

Brief report

Date: 09/30/2024  
 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 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. Aa1 (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% 10/23/2024 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. Baa1 (sf)	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	% Monthly CPR (SMM)									
				0,17	0,25	0,34	0,43	0,51	0,60	0,69	0,78		
Series A	With optional redemption *	Average life	6.42	5.75	5.18	4.70	4.29	3.94	3.64	3.38			
		Final Maturity	12/23/2030	04/21/2030	09/26/2029	04/04/2029	11/06/2028	07/01/2028	03/12/2028	12/07/2027			
	Without optional redemption *	Average life	6.42	5.75	5.18	4.70	4.29	3.94	3.64	3.38			
		Final Maturity	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	With optional redemption *	Average life	13.94	12.72	11.73	10.96	10.20	9.46	8.72	8.21		
			Final Maturity	06/27/2038	04/09/2037	04/11/2036	07/05/2035	10/01/2034	01/03/2034	04/09/2033	10/05/2032		
Without optional redemption *		Average life	15.40	14.37	13.40	12.48	11.64	10.86	10.15	9.51			
		Final Maturity	12/11/2039	12/03/2038	12/11/2037	01/11/2037	03/09/2036	06/01/2035	09/15/2034	01/24/2034			
Series C		With optional redemption *	Average life	14.01	12.76	11.76	11.01	10.26	9.51	8.76	8.26		
			Final Maturity	07/23/2038	04/23/2037	04/23/2036	07/23/2035	10/23/2034	01/23/2034	04/23/2033	10/23/2032		
	Without optional redemption *	Average life	20.37	19.80	19.18	18.53	17.85	17.15	16.46	15.78			
		Final Maturity	11/30/2044	05/05/2044	09/23/2043	01/27/2043	05/23/2042	09/13/2041	01/04/2041	05/01/2040			

\* 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	% 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)			
	Balance	Interest	
Assets			
Treasury Account	170,304,422.09	0.000%	
Servicer ppal collect not yet credited	173,377.05		
Servicer ints collect not yet credited	48,462.68		
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	8,895	16,973	
Principal			
Principal outstanding	895,117,070.09	2,895,001,466.75	
Average loan	100,631.49	170,565.10	
Minimum	0.00	207.23	
Maximum	524,212.64	904,672.45	
Interest rate			
Weighted average (wac)	4.60%	5.77%	
Minimum	2.60%	4.50%	
Maximum	7.53%	7.25%	
Final maturity			
Weighted average (WARM) (months)	241	409	
Minimum	10/01/2024	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%	0.78	6.85	0.02	7.83
10.01 - 20%	2.87	15.74	0.28	16.65
20.01 - 30%	6.62	25.78	0.79	25.69
30.01 - 40%	13.44	35.43	2.07	35.55
40.01 - 50%	19.41	45.23	4.44	45.53
50.01 - 60%	23.53	54.51	7.76	55.43
60.01 - 70%	23.91	65.25	13.33	65.84
70.01 - 80%	8.27	74.72	36.08	76.84
80.01 - 90%	1.17	81.04	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)	51.31		76.78	
Minimum	0.00		0.14	
Maximum	83.90		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)	0.56%	0.66%	0.70%	0.65%	0.30%
Annual Percentage Rate (CPR)	6.52%	7.67%	8.06%	7.50%	3.59%

**Geographic distribution**

	Current	At constitution date
Andalucia	15.73%	14.39%
Aragon	0.61%	0.61%
Asturias	0.86%	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	3.43%	3.13%
Castilla-Leon	2.65%	2.78%
Catalonia	15.86%	15.26%
Ceuta	0.00%	0.00%
Extremadura	0.57%	0.47%
Galicia	1.65%	1.42%
La Rioja	0.19%	0.18%
Madrid	10.11%	9.07%
Melilla	0.03%	0.02%
Murcia	2.61%	2.95%
Navarra	0.55%	0.66%
Valencia	33.74%	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	158	21,584.73	26,728.78	103,237.79	151,551.30	4.29	8,308,474.60	8,460,025.90	20.65	21.76	
from > 1 to = 2 months	32	19,082.03	28,439.74	0.00	47,521.77	1.34	4,113,412.45	4,160,934.22	10.16	51.58	
from > 2 to = 3 months	24	20,909.19	31,061.63	0.00	51,970.82	1.47	2,964,129.07	3,016,099.89	7.36	51.94	
from > 3 to = 6 months	46	80,556.81	116,372.71	1,200.01	198,129.53	5.61	6,412,249.33	6,610,378.86	16.13	53.75	
from > 6 to < 12 months	67	234,131.80	275,945.21	1,778.39	511,855.40	14.49	7,902,789.73	8,414,645.13	20.54	55.06	
from = 12 to < 18 months	26	186,276.94	162,098.59	0.00	348,375.53	9.86	2,782,756.24	3,131,131.77	7.64	53.70	
from = 18 to < 24 months	15	160,543.56	151,945.50	0.00	312,489.06	8.84	2,013,956.58	2,326,445.64	5.68	55.63	
from ≥ 2 years	37	1,443,070.51	457,095.64	11,404.87	1,911,571.02	54.10	2,942,654.41	4,854,225.43	11.85	51.44	
Subtotal	405	2,166,155.57	1,249,687.80	117,621.06	3,533,464.43	100.00	37,440,422.41	40,973,886.84	100.00	41.06	
<b>Doubt debts (subjectives)</b>											
Up to 1 month	1	219,369.99	0.00	0.00	219,369.99	65.21	0.00	219,369.99	65.21	37.36	
from ≥ 2 years	1	102,820.13	14,208.02	0.00	117,028.15	34.79	0.00	117,028.15	34.79	80.18	
Subtotal	2	322,190.12	14,208.02	0.00	336,398.14	100.00	0.00	336,398.14	100.00	45.89	
<b>Total</b>	<b>407</b>	<b>2,488,345.69</b>	<b>1,263,895.82</b>	<b>117,621.06</b>	<b>3,869,862.57</b>		<b>37,440,422.41</b>	<b>41,310,284.98</b>			

**Additional information**