

Brief report

Date: 10/31/2024  
 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	22.227.56 574,293,467.72 22.23%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	3.4380% 01/23/2025 195.291342 Gross 158.185987 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	01/23/2025 "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	3.7380% 01/23/2025 955.266667 Gross 773.766000 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	4.3380% 01/23/2025 1,108.600000 Gross 897.966000 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		885,593,467.72	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	6.20	5.56	5.01	4.55	4.16	3.82	3.53	3.28	3.28			
		Final Maturity	12.76	11.76	10.75	10.01	9.26	8.50	8.01	7.50	7.50			
	Without optional redemption *	Average life	6.20	5.56	5.01	4.55	4.16	3.82	3.53	3.28	3.28			
		Final Maturity	12.76	11.76	10.75	10.01	9.26	8.50	8.01	7.50	7.50			
Series B	With optional redemption *	Average life	13.45	12.44	11.46	10.47	9.72	9.19	8.46	7.96	7.96			
		Final Maturity	13.51	12.51	11.51	10.50	9.75	9.26	8.50	8.01	8.01			
	Without optional redemption *	Average life	14.97	13.96	13.01	12.12	11.30	10.55	9.86	9.24	9.24			
		Final Maturity	17.26	16.26	15.51	14.51	13.76	12.76	12.01	11.26	11.26			
Series C	With optional redemption *	Average life	13.51	12.51	11.51	10.50	9.75	9.26	8.50	8.01	8.01			
		Final Maturity	13.51	12.51	11.51	10.50	9.75	9.26	8.50	8.01	8.01			
	Without optional redemption *	Average life	20.03	19.46	18.85	18.20	17.53	16.84	16.17	15.50	15.50			
		Final Maturity	27.02	27.02	27.02	27.02	27.02	27.02	27.02	27.02	27.02			

\* 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	64.85%	574,293,467.72	51.21%	89.25%	2,583,700,000.00	16.15%
Series B	17.16%	152,000,000.00	34.05%	5.25%	152,000,000.00	10.90%
Series C	17.99%	159,300,000.00	16.06%	5.50%	159,300,000.00	5.40%
Issue of Bonds		885,593,467.72			2,895,000,000.00	
Reserve Fund	16.06%	142,269,635.82		5.40%	156,330,000.00	

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	145,085,803.23
Servicer ppal collect not yet credited	331,926.80		
Servicer ints collect not yet credited	41,311.17		
Liabilities			
Subordinated Loan L/T	Available	Balance	Interest
Subordinated Loan S/T		143,302,500.00	4.638%
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	
Swap collateralized amount			
CSA *	Amount	Credited	
Cash	0.00		0.00
Securities			0.00

\* Credit Support Amount in favour of the Fund

Collateral: Residential mortgage loans (PTCs)

General			
Count		Current	At constitution date
			8,844
Principal	Principal outstanding	887,148,204.22	2,895,001,466.75
	Average loan	100,310.74	170,565.10
	Minimum	0.00	207.23
	Maximum	522,975.08	904,672.45
Interest rate	Weighted average (wac)	4.52%	5.77%
	Minimum	2.60%	4.50%
	Maximum	7.53%	7.25%
Final maturity	Weighted average (WARM) (months)	240	409
	Minimum	11/01/2024	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	6.77	0.02	7.83
10.01 - 20%	2.90	15.71	0.28	16.65
20.01 - 30%	6.73	25.79	0.79	25.69
30.01 - 40%	13.58	35.49	2.07	35.55
40.01 - 50%	19.36	45.26	4.44	45.53
50.01 - 60%	23.56	54.52	7.76	55.43
60.01 - 70%	23.89	65.23	13.33	65.84
70.01 - 80%	8.23	74.88	36.08	76.84
80.01 - 90%	0.96	81.11	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)	51.20		76.78	
Minimum	0.00		0.14	
Maximum	83.75		100.00	

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KPMG Auditores

**Lead Manager and Suscriber**  
Bancaja

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.57%	0.58%	0.69%	0.64%	0.31%
Annual Percentage Rate (CPR)	6.58%	6.80%	7.97%	7.46%	3.61%

Geographic distribution		
	Current	At constitution date
Andalucia	15.71%	14.39%
Aragon	0.62%	0.61%
Asturias	0.87%	0.74%
Balearic Islands	6.95%	6.80%
Basque Country	0.85%	0.85%
Canary Islands	3.08%	3.30%
Cantabria	0.50%	0.43%
Castilla-La Mancha	3.44%	3.13%
Castilla-Leon	2.66%	2.78%
Catalonia	15.87%	15.26%
Ceuta	0.00%	0.00%
Extremadura	0.58%	0.47%
Galicia	1.65%	1.42%
La Rioja	0.19%	0.18%
Madrid	10.11%	9.07%
Melilla	0.03%	0.02%
Murcia	2.57%	2.95%
Navarra	0.55%	0.66%
Valencia	33.76%	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	149	19,967.22	22,198.71	99,634.06	141,799.99	4.37	6,857,064.20	6,998,864.19	18.22	19.43
from > 1 to = 2 months	36	20,930.96	29,646.46	0.00	50,577.42	1.56	4,458,380.56	4,508,957.98	11.74	49.03
from > 2 to = 3 months	17	16,267.22	27,841.49	0.00	44,108.71	1.36	2,520,531.08	2,564,639.79	6.68	54.68
from > 3 to = 6 months	41	61,766.46	102,298.19	1,200.01	165,264.66	5.10	5,565,158.07	5,730,422.73	14.92	58.30
from > 6 to < 12 months	63	224,103.74	261,480.22	0.00	485,583.96	14.97	7,496,445.52	7,982,029.48	20.78	53.50
from = 12 to < 18 months	30	200,069.53	198,178.50	1,778.39	400,026.42	12.34	3,403,470.89	3,803,497.31	9.90	54.97
from = 18 to < 24 months	19	247,655.91	178,534.08	0.00	426,189.99	13.14	2,127,668.31	2,553,858.30	6.65	53.51
from ≥ 2 years	33	1,111,413.54	408,979.39	9,063.52	1,529,456.45	47.16	2,744,669.67	4,274,126.12	11.13	50.97
Subtotal	388	1,902,174.58	1,229,157.04	111,675.98	3,243,007.60	100.00	35,173,388.30	38,416,395.90	100.00	40.55
<b>Doubt debts (subjectives)</b>										
Up to 1 month	1	218,890.75	0.00	0.00	218,890.75	65.14	0.00	218,890.75	65.14	37.28
from ≥ 2 years	1	102,820.13	14,320.32	0.00	117,140.45	34.86	0.00	117,140.45	34.86	80.25
Subtotal	2	321,710.88	14,320.32	0.00	336,031.20	100.00	0.00	336,031.20	100.00	45.84
<b>Total</b>	<b>390</b>	<b>2,223,885.46</b>	<b>1,243,477.36</b>	<b>111,675.98</b>	<b>3,579,038.80</b>		<b>35,173,388.30</b>	<b>38,752,427.10</b>		