

Brief report

Date: 02/28/2026
 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 N° 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	4.93	4.44	4.03	3.68	3.38	3.12	2.90	2.70									
		Final Maturity	10.25	9.50	8.75	8.01	7.25	6.75	6.50	6.00									
	Without optional redemption *	Average life	4.93	4.44	4.03	3.68	3.38	3.12	2.90	2.70									
		Final Maturity	10.25	9.50	8.75	8.01	7.25	6.75	6.50	6.00									
Series B	With optional redemption *	Average life	10.94	9.96	9.21	8.46	7.95	7.44	6.95	6.45									
		Final Maturity	11.01	10.01	9.25	8.50	8.01	7.50	7.01	6.50									
	Without optional redemption *	Average life	12.49	11.61	10.81	10.06	9.39	8.78	8.22	7.71									
		Final Maturity	15.01	14.01	13.25	12.50	11.76	11.01	10.50	10.23									
Series C	With optional redemption *	Average life	11.01	10.01	9.25	8.50	8.01	7.50	7.01	6.50									
		Final Maturity	11.01	10.01	9.25	8.50	8.01	7.50	7.01	6.50									
	Without optional redemption *	Average life	18.16	17.58	16.98	16.35	15.73	15.10	14.49	13.90									
		Final Maturity	29.52	29.52	29.52	29.52	29.52	29.52	29.52	29.52									

* 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	154,393,915.10	0.000%	
Servicer ppal collect not yet credited	357,035.13		
Servicer ints collect not yet credited	40,215.16		
Liabilities	Available	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.

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Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	7,885	16,973	
Principal			
Principal outstanding	746,630,374.60	2,895,001,466.75	
Average loan	94,689.97	170,565.10	
Minimum	0.00	207.23	
Maximum	501,430.10	904,672.45	
Interest rate			
Weighted average (wac)	3.03%	5.77%	
Minimum	2.38%	4.50%	
Maximum	6.07%	7.25%	
Final maturity			
Weighted average (WARM) (months)	226	409	
Minimum	03/01/2026	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%	1.00	6.86	0.02	7.83
10.01 - 20%	3.35	15.68	0.28	16.65
20.01 - 30%	8.09	25.81	0.79	25.69
30.01 - 40%	15.20	35.43	2.07	35.55
40.01 - 50%	21.43	45.49	4.44	45.53
50.01 - 60%	23.37	54.62	7.76	55.43
60.01 - 70%	21.29	64.43	13.33	65.84
70.01 - 80%	6.20	74.66	36.08	76.84
80.01 - 90%	0.08	80.60	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)	48.99		76.78	
Minimum	0.00		0.14	
Maximum	80.91		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.55%	0.73%	0.66%	0.66%	0.33%
Annual Percentage Rate (CPR)	6.36%	8.39%	7.62%	7.59%	3.94%

Geographic distribution		
	Current	At constitution date
Andalucia	15.63%	14.39%
Aragon	0.60%	0.61%
Asturias	0.92%	0.74%
Balearic Islands	7.11%	6.80%
Basque Country	0.83%	0.85%
Canary Islands	3.04%	3.30%
Cantabria	0.53%	0.43%
Castilla-La Mancha	3.33%	3.13%
Castilla-Leon	2.64%	2.78%
Catalonia	16.05%	15.26%
Ceuta		0.00%
Extremadura	0.56%	0.47%
Galicia	1.62%	1.42%
La Rioja	0.21%	0.18%
Madrid	9.98%	9.07%
Mellilla	0.04%	0.02%
Murcia	2.54%	2.95%
Navarra	0.54%	0.66%
Valencia	33.83%	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	161	25,856.54	16,210.37	111,312.22	153,379.13	6.90	7,702,242.24	7,855,621.37	27.94
from > 1 to = 2 months	17	13,236.71	9,575.66	1,200.01	24,012.38	1.08	2,245,936.15	2,269,948.53	8.07
from > 2 to = 3 months	10	10,898.25	7,903.63	0.00	18,801.88	0.85	1,170,296.57	1,189,098.45	4.23
from > 3 to = 6 months	29	50,497.00	42,766.50	0.00	93,263.50	4.20	3,546,108.40	3,639,371.90	12.95
from > 6 to < 12 months	33	118,461.86	110,284.40	0.00	228,746.26	10.30	4,108,519.38	4,337,265.64	15.43
from = 12 to < 18 months	13	96,226.08	83,367.06	0.00	179,593.14	8.08	1,644,699.61	1,824,292.75	6.49
from = 18 to < 24 months	16	108,157.21	144,638.46	0.00	252,795.67	11.38	1,923,130.85	2,175,926.52	7.74
from ≥ 2 years	31	741,141.37	526,712.70	2,942.48	1,270,796.55	57.21	3,549,617.86	4,820,414.41	17.15
Subtotal	310	1,164,475.02	941,458.78	115,454.71	2,221,388.51	100.00	25,890,551.06	28,111,939.57	100.00
Doubt debts (subjectives)									
Up to 1 month	1	210,213.74	0.00	0.00	210,213.74	63.94	0.00	210,213.74	63.94
from ≥ 2 years	1	102,820.13	15,721.65	0.00	118,541.78	36.06	0.00	118,541.78	36.06
Subtotal	2	313,033.87	15,721.65	0.00	328,755.52	100.00	0.00	328,755.52	100.00
Total	312	1,477,508.89	957,180.43	115,454.71	2,550,144.03		25,890,551.06	28,440,695.09	

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Additional information
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