

Brief report

Date: 05/31/2026
 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 Fitch / Moody's	Original
Series A ES0312847009	12/11/2008 25.837	16,192.94 418,376,990.78 16.19%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	2.4680% 07/23/2026 101.020556 Gross 81.826650 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	07/23/2026 "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	2.7680% 07/23/2026 699.688889 Gross 566.748000 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 Aaa (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	3.3680% 07/23/2026 851.355556 Gross 689.598000 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. Aa3 (sf) Baa3
Total		729,676,990.78	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	4.76	4.29	3.89	3.56	3.27	3.02	2.80	2.61			
		Final Maturity	Years	Date	9.76	9.01	8.25	7.76	7.01	6.51	6.25	5.76			
	Without optional redemption *	Average life	Years	Date	01/23/2036	04/23/2035	07/23/2034	01/23/2034	04/23/2033	10/23/2032	07/23/2032	01/23/2032			
		Final Maturity	Years	Date	01/24/2031	08/06/2030	03/14/2030	11/11/2029	07/29/2029	04/29/2029	02/09/2029	12/02/2028			
Series B	With optional redemption *	Average life	Years	Date	10.46	9.70	8.95	8.21	7.70	7.19	6.70	6.21			
		Final Maturity	Years	Date	10/05/2036	01/01/2036	04/02/2035	07/07/2034	01/01/2034	06/30/2033	01/02/2033	07/07/2032			
	Without optional redemption *	Average life	Years	Date	12.14	11.29	10.50	9.77	9.12	8.52	7.98	7.49			
		Final Maturity	Years	Date	06/10/2038	08/02/2037	10/17/2036	01/28/2036	06/03/2035	10/26/2034	04/14/2034	10/17/2033			
Series C	With optional redemption *	Average life	Years	Date	10.51	9.76	9.01	8.25	7.76	7.25	6.76	6.25			
		Final Maturity	Years	Date	10/22/2036	01/22/2036	04/23/2035	07/23/2034	01/23/2034	07/22/2033	01/22/2033	07/23/2032			
	Without optional redemption *	Average life	Years	Date	17.86	17.29	16.69	16.08	15.46	14.85	14.25	13.67			
		Final Maturity	Years	Date	02/28/2044	08/03/2043	12/28/2042	05/18/2042	10/05/2041	02/23/2041	07/20/2040	12/19/2039			

* 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	57.34%	418,376,990.78	62.30%	89.25%	2,583,700,000.00	16.15%
Series B	20.83%	152,000,000.00	41.47%	5.25%	152,000,000.00	10.90%
Series C	21.83%	159,300,000.00	19.64%	5.50%	159,300,000.00	5.40%
Issue of Bonds		729,676,990.78			2,895,000,000.00	
Reserve Fund	19.64%	143,302,500.00		5.40%	156,330,000.00	

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	155,491,192.83
Servicer ppal collect not yet credited	618,615.76		
Servicer ints collect not yet credited	31,456.71		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		143,302,500.00	3.668%
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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 Bankia

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 Bancaja

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	7,711	16,973	
Principal			
Principal outstanding	722,601,750.42	2,895,001,466.75	
Average loan	93,710.51	170,565.10	
Minimum	0.00	207.23	
Maximum	496,797.67	904,672.45	
Interest rate			
Weighted average (wac)	3.02%	5.77%	
Minimum	2.38%	4.50%	
Maximum	6.07%	7.25%	
Final maturity			
Weighted average (WARM) (months)	223	409	
Minimum	06/02/2026	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	6.72	0.02	7.83
10.01 - 20%	3.48	15.63	0.28	16.65
20.01 - 30%	8.40	25.76	0.79	25.69
30.01 - 40%	15.41	35.43	2.07	35.55
40.01 - 50%	22.01	45.52	4.44	45.53
50.01 - 60%	23.59	54.67	7.76	55.43
60.01 - 70%	20.23	64.28	13.33	65.84
70.01 - 80%	5.86	74.37	36.08	76.84
80.01 - 90%	0.04	80.27	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)	48.54		76.78	
Minimum	0.00		0.14	
Maximum	80.32		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.50%	0.55%	0.64%	0.63%	0.34%
Annual Percentage Rate (CPR)	5.82%	6.36%	7.38%	7.28%	3.98%

Geographic distribution		
	Current	At constitution date
Andalucia	15.67%	14.39%
Aragon	0.60%	0.61%
Asturias	0.90%	0.74%
Balearic Islands	7.19%	6.80%
Basque Country	0.84%	0.85%
Canary Islands	3.07%	3.30%
Cantabria	0.54%	0.43%
Castilla-La Mancha	3.34%	3.13%
Castilla-Leon	2.63%	2.78%
Catalonia	16.06%	15.26%
Ceuta		0.00%
Extremadura	0.56%	0.47%
Galicia	1.63%	1.42%
La Rioja	0.20%	0.18%
Madrid	9.93%	9.07%
Mellilla	0.04%	0.02%
Murcia	2.57%	2.95%
Navarra	0.54%	0.66%
Valencia	33.70%	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	142	20,052.67	12,632.76	110,312.22	142,997.65	11.53	5,833,181.98	5,976,179.63	27.82
from > 1 to = 2 months	23	17,308.19	10,274.28	0.00	27,582.47	2.22	2,441,763.99	2,469,346.46	11.50
from > 2 to = 3 months	10	11,908.23	7,282.75	0.00	19,200.98	1.55	1,036,210.62	1,055,411.60	4.91
from > 3 to = 6 months	24	48,244.12	34,576.89	1,200.01	84,021.02	6.77	3,082,210.07	3,166,231.09	14.74
from > 6 to < 12 months	32	119,111.03	88,212.68	0.00	207,323.71	16.71	3,564,806.96	3,772,130.67	17.56
from = 12 to < 18 months	14	76,893.76	85,964.26	0.00	162,858.02	13.13	1,914,231.12	2,077,089.14	9.67
from = 18 to < 24 months	4	47,835.82	50,002.69	0.00	97,838.51	7.89	749,613.92	847,452.43	3.95
from ≥ 2 years	15	248,478.42	248,205.81	2,142.48	498,826.71	40.21	1,617,093.23	2,115,919.94	9.85
Subtotal	264	589,832.24	537,162.12	113,654.71	1,240,649.07	100.00	20,239,111.89	21,479,760.96	100.00
Doubt debts (subjectives)									
Up to 1 month	1	208,430.86	0.00	0.00	208,430.86	63.71	0.00	208,430.86	63.71
from ≥ 2 years	1	102,820.13	15,879.87	0.00	118,700.00	36.29	0.00	118,700.00	36.29
Subtotal	2	311,250.99	15,879.87	0.00	327,130.86	100.00	0.00	327,130.86	100.00
Total	266	901,083.23	553,041.99	113,654.71	1,567,779.93		20,239,111.89	21,806,891.82	

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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Additional information
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