

Brief report

Date: 12/31/2024
 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	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 Aa1 (sf)	n.c. 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" Secutorial / Pro rata under certain circumstances	n.c. Aa1 (sf)	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	4.3380% 01/23/2025 1,108.600000 Gross 897.966000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	n.c. Baa1 (sf)	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		
% 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	Years	Date	6.20	5.56	5.01	4.55	4.16	3.82	3.53	3.28		
		Final Maturity	Years	Date	12.76	11.76	10.75	10.01	9.26	8.50	8.01	7.50		
	Without optional redemption *	Average life	Years	Date	01/02/2031	05/12/2030	10/26/2029	05/11/2029	12/18/2028	08/17/2028	05/03/2028	01/31/2028		
		Final Maturity	Years	Date	07/23/2037	07/23/2036	07/23/2035	10/23/2034	01/23/2034	04/23/2033	10/23/2032	04/23/2032		
Series B	With optional redemption *	Average life	Years	Date	13.45	12.44	11.46	10.47	9.72	9.19	8.46	7.96		
		Final Maturity	Years	Date	04/01/2038	03/31/2037	04/04/2036	04/11/2035	07/10/2034	12/30/2033	04/07/2033	10/04/2032		
	Without optional redemption *	Average life	Years	Date	14.97	13.96	13.01	12.12	11.30	10.55	9.86	9.24		
		Final Maturity	Years	Date	10/07/2039	10/06/2038	10/23/2037	12/01/2036	02/05/2036	05/08/2035	08/31/2034	01/16/2034		
Series C	With optional redemption *	Average life	Years	Date	13.51	12.51	11.51	10.50	9.75	9.26	8.50	8.01		
		Final Maturity	Years	Date	04/23/2038	04/23/2037	04/23/2036	04/23/2035	07/22/2034	01/22/2034	04/23/2033	10/23/2032		
	Without optional redemption *	Average life	Years	Date	20.03	19.46	18.85	18.20	17.53	16.84	16.17	15.50		
		Final Maturity	Years	Date	10/30/2044	04/04/2044	08/24/2043	12/29/2042	04/29/2042	08/23/2041	12/18/2040	04/19/2040		

* 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	% 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	171,571,993.80	0.000%	
Servicer ppal collect not yet credited	569,348.04		
Servicer ints collect not yet credited	18,852.89		
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			
	Current	At constitution date	
Count	8,708	16,973	
Principal			
Principal outstanding	867,056,840.60	2,895,001,466.75	
Average loan	99,570.15	170,565.10	
Minimum	0.00	207.23	
Maximum	520,487.50	904,672.45	
Interest rate			
Weighted average (wac)	4.27%	5.77%	
Minimum	2.94%	4.50%	
Maximum	7.08%	7.25%	
Final maturity			
Weighted average (WARM) (months)	239	409	
Minimum	01/05/2025	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%	0.79	6.71	0.02	7.83
10.01 - 20%	2.96	15.64	0.28	16.65
20.01 - 30%	6.81	25.72	0.79	25.69
30.01 - 40%	13.80	35.47	2.07	35.55
40.01 - 50%	19.62	45.29	4.44	45.53
50.01 - 60%	23.45	54.51	7.76	55.43
60.01 - 70%	23.91	65.18	13.33	65.84
70.01 - 80%	7.91	75.09	36.08	76.84
80.01 - 90%	0.74	81.09	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)	50.96		76.78	
Minimum	0.00		0.14	
Maximum	83.43		100.00	

Brief report
Date: 12/31/2024

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 Suscriber
Bancaja

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.95%	0.71%	0.69%	0.66%	0.31%
Annual Percentage Rate (CPR)	10.83%	8.20%	7.94%	7.62%	3.67%

Geographic distribution

	Current	At constitution date
Andalucia	15.73%	14.39%
Aragon	0.61%	0.61%
Asturias	0.87%	0.74%
Balearic Islands	7.02%	6.80%
Basque Country	0.86%	0.85%
Canary Islands	3.05%	3.30%
Cantabria	0.51%	0.43%
Castilla-La Mancha	3.44%	3.13%
Castilla-Leon	2.66%	2.78%
Catalonia	15.92%	15.26%
Ceuta	0.00%	0.00%
Extremadura	0.57%	0.47%
Galicia	1.64%	1.42%
La Rioja	0.19%	0.18%
Madrid	10.07%	9.07%
Melilla	0.03%	0.02%
Murcia	2.59%	2.95%
Navarra	0.56%	0.66%
Valencia	33.69%	36.94%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
Delinquencies										
Up to 1 month	185	33,010.84	36,125.96	99,634.06	168,770.86	4.96	11,384,269.31	11,553,040.17	27.77	25.33
from > 1 to = 2 months	33	16,944.52	24,132.93	0.00	41,077.45	1.21	3,413,004.33	3,454,081.78	8.30	43.44
from > 2 to = 3 months	17	14,218.51	26,094.59	0.00	40,303.10	1.19	1,912,982.94	1,953,286.04	4.70	47.36
from > 3 to = 6 months	40	66,081.45	98,646.33	0.00	164,727.78	4.85	5,719,686.38	5,884,414.16	14.14	54.66
from > 6 to < 12 months	61	311,376.44	272,704.89	1,200.01	585,281.34	17.22	6,922,630.62	7,507,911.96	18.05	52.28
from = 12 to < 18 months	31	208,842.74	214,083.20	1,778.39	424,704.33	12.49	3,519,535.65	3,944,239.98	9.48	54.35
from = 18 to < 24 months	20	195,022.44	190,554.63	0.00	385,577.07	11.34	2,290,918.81	2,676,495.88	6.43	58.75
from ≥ 2 years	36	1,119,441.22	460,796.13	9,063.52	1,589,300.87	46.75	3,038,339.64	4,627,640.51	11.12	49.15
Subtotal	423	1,964,938.16	1,323,128.66	111,675.98	3,399,742.80	100.00	38,201,367.68	41,601,110.48	100.00	39.99
Doubt debts (subjectives)										
Up to 1 month	1	217,927.46	0.00	0.00	217,927.46	65.00	0.00	217,927.46	65.00	37.12
from ≥ 2 years	1	102,820.13	14,539.28	0.00	117,359.41	35.00	0.00	117,359.41	35.00	80.40
Subtotal	2	320,747.59	14,539.28	0.00	335,286.87	100.00	0.00	335,286.87	100.00	45.74
Total	425	2,285,685.75	1,337,667.94	111,675.98	3,735,029.67		38,201,367.68	41,936,397.35		