

Brief report

Date: 11/30/2024
 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	22.227.56	100,000.00	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	100,000.00	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
Series C ES0312847025	12/11/2008 1,593	100,000.00	100,000.00	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. Baa3
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		
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	% Monthly CPR (SMM)											
		6.20	5.56	5.01	4.55	4.16	3.82	3.53	3.28				
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	% Monthly CPR (SMM)											
		6.20	5.56	5.01	4.55	4.16	3.82	3.53	3.28				
Series B	Final Maturity	% Annual equivalent CPR											
		2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00				
Series B	Final Maturity	% Monthly CPR (SMM)											
		6.20	5.56	5.01	4.55	4.16	3.82	3.53	3.28				
Series B	Final Maturity	% Annual equivalent CPR											
		2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00				
Series B	Final Maturity	% Monthly CPR (SMM)											
		6.20	5.56	5.01	4.55	4.16	3.82	3.53	3.28				
Series C	Final Maturity	% Annual equivalent CPR											
		2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00				
Series C	Final Maturity	% Monthly CPR (SMM)											
		6.20	5.56	5.01	4.55	4.16	3.82	3.53	3.28				

* 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	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	Interest
Treasury Account		156,322,280.64	0.000%
Servicer ppal collect not yet credited		673,699.15	
Servicer ints collect not yet credited		59,601.77	
Liabilities			
	Available	Balance	Interest
Subordinated Loan L/T		143,302,500.00	4.638%
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
		8,792	16,973
Principal	Principal outstanding	878,808,266.10	2,895,001,466.75
	Average loan	99,955.44	170,565.10
	Minimum	0.00	207.23
	Maximum	521,733.37	904,672.45
Interest rate	Weighted average (wac)	4.41%	5.77%
	Minimum	2.95%	4.50%
	Maximum	7.53%	7.25%
Final maturity	Weighted average (WARM) (months)	240	409
	Minimum	12/01/2024	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	6.73	0.02	7.83
10.01 - 20%	2.93	15.69	0.28	16.65
20.01 - 30%	6.75	25.76	0.79	25.69
30.01 - 40%	13.68	35.47	2.07	35.55
40.01 - 50%	19.50	45.27	4.44	45.53
50.01 - 60%	23.47	54.50	7.76	55.43
60.01 - 70%	24.00	65.20	13.33	65.84
70.01 - 80%	8.04	75.00	36.08	76.84
80.01 - 90%	0.85	81.08	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)	51.09		76.78	
Minimum	0.00		0.14	
Maximum	83.59		100.00	

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Originator

Bankia

Servicer

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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 Suscriber

Bancaja

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.61%	0.58%	0.63%	0.64%	0.31%
Annual Percentage Rate (CPR)	7.13%	6.74%	7.26%	7.45%	3.63%

Geographic distribution

	Current	At constitution date
Andalucia	15.71%	14.39%
Aragon	0.62%	0.61%
Asturias	0.87%	0.74%
Balearic Islands	6.97%	6.80%
Basque Country	0.85%	0.85%
Canary Islands	3.04%	3.30%
Cantabria	0.51%	0.43%
Castilla-La Mancha	3.46%	3.13%
Castilla-Leon	2.67%	2.78%
Catalonia	15.92%	15.26%
Ceuta	0.00%	0.00%
Extremadura	0.56%	0.47%
Galicia	1.65%	1.42%
La Rioja	0.19%	0.18%
Madrid	10.07%	9.07%
Melilla	0.03%	0.02%
Murcia	2.57%	2.95%
Navarra	0.56%	0.66%
Valencia	33.75%	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	162	22,767.51	27,364.10	99,634.06	149,765.67	4.65	7,800,587.26	7,950,352.93	20.79	20.12	
from > 1 to = 2 months	31	18,600.97	25,352.75	0.00	43,953.72	1.36	3,909,703.20	3,953,656.92	10.34	47.29	
from > 2 to = 3 months	14	13,103.23	19,471.19	0.00	32,574.42	1.01	1,843,754.94	1,876,329.36	4.91	57.48	
from > 3 to = 6 months	41	67,671.03	102,855.72	1,200.01	171,726.76	5.33	5,723,693.94	5,895,420.70	15.42	55.04	
from > 6 to < 12 months	64	231,070.16	277,348.05	0.00	508,418.21	15.77	7,482,335.34	7,990,753.55	20.89	53.73	
from = 12 to < 18 months	28	190,707.08	189,990.11	1,778.39	382,475.58	11.86	3,120,784.47	3,503,260.05	9.16	54.94	
from = 18 to < 24 months	19	195,493.19	185,718.74	0.00	381,211.93	11.82	2,322,813.47	2,704,025.40	7.07	58.22	
from ≥ 2 years	34	1,117,534.42	427,474.75	9,063.52	1,554,072.69	48.20	2,816,383.22	4,370,455.91	11.43	50.24	
Subtotal	393	1,856,947.59	1,255,575.41	111,675.98	3,224,198.98	100.00	35,020,055.84	38,244,254.82	100.00	39.66	
Doubt debts (subjectives)											
Up to 1 month	1	218,409.91	0.00	0.00	218,409.91	65.07	0.00	218,409.91	65.07	37.20	
from ≥ 2 years	1	102,820.13	14,430.74	0.00	117,250.87	34.93	0.00	117,250.87	34.93	80.33	
Subtotal	2	321,230.04	14,430.74	0.00	335,660.78	100.00	0.00	335,660.78	100.00	45.79	
Total	395	2,178,177.63	1,270,006.15	111,675.98	3,559,859.76		35,020,055.84	38,579,915.60			

Additional information