

Brief report

Date: 07/31/2024  
 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	23.259.65 600,959,577.05 23.26%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	3.9980% 10/23/2024 237.646428 Gross 192.493607 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	10/23/2024 "Pass-Through"	A+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% 10/23/2024 1,098.377778 Gross 889.686000 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 Aa1 (sf)
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% 10/23/2024 1,251.711111 Gross 1,013.886000 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. Baa1 Baa3 (sf)
Total		912,259,577.05	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	Average life												
		6.42	5.75	5.18	4.70	4.29	3.94	3.64	3.38					
Series B	Final Maturity	Average life												
		13.26	12.26	11.26	10.51	9.51	9.01	8.26	7.76					
Series B	Final Maturity	Average life												
		6.42	5.75	5.18	4.70	4.29	3.94	3.64	3.38					
Series B	Final Maturity	Average life												
		13.94	12.72	11.73	10.96	10.20	9.46	8.72	8.21					
Series C	Final Maturity	Average life												
		15.40	14.37	13.40	12.48	11.64	10.86	10.15	9.51					
Series C	Final Maturity	Average life												
		14.01	12.76	11.76	11.01	10.26	9.51	8.76	8.26					

\* 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	65.88%	600,959,577.05	49.72%	89.25%	2,583,700,000.00	16.15%
Series B	16.66%	152,000,000.00	33.06%	5.25%	152,000,000.00	10.90%
Series C	17.46%	159,300,000.00	15.60%	5.50%	159,300,000.00	5.40%
Issue of Bonds		912,259,577.05			2,895,000,000.00	
Reserve Fund	15.60%	142,342,735.84		5.40%	156,330,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	146,385,031.62	0.000%	
Servicer ppal collect not yet credited	444,588.17		
Servicer ints collect not yet credited	32,217.60		
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	Count
Principal		8,987	16,973
Principal outstanding		911,629,204.95	2,895,001,466.75
Average loan		101,438.66	170,565.10
Minimum		0.00	207.23
Maximum		526,487.19	904,672.45
Interest rate			
Weighted average (wac)		4.67%	5.77%
Minimum		2.60%	4.50%
Maximum		7.53%	7.25%
Final maturity			
Weighted average (WARM) (months)		243	409
Minimum		08/02/2024	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	6.84	0.02	7.83
10.01 - 20%	2.84	15.72	0.28	16.65
20.01 - 30%	6.44	25.74	0.79	25.69
30.01 - 40%	13.36	35.42	2.07	35.55
40.01 - 50%	19.31	45.26	4.44	45.53
50.01 - 60%	23.53	54.56	7.76	55.43
60.01 - 70%	23.59	65.25	13.33	65.84
70.01 - 80%	8.62	74.31	36.08	76.84
80.01 - 90%	1.57	81.03	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)	51.53		76.78	
Minimum	0.00		0.14	
Maximum	84.22		100.00	

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**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)	0.80%	0.79%	0.68%	0.63%	0.30%
Annual Percentage Rate (CPR)	9.20%	9.13%	7.89%	7.31%	3.56%

**Geographic distribution**

	Current	At constitution date
Andalucia	15.66%	14.39%
Aragon	0.61%	0.61%
Asturias	0.89%	0.74%
Balearic Islands	6.97%	6.80%
Basque Country	0.83%	0.85%
Canary Islands	3.08%	3.30%
Cantabria	0.50%	0.43%
Castilla-La Mancha	3.47%	3.13%
Castilla-Leon	2.66%	2.78%
Catalonia	15.82%	15.26%
Ceuta	0.00%	0.00%
Extremadura	0.57%	0.47%
Galicia	1.64%	1.42%
La Rioja	0.19%	0.18%
Madrid	10.15%	9.07%
Melilla	0.03%	0.02%
Murcia	2.60%	2.95%
Navarra	0.55%	0.66%
Valencia	33.79%	36.94%

**Current delinquency**

Aging	Assets	Overdue debt				Total	%	Outstanding debt	Total debt	%	% Total debt / Appraisal Value
		Principal	Interest	Other							
<b>Delinquencies</b>											
Up to 1 month	153	18,753.21	23,614.66	103,237.79	145,605.66	4.29	7,389,483.70	7,535,089.36	18.74		21.02
from > 1 to = 2 months	40	23,138.27	33,437.88	0.00	56,576.15	1.67	4,989,206.44	5,045,782.59	12.55		54.24
from > 2 to = 3 months	16	23,072.09	23,127.36	1,200.01	47,399.46	1.40	2,165,255.24	2,212,654.70	5.50		43.27
from > 3 to = 6 months	64	153,711.94	139,856.73	0.00	293,568.67	8.64	7,831,762.54	8,125,331.21	20.21		50.62
from > 6 to < 12 months	58	212,341.94	243,523.44	1,778.39	457,643.77	13.48	6,959,077.78	7,416,721.55	18.45		55.61
from = 12 to < 18 months	28	147,506.47	192,009.56	0.00	339,516.03	10.00	3,504,859.06	3,844,375.09	9.56		59.53
from = 18 to < 24 months	9	102,113.09	87,572.75	0.00	189,685.84	5.59	1,169,196.49	1,358,882.33	3.38		54.60
from ≥ 2 years	36	1,431,683.31	422,777.31	11,404.87	1,865,865.49	54.95	2,793,729.78	4,659,595.27	11.59		50.64
Subtotal	404	2,112,320.32	1,165,919.69	117,621.06	3,395,861.07	100.00	36,802,571.03	40,198,432.10	100.00		41.10
<b>Doubt debts (subjectives)</b>											
Up to 1 month	1	220,323.67	0.00	0.00	220,323.67	65.36	0.00	220,323.67	65.36		37.53
from ≥ 2 years	1	102,820.13	13,946.57	0.00	116,766.70	34.64	0.00	116,766.70	34.64		80.00
Subtotal	2	323,143.80	13,946.57	0.00	337,090.37	100.00	0.00	337,090.37	100.00		45.98
<b>Total</b>	<b>406</b>	<b>2,435,464.12</b>	<b>1,179,866.26</b>	<b>117,621.06</b>	<b>3,732,951.44</b>		<b>36,802,571.03</b>	<b>40,535,522.47</b>			

**Additional information**