

CONSUMO BANCAJA 1 Fondo de Titulización de Activos

Brief report

Date: 07/31/2015
Currency: EUR

Date of constitution
06/26/2006

VAT Reg. no.
V84752856

Management Company
Europea de Titulización, S.G.F.T

Originator
Bankia

Servicer
Bankia

Lead Managers
Bankia
JPMorgan
BNP Paribas

Bond Underwriters and Placement Agents
Bankia
JPMorgan
BNP Paribas

Bond Paying Agent
Barclays Bank PLC

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Barclays Bank PLC

Start-up Loan
Bankia

Swap
BNP / Royal Bank of Scotland

Assets Custodian
Bankia

Fund Auditors
Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

Issued securities: 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 Fitch / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0323633000	06/29/2006 5,661	0.00 0.00 0.00%	100,000.00 566,100,000.00	Floating 3-M Euribor+0.110% 26.Feb/May/Aug/Nov		05/26/2020 Quarterly 26.Feb/May/Aug/Nov	Amortized	AAA Aaa	
Series B ES0323633018	06/29/2006 147	0.00 0.00 0.00%	100,000.00 14,700,000.00	Floating 3-M Euribor+0.160% 26.Feb/May/Aug/Nov		05/26/2020 Quarterly 26.Feb/May/Aug/Nov	Amortized	AA Aa2	
Series C ES0323633026	06/29/2006 192	4,308.27 827,187.84 4.31%	100,000.00 19,200,000.00	Floating 3-M Euribor+0.220% 26.Feb/May/Aug/Nov	0.2080% 08/26/2015 2.290085 Gross 1.843518 Net	05/26/2020 Quarterly 26.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Bsf Ca	A- A2
Series D ES0323633034	06/29/2006 129	100,000.00 12,900,000.00 100.00%	100,000.00 12,900,000.00	Floating 3-M Euribor+4.000% 26.Feb/May/Aug/Nov	3.9880% 08/26/2015 1,019.155556 Gross 820.420223 Net	05/26/2020 Quarterly 26.Feb/May/Aug/Nov	To Be Determined Due to Cash Reserve reduction	Csf C	CCC Caa2
Total		13,727,187.84	612,900,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)										
Series C		% Monthly CPR (SMM)		0.34	0.51	0.69	0.87	1.06	1.25	1.43
		% Annual equivalent CPR		4.00	6.00	8.00	10.00	12.00	14.00	16.00
	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	08/26/2015	08/26/2015	08/26/2015	08/26/2015	08/26/2015	08/26/2015	08/26/2015
	Without optional redemption *	Average life	Years	1.22	1.21	1.20	1.20	1.19	1.18	1.17
		Final Maturity	Years	08/12/2016	08/10/2016	08/07/2016	08/05/2016	08/03/2016	07/31/2016	07/29/2016
		Average life	Years	2.76	2.76	2.76	2.76	2.76	2.76	2.76
		Final Maturity	Years	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018
	Series D	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	08/26/2015	08/26/2015	08/26/2015	08/26/2015	08/26/2015	08/26/2015	08/26/2015
		Average life	Years	2.76	2.76	2.76	2.76	2.76	2.76	2.76
		Final Maturity	Years	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018
	Without optional redemption *	Average life	Years	2.76	2.76	2.76	2.76	2.76	2.76	2.76
		Final Maturity	Years	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018
		Average life	Years	2.76	2.76	2.76	2.76	2.76	2.76	2.76
		Final Maturity	Years	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018
		Average life	Years	2.76	2.76	2.76	2.76	2.76	2.76	2.76
		Final Maturity	Years	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018
		Average life	Years	2.76	2.76	2.76	2.76	2.76	2.76	2.76
		Final Maturity	Years	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018

Restitution period will end up 26.05.2008. Meanwhile loans will be restitute in every payment date for its initial amount available in each payment date.
* Optional Clean up call when the amount of the Outstanding Balance of the Securitised Loans is less than 10 per 100 of the initial Outstanding Balance, when the securitised assets Revolving Period is over.
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	
Series A	0.00%	0.00	242.31%	92.36%	566,100,000.00
Series B	0.00%	0.00	242.31%	2.40%	14,700,000.00
Series C	6.03%	827,187.84	142.31%	3.13%	19,200,000.00
Series D	93.97%	12,900,000.00		2.10%	12,900,000.00
Issue of Bonds		13,727,187.84			612,900,000.00
Reserve Fund	142.31%	1,177,207.02	2.15%		12,900,000.00

Other financial operations (current)			
Assets		Balance	Interest
	Treasury Account	1,497,796.81	0.000%
	Servicer ppal collect not yet credited	8,447.64	
	Servicer ints collect not yet credited	1,091.21	
Liabilities		Available	Balance
	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: Consumer loans to individuals

General			
	Current		At constitution date
Count		206	82,461
Principal			
Principal outstanding		921,613.20	599,795,897.15
Average loan		4,473.85	7,273.69
Minimum		0.00	0.01
Maximum		12,210.82	27,783.88
Interest rate			
Weighted average (wac)		6.68%	6.62%
Minimum		1.00%	4.00%
Maximum		10.75%	13.22%
Final maturity			
Weighted average (WARM) (months)		23	46
Minimum		08/01/2015	06/27/2006
Maximum		04/29/2018	04/05/2016
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)		15.72%	64.99%
Fixed Interest		84.28%	34.81%

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

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Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.11%	0.60%	0.66%	0.43%	1.08%
Annual Percentage Rate (CPR)	1.33%	6.93%	7.64%	5.02%	12.21%

Replenishment of securitised assets

Last acquisition (date)	02/26/2008
Number of loans acquired	4,786
Additional loan principal	64,106,792
Cumulative acquisitions	
Number of loans acquired	37,148
Additional loan principal	471,718,117.32
Next acquisition (date)	
End of revolving period	05/26/2008

Geographic distribution

	Current	At constitution date
Andalucia	1.08%	1.75%
Aragon		0.52%
Asturias		0.07%
Balearic Islands	0.29%	1.24%
Basque Country		0.35%
Canary Islands	0.53%	1.25%
Cantabria		0.07%
Castilla-La Mancha	1.54%	3.52%
Castilla-Leon		0.53%
Catalonia	3.88%	4.95%
Ceuta		0.00%
Extremadura	0.05%	0.11%
Galicia	0.22%	0.51%
La Rioja		0.14%
Madrid	2.88%	4.39%
Melilla		0.00%
Murcia	1.34%	0.41%
Navarra		0.08%
Valencia	88.18%	79.92%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	4	647.98	107.78	0.00	755.76	0.00	19,098.76	19,854.52	0.05
from > 2 to ≤ 3 months	2	1,025.49	30.31	0.00	1,055.80	0.00	1,303.14	2,358.94	0.01
from > 6 to < 12 months	5	7,440.51	1,086.54	0.00	8,527.05	0.02	14,656.69	23,183.74	0.06
from ≥ 12 to < 18 months	21	23,714.32	830.35	0.00	24,544.67	0.07	6,952.10	31,496.77	0.09
from ≥ 18 to < 24 months	30	48,567.15	3,112.14	0.00	51,679.29	0.14	15,466.59	67,145.88	0.19
from ≥ 2 years	5,877	31,751,800.34	4,197,355.05	0.00	35,949,155.39	99.76	184,101.62	36,133,257.01	99.60
Subtotal	5,939	31,833,195.79	4,202,522.17	0.00	36,035,717.96	100.00	241,578.90	36,277,296.86	100.00
Doubt debts (subjectives)									
from > 6 to < 12 months	1	631.68	4.36	0.00	636.04	0.06	0.00	636.04	0.06
from ≥ 12 to < 18 months	7	9,216.03	130.05	0.00	9,346.08	0.88	0.00	9,346.08	0.88
from ≥ 18 to < 24 months	9	6,080.71	80.18	0.00	6,160.89	0.58	0.00	6,160.89	0.58
from ≥ 2 years	223	953,099.54	93,893.38	0.00	1,046,992.92	98.48	0.00	1,046,992.92	98.48
Subtotal	240	969,027.96	94,107.97	0.00	1,063,135.93	100.00	0.00	1,063,135.93	100.00
Total	6,179	32,802,223.75	4,296,630.14	0.00	37,098,853.89		241,578.90	37,340,432.79	

Additional information