

Brief report

Date: 08/31/2024
 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 Fitch / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	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
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. Baa3
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												
		12/23/2030	04/21/2030	09/26/2029	04/04/2029	11/06/2028	07/01/2028	03/12/2028	12/07/2027					
Series A	Final Maturity	Date												
		10/23/2037	10/23/2036	10/23/2035	01/23/2035	01/23/2034	07/23/2033	10/23/2032	04/23/2032					
Series B	Final Maturity	Average life												
		12/23/2030	04/21/2030	09/26/2029	04/04/2029	11/06/2028	07/01/2028	03/12/2028	12/07/2027					
Series B	Final Maturity	Date												
		10/23/2037	10/23/2036	10/23/2035	01/23/2035	01/23/2034	07/23/2033	10/23/2032	04/23/2032					
Series C	Final Maturity	Average life												
		12/23/2030	04/21/2030	09/26/2029	04/04/2029	11/06/2028	07/01/2028	03/12/2028	12/07/2027					
Series C	Final Maturity	Date												
		10/23/2037	10/23/2036	10/23/2035	01/23/2035	01/23/2034	07/23/2033	10/23/2032	04/23/2032					

* 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

Credit enhancement (CE)						
	Current			At issue date		
	% CE	% CE	% 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	
		Balance	Interest
Treasury Account		158,753,197.64	0.000%
Servicer ppal collect not yet credited		177,068.94	
Servicer ints collect not yet credited		54,999.39	
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			
Count		Current	At constitution date
		8,942	16,973
Principal	Principal outstanding	903,093,466.49	2,895,001,466.75
	Average loan	100,994.57	170,565.10
	Minimum	0.00	207.23
	Maximum	525,352.11	904,672.45
Interest rate	Weighted average (wac)	4.64%	5.77%
	Minimum	2.60%	4.50%
	Maximum	7.53%	7.25%
Final maturity	Weighted average (WARM) (months)	242	409
	Minimum	09/05/2024	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%	0.76	6.86	0.02	7.83
10.01 - 20%	2.86	15.70	0.28	16.65
20.01 - 30%	6.56	25.79	0.79	25.69
30.01 - 40%	13.42	35.47	2.07	35.55
40.01 - 50%	19.31	45.26	4.44	45.53
50.01 - 60%	23.53	54.55	7.76	55.43
60.01 - 70%	23.82	65.27	13.33	65.84
70.01 - 80%	8.44	74.59	36.08	76.84
80.01 - 90%	1.30	81.08	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)	51.42		76.78	
Minimum	0.00		0.14	
Maximum	84.06		100.00	

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Fund Auditor
KPMG Auditores

Lead Manager and Subscriber
Bancaja

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.63%	0.67%	0.71%	0.64%	0.30%
Annual Percentage Rate (CPR)	7.29%	7.76%	8.14%	7.47%	3.58%

Geographic distribution

	Current	At constitution date
Andalucia	15.69%	14.39%
Aragon	0.61%	0.61%
Asturias	0.88%	0.74%
Balearic Islands	6.95%	6.80%
Basque Country	0.84%	0.85%
Canary Islands	3.08%	3.30%
Cantabria	0.50%	0.43%
Castilla-La Mancha	3.44%	3.13%
Castilla-Leon	2.65%	2.78%
Catalonia	15.84%	15.26%
Ceuta	0.00%	0.00%
Extremadura	0.57%	0.47%
Galicia	1.65%	1.42%
La Rioja	0.19%	0.18%
Madrid	10.13%	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							
Delinquencies											
Up to 1 month	153	20,724.35	25,543.14	103,237.79	149,505.28	4.39	7,710,557.00	7,860,062.28	19.22	21.12	
from > 1 to = 2 months	35	20,985.74	29,270.64	0.00	50,256.38	1.48	4,439,199.73	4,489,456.11	10.98	53.78	
from > 2 to = 3 months	27	24,300.86	37,005.91	0.00	61,306.77	1.80	3,679,398.49	3,740,705.26	9.15	58.77	
from > 3 to = 6 months	52	81,519.25	114,915.91	1,200.01	197,635.17	5.80	6,421,221.03	6,618,856.20	16.19	46.55	
from > 6 to < 12 months	60	212,814.95	249,405.10	1,778.39	463,998.44	13.63	7,304,143.49	7,768,141.93	19.00	57.93	
from = 12 to < 18 months	31	223,138.55	203,595.13	0.00	426,733.68	12.53	3,568,475.87	3,995,209.55	9.77	55.75	
from = 18 to < 24 months	9	58,246.13	90,374.81	0.00	148,620.94	4.36	1,402,361.40	1,560,982.34	3.79	58.37	
from ≥ 2 years	37	1,450,157.57	445,550.26	11,404.87	1,907,112.70	56.01	2,956,960.22	4,864,072.92	11.90	51.55	
Subtotal	404	2,091,887.40	1,195,860.90	117,621.06	3,405,169.36	100.00	37,482,317.23	40,887,486.59	100.00	41.38	
Doubt debts (subjectives)											
Up to 1 month	1	219,847.63	0.00	0.00	219,847.63	65.29	0.00	219,847.63	65.29	37.44	
from ≥ 2 years	1	102,820.13	14,078.34	0.00	116,898.47	34.71	0.00	116,898.47	34.71	80.09	
Subtotal	2	322,667.76	14,078.34	0.00	336,746.10	100.00	0.00	336,746.10	100.00	45.93	
Total	406	2,414,555.16	1,209,739.24	117,621.06	3,741,915.46		37,482,317.23	41,224,232.69			

Additional information