	14.26	13.26	12.25	11.51	10.76	10.01	9.51			
		Final Maturity	Years	Date	15.26	14.26	13.26	12.25	11.51	10.76	10.01	9.51			
	Without optional redemption *	Average life	Years	Date	21.69	21.12	20.50	19.84	19.15	18.45	17.74	17.05			
		Final Maturity	Years	Date	12/26/2044	06/01/2044	10/18/2043	02/18/2043	06/12/2042	09/28/2041	01/15/2041	05/08/2040			

* 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

Credit enhancement (CE)						
	Current			At issue date		
		% CE	% CE		% CE	% CE
Series A	66.95%	630,598,749.97	47.61%	89.25%	2,583,700,000.00	16.15%
Series B	16.14%	152,000,000.00	31.47%	5.25%	152,000,000.00	10.90%
Series C	16.91%	159,300,000.00	14.56%	5.50%	159,300,000.00	5.40%
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		171,263,341.10	0.000%
Servicer ppal collect not yet credited		1,415,702.80	
Servicer ints collect not yet credited		85,464.38	
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			
Count		Current	At constitution date
		9.058	16.973
Principal	Principal outstanding	922,185,337.01	2,895,001,466.75
	Average loan	101,808.94	170,565.10
	Minimum	0.00	207.23
	Maximum	527,617.88	904,672.45
Interest rate	Weighted average (wac)	4.69%	5.77%
	Minimum	2.60%	4.50%
	Maximum	7.53%	7.25%
Final maturity	Weighted average (WARM) (months)	244	409
	Minimum	07/05/2024	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%	0.74	6.87	0.02	7.83
10.01 - 20%	2.83	15.81	0.28	16.65
20.01 - 30%	6.31	25.75	0.79	25.69
30.01 - 40%	13.34	35.45	2.07	35.55
40.01 - 50%	19.29	45.30	4.44	45.53
50.01 - 60%	23.56	54.58	7.76	55.43
60.01 - 70%	23.35	65.24	13.33	65.84
70.01 - 80%	8.93	74.19	36.08	76.84
80.01 - 90%	1.66	81.13	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)	51.65		76.78	
Minimum	0.00		0.14	
Maximum	84.37		100.00	

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 Bancaja

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.59%	0.73%	0.63%	0.63%	0.30%
Annual Percentage Rate (CPR)	6.83%	8.45%	7.31%	7.26%	3.53%

Geographic distribution		
	Current	At constitution date
Andalucia	15.60%	14.39%
Aragon	0.60%	0.61%
Asturias	0.88%	0.74%
Balearic Islands	6.98%	6.80%
Basque Country	0.83%	0.85%
Canary Islands	3.10%	3.30%
Cantabria	0.49%	0.43%
Castilla-La Mancha	3.45%	3.13%
Castilla-Leon	2.65%	2.78%
Catalonia	15.78%	15.26%
Ceuta	0.00%	0.00%
Extremadura	0.57%	0.47%
Galicia	1.63%	1.42%
La Rioja	0.19%	0.18%
Madrid	10.17%	9.07%
Melilla	0.03%	0.02%
Murcia	2.58%	2.95%
Navarra	0.54%	0.66%
Valencia	33.92%	36.94%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
<i>Delinquencies</i>										
Up to 1 month	160	22,934.22	29,619.68	101,237.79	153,791.69	4.51	8,704,870.88	8,858,662.57	21.14	22.77
from > 1 to = 2 months	34	22,504.30	26,743.58	0.00	49,247.88	1.45	4,169,273.71	4,218,521.59	10.07	47.38
from > 2 to = 3 months	34	32,796.96	45,810.39	1,200.01	79,807.36	2.34	4,223,815.31	4,303,622.67	10.27	51.26
from > 3 to = 6 months	59	145,875.93	132,104.50	0.00	277,980.43	8.16	7,255,173.67	7,533,154.10	17.98	50.88
from > 6 to < 12 months	55	148,794.13	231,010.29	1,778.39	381,582.81	11.20	7,026,712.85	7,408,295.66	17.68	56.53
from = 12 to < 18 months	26	129,882.33	166,828.41	0.00	296,710.74	8.71	3,147,694.22	3,444,404.96	8.22	58.95
from = 18 to < 24 months	9	135,100.73	69,941.93	0.00	205,042.66	6.02	1,044,052.34	1,249,095.00	2.98	53.75
from ≥ 2 years	36	1,492,678.10	458,129.45	12,171.45	1,962,979.00	57.61	2,922,823.33	4,885,802.33	11.66	51.02
Subtotal	413	2,130,566.70	1,160,188.23	116,387.64	3,407,142.57	100.00	38,494,416.31	41,901,558.88	100.00	41.14
<i>Doubt debts (subjectives)</i>										
Up to 1 month	1	220,798.12	0.00	0.00	220,798.12	53.62	0.00	220,798.12	53.62	37.61
from ≥ 2 years	2	131,848.13	59,117.78	0.00	190,965.91	46.38	0.00	190,965.91	46.38	43.77
Subtotal	3	352,646.25	59,117.78	0.00	411,764.03	100.00	0.00	411,764.03	100.00	40.24
Total	416	2,483,212.95	1,219,306.01	116,387.64	3,818,906.60		38,494,416.31	42,313,322.91		