

Brief report

Date: 01/31/2026  
 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	17,027.30 439,934,350.10 17.03%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	2.3340% 04/23/2026 99.354296 Gross 80.476980 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	04/23/2026 "Pass-Through"	A+sf Aaa (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	2.6340% 04/23/2026 658.500000 Gross 533.385000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	n.c. Aaa (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	3.2340% 04/23/2026 808.500000 Gross 654.885000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	n.c. Aa3 (sf)	n.c. Baa3
Total		751,234,350.10	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	4.93	4.44	4.03	3.68	3.38	3.12	2.90	2.70				
		Final Maturity	Years	Date	10.25	9.50	8.75	8.01	7.25	6.75	6.50	6.00				
	Without optional redemption *	Average life	Years	Date	4.93	4.44	4.03	3.68	3.38	3.12	2.90	2.70				
		Final Maturity	Years	Date	10.25	9.50	8.75	8.01	7.25	6.75	6.50	6.00				
Series B	With optional redemption *	Average life	Years	Date	10.94	9.96	9.21	8.46	7.95	7.44	6.95	6.45				
		Final Maturity	Years	Date	12/27/2036	01/06/2036	04/06/2035	07/09/2034	01/03/2034	06/30/2033	01/01/2033	07/05/2032				
	Without optional redemption *	Average life	Years	Date	12.49	11.61	10.81	10.06	9.39	8.78	8.22	7.71				
		Final Maturity	Years	Date	07/17/2038	09/01/2037	11/09/2036	02/12/2036	06/12/2035	10/31/2034	04/11/2034	10/08/2033				
Series C	With optional redemption *	Average life	Years	Date	11.01	10.01	9.25	8.50	8.01	7.50	7.01	6.50				
		Final Maturity	Years	Date	11.01	10.01	9.25	8.50	8.01	7.50	7.01	6.50				
	Without optional redemption *	Average life	Years	Date	18.16	17.58	16.98	16.35	15.73	15.10	14.49	13.90				
		Final Maturity	Years	Date	03/16/2044	08/19/2043	01/10/2043	05/28/2042	10/11/2041	02/26/2041	07/18/2040	12/14/2039				

\* 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	58.56%	439,934,350.10	60.45%	89.25%	2,583,700,000.00	16.15%
Series B	20.23%	152,000,000.00	40.22%	5.25%	152,000,000.00	10.90%
Series C	21.21%	159,300,000.00	19.01%	5.50%	159,300,000.00	5.40%
Issue of Bonds		751,234,350.10			2,895,000,000.00	
Reserve Fund	19.01%	142,787,560.39		5.40%	156,330,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	145,311,836.06	0.000%	
Servicer ppal collect not yet credited	283,296.09		
Servicer ints collect not yet credited	26,745.89		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		143,302,500.00	3.534%
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

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund. Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information  
 Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid | www.edt-sg.com | info@edt-sg.com  
 Official register CNMV: C/ Edison, 4 - 28006 Madrid | www.cnmv.com

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**Fund Auditor**  
 KPMG Auditores

**Lead Manager and Subscriber**  
 Bancaja

**Collateral: Residential mortgage loans (PTCs)**

General			
	Current	At constitution date	
Count	7,931	16,973	
Principal			
Principal outstanding	753,892,550.94	2,895,001,466.75	
Average loan	95,056.43	170,565.10	
Minimum	0.00	207.23	
Maximum	502,967.63	904,672.45	
Interest rate			
Weighted average (wac)	3.04%	5.77%	
Minimum	1.85%	4.50%	
Maximum	6.07%	7.25%	
Final maturity			
Weighted average (WARM) (months)	227	409	
Minimum	02/05/2026	08/10/2010	
Maximum	09/05/2055	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%	0.97	6.81	0.02	7.83
10.01 - 20%	3.37	15.72	0.28	16.65
20.01 - 30%	7.92	25.83	0.79	25.69
30.01 - 40%	15.11	35.44	2.07	35.55
40.01 - 50%	21.42	45.50	4.44	45.53
50.01 - 60%	23.35	54.63	7.76	55.43
60.01 - 70%	21.35	64.49	13.33	65.84
70.01 - 80%	6.43	74.69	36.08	76.84
80.01 - 90%	0.08	80.79	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)	49.13		76.78	
Minimum	0.00		0.14	
Maximum	81.10		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.64%	0.76%	0.65%	0.67%	0.33%
Annual Percentage Rate (CPR)	7.40%	8.72%	7.51%	7.78%	3.93%

Geographic distribution		
	Current	At constitution date
Andalucia	15.70%	14.39%
Aragon	0.60%	0.61%
Asturias	0.91%	0.74%
Balearic Islands	7.12%	6.80%
Basque Country	0.83%	0.85%
Canary Islands	3.02%	3.30%
Cantabria	0.53%	0.43%
Castilla-La Mancha	3.31%	3.13%
Castilla-Leon	2.64%	2.78%
Catalonia	16.05%	15.26%
Ceuta		0.00%
Extremadura	0.56%	0.47%
Galicia	1.61%	1.42%
La Rioja	0.21%	0.18%
Madrid	10.01%	9.07%
Mellilla	0.03%	0.02%
Murcia	2.54%	2.95%
Navarra	0.56%	0.66%
Valencia	33.78%	36.94%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
<b>Delinquencies</b>										
Up to 1 month	149	22,382.41	15,528.00	111,512.23	149,422.64	6.69	7,062,945.88	7,212,368.52	26.37	19.68
from > 1 to = 2 months	15	10,620.85	7,208.42	0.00	17,829.27	0.80	1,634,371.40	1,652,200.67	6.04	51.95
from > 2 to = 3 months	13	10,415.76	9,427.53	0.00	19,843.29	0.89	1,419,123.38	1,438,966.67	5.26	51.08
from > 3 to = 6 months	27	53,706.37	44,527.08	0.00	98,233.45	4.40	3,539,593.32	3,637,826.77	13.30	45.47
from > 6 to < 12 months	37	120,522.16	126,828.98	0.00	247,351.14	11.07	4,540,194.37	4,787,545.51	17.50	51.81
from = 12 to < 18 months	12	85,539.86	66,535.36	0.00	152,075.22	6.81	1,404,705.95	1,556,781.17	5.69	43.58
from = 18 to < 24 months	19	118,695.99	175,538.94	0.00	294,234.93	13.17	2,307,716.00	2,601,950.93	9.51	56.48
from ≥ 2 years	28	759,713.57	492,006.23	3,942.48	1,255,662.28	56.19	3,210,150.34	4,465,812.62	16.33	58.92
Subtotal	300	1,181,596.97	937,600.54	115,454.71	2,234,652.22	100.00	25,118,800.64	27,353,452.86	100.00	36.16
<b>Doubt debts (subjectives)</b>										
Up to 1 month	1	211,395.67	475.29	0.00	211,870.96	64.13	0.00	211,870.96	64.13	36.09
from ≥ 2 years	1	102,820.13	15,666.12	0.00	118,486.25	35.87	0.00	118,486.25	35.87	81.17
Subtotal	2	314,215.80	16,141.41	0.00	330,357.21	100.00	0.00	330,357.21	100.00	45.06
Total	302	1,495,812.77	953,741.95	115,454.71	2,565,009.43		25,118,800.64	27,683,810.07		

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

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