BANCAJA 10 Fondo de Titulización de Activos

Brief report

Date: 08/31/2021
Currency: EUR

Constitution date
01/26/2007

VAT Reg. no.
V84966126

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

Originator
Bankia

Servicer
Bankia

Lead Managers
Bancaja
Barclays Bank PLC
Calyon
JP Morgan

Bond Underwriters and Placement Agents
Bancaja
Barclays Bank PLC
Calyon
JP Morgan

Bond Paying Agent
BNP Paribas

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Citibank

Start-up Loan
Bankia

Assets Custodian
Bankia

Fund Auditor
KPMG Auditores

Swap
JP Morgan

Issued securities: Asset-Backed Bonds

Bonds issue

Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Next	Rating Moody's / S&P Current	Original
Series A1 ES0312872007	01/31/2007 4,200		100,000.00 420,000,000.00	Floating 3-M Euribor+0.050% 22.Feb/May/Aug/Nov	11/22/2021	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	"Pass-Through"	Aaa (sf) AAA (sf)	Aaa AAA
Series A2 ES0312872015	01/31/2007 15,370	1,616.19 24,840,840.30 1.62%	100,000.00 1,537,000,000.00	Floating 3-M Euribor+0.120% 22.Feb/May/Aug/Nov	0.0000% 11/22/2021 0.000000 Gross 0.000000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Aa1 (sf) AAA (sf)	Aaa AAA
Series A3 ES0312872023	01/31/2007 5,000	97,199.77 485,998,850.00 97.20%	100,000.00 500,000,000.00	Floating 3-M Euribor+0.190% 22.Feb/May/Aug/Nov	0.0000% 11/22/2021 0.000000 Gross 0.000000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Aa1 (sf) AAA (sf)	Aaa AAA
Series B ES0312872031	01/31/2007 650	100,000.00 65,000,000.00 100.00%	100,000.00 65,000,000.00	Floating 3-M Euribor+0.270% 22.Feb/May/Aug/Nov	0.0000% 11/22/2021 0.000000 Gross 0.000000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	B2 (sf) CC (sf)	A1 A
Series C ES0312872049	01/31/2007 520	100,000.00 52,000,000.00 100.00%	100,000.00 52,000,000.00	Floating 3-M Euribor+0.500% 22.Feb/May/Aug/Nov	0.0000% 11/22/2021 0.000000 Gross 0.000000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Ca (sf) D (sf)	Baa3 BBB
Series D ES0312872056	01/31/2007 260	100,000.00 26,000,000.00 100.00%	100,000.00 26,000,000.00	Floating 3-M Euribor+1.900% 22.Feb/May/Aug/Nov	1.3500% 11/22/2021 341.250000 Gross 276.412500 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	C (sf) D (sf)	Ba3 BB
Series E ES0312872064	01/31/2007 310	100,000.00 31,000,000.00 100.00%	100,000.00 31,000,000.00	Floating 3-M Euribor+4.000% 22.Feb/May/Aug/Nov	3.4500% 11/22/2021 872.083333 Gross 706.387500 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined Due to Cash Reserve reduction	C (sf) D (sf)	Ca CCC-
Total		684,839,690.30	2.631.000.000,00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date

Series	Redemption	Measure	Unit	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 A2	With optional redemption *	Average life	Years	0.36	0.34	0.33	0.31	0.29	0.27	0.25	0.25
			Date	01/01/2022	12/26/2021	12/19/2021	12/12/2021	12/06/2021	11/29/2021	11/22/2021	11/22/2021
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.25
			Date	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	11/22/2021
	Without optional redemption *	Average life	Years	0.36	0.34	0.33	0.31	0.29	0.27	0.25	0.25
			Date	01/01/2022	12/26/2021	12/19/2021	12/12/2021	12/06/2021	11/29/2021	11/22/2021	11/22/2021
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.25
			Date	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	11/22/2021
Series A3	With optional redemption *	Average life	Years	5.29	4.92	4.58	4.26	3.97	3.76	3.51	3.32
			Date	12/05/2026	07/22/2026	03/19/2026	11/26/2025	08/12/2025	05/25/2025	02/23/2025	12/18/2024
		Final Maturity	Years	8.75	8.25	7.75	7.25	6.75	6.50	6.00	5.75
			Date	05/22/2030	11/22/2029	05/22/2029	11/22/2028	05/22/2028	02/22/2028	08/22/2027	05/22/2027
	Without optional redemption *	Average life	Years	5.59	5.20	4.85	4.54	4.26	4.00	3.77	3.56
			Date	03/24/2027	11/03/2026	06/28/2026	03/06/2026	11/23/2025	08/22/2025	05/30/2025	03/15/2025
		Final Maturity	Years	11.75	11.26	10.75	10.00	9.51	9.00	8.75	8.25
			Date	05/22/2033	11/22/2032	05/22/2032	08/22/2031	02/22/2031	08/22/2030	05/22/2030	11/22/2029
Series B	With optional redemption *	Average life	Years	8.75	8.25	7.75	7.25	6.75	6.50	6.00	5.75
			Date	05/22/2030	11/22/2029	05/22/2029	11/22/2028	05/22/2028	02/22/2028	08/22/2027	05/22/2027
		Final Maturity	Years	8.75	8.25	7.75	7.25	6.75	6.50	6.00	5.75
			Date	05/22/2030	11/22/2029	05/22/2029	11/22/2028	05/22/2028	02/22/2028	08/22/2027	05/22/2027
	Without optional redemption *	Average life	Years	12.87	12.36	11.85	11.33	10.83	10.34	9.87	9.42
			Date	07/05/2034	12/30/2033	06/26/2033	12/19/2032	06/17/2032	12/22/2031	07/04/2031	01/22/2031
		Final Maturity	Years	14.01	13.51	13.26	12.75	12.26	11.75	11.26	10.75
			Date	08/22/2035	02/22/2035	11/22/2034	05/22/2034	11/22/2033	05/22/2033	11/22/2032	05/22/2032
Series C	With optional redemption *	Average life	Years	8.75	8.25	7.75	7.25	6.75	6.50	6.00	5.75
			Date	05/22/2030	11/22/2029	05/22/2029	11/22/2028	05/22/2028	02/22/2028	08/22/2027	05/22/2027
		Final Maturity	Years	8.75	8.25	7.75	7.25	6.75	6.50	6.00	5.75
			Date	05/22/2030	11/22/2029	05/22/2029	11/22/2028	05/22/2028	02/22/2028	08/22/2027	05/22/2027
	Without optional redemption *	Average life	Years	15.63	15.11	14.60	14.11	13.64	13.19	12.75	12.32
			Date	04/05/2037	09/26/2036	03/26/2036	09/30/2035	04/11/2035	10/27/2034	05/20/2034	12/13/2033
		Final Maturity	Years	17.51	17.26	16.76	16.26	15.76	15.01	14.51	14.26
			Date	02/22/2039	11/22/2038	05/22/2038	11/22/2037	05/22/2037	08/22/2036	02/22/2036	11/22/2035
Series D	With optional redemption *	Average life	Years	8.75	8.25	7.75	7.25	6.75	6.50	6.00	5.75
			Date	05/22/2030	11/21/2029	05/21/2029	11/22/2028	05/21/2028	02/22/2028	08/21/2027	05/22/2027
		Final Maturity	Years	8.75	8.25	7.75	7.25	6.75	6.50	6.00	5.75
			Date	05/22/2030	11/22/2029	05/22/2029	11/22/2028	05/22/2028	02/22/2028	08/22/2027	05/22/2027
	Without optional redemption *	Average life	Years	19.12	18.81	18.49	18.14	17.77	17.37	16.95	16.53
			Date	09/29/2040	06/10/2040	02/12/2040	10/08/2039	05/25/2039	12/31/2038	07/31/2038	02/28/2038
		Final Maturity	Years	39.02	39.02	39.02	39.02	39.02	39.02	39.02	39.02
			Date	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060
Series E	With optional redemption *	Average life	Years	8.75	8.25	7.75	7.25	6.75	6.50	6.00	5.75
			Date	05/22/2030	11/22/2029	05/22/2029	11/22/2028	05/22/2028	02/22/2028	08/22/2027	05/22/2027
		Final Maturity	Years	8.75	8.25	7.75	7.25	6.75	6.50	6.00	5.75
			Date	05/22/2030	11/22/2029	05/22/2029	11/22/2028	05/22/2028	02/22/2028	08/22/2027	05/22/2027
	Without optional redemption *	Average life	Years	39.02	39.02	39.02	39.02	39.02	39.02	39.02	39.02
			Date	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060
		Final Maturity	Years	39.02	39.02	39.02	39.02	39.02	39.02	39.02	39.02
			Date	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060

(The header cell of the "Unit" column reads "% Monthly CPR (SMM)".)

* 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%

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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Credit enhancement and financial operations

Credit enhancement (CE)

	Current		% CE	At issue date		% CE
Class A	74.59%	510,839,690.30	21.87%	93.39%	2,457,000,000.00	6.69%
Series A1	0.00%	0.00		15.96%	420,000,000.00	
Series A2	3.63%	24,840,840.30		58.42%	1,537,000,000.00	
Series A3	70.97%	485,998,850.00		19.00%	500,000,000.00	
Series B	9.49%	65,000,000.00	11.93%	2.47%	65,000,000.00	4.19%
Series C	7.59%	52,000,000.00	3.98%	1.98%	52,000,000.00	2.19%
Series D	3.80%	26,000,000.00	0.00%	0.99%	26,000,000.00	1.19%
Series E	4.53%	31,000,000.00		1.18%	31,000,000.00	
Issue of Bonds		684,839,690.30			2,631,000,000.00	
Reserve Fund	0.00%	0.00		1.19%	31,000,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		1,202,210.74	-0.550%
Servicer ppal collect not yet credited		240,505.02	
Servicer ints collect not yet credited		4,998.27	

Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	
Liquidity Facility A1	0.00	0.00	

Collateral: Residential mortgage loans (PTCs)

General

	Current	At constitution date
Count	9,341	18,662
Principal		
Principal outstanding	669,644,110.42	2,600,172,859.42
Average loan	71,688.70	139,329.81
Minimum	0.00	22.71
Maximum	219,981.63	344,786.69
Interest rate		
Weighted average (wac)	0.41%	4.23%
Minimum	0.00%	2.41%
Maximum	3.22%	6.00%
Final maturity		
Weighted average (WARM) (months)	193	353
Minimum	09/01/2021	02/05/2007
Maximum	10/05/2060	10/05/2046
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR (Mortgage Market)	100.00%	100.00%

LTV Distribution

	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.93	7.01	0.02	7.07
10.01 - 20%	4.50	16.02	0.21	16.80
20.01 - 30%	9.78	25.67	0.81	26.18
30.01 - 40%	17.76	35.36	2.25	35.84
40.01 - 50%	27.96	44.84	4.26	45.54
50.01 - 60%	26.51	54.04	7.62	55.37
60.01 - 70%	12.49	63.17	13.98	65.79
70.01 - 80%	0.08	72.17	35.99	76.48
80.01 - 90%			15.29	84.91
90.01 - 100%			19.58	96.24
Weighted average (WALTV)		44.38		75.76
Minimum		0.00		0.01
Maximum		72.77		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.25%	0.41%	0.34%	0.93%	0.39%
Annual Percentage Rate (CPR)	3.00%	4.82%	4.00%	10.61%	4.56%

Geographic distribution

	Current	At constitution date
Andalucia	14.30%	13.25%
Aragon	0.96%	1.01%
Asturias	0.93%	0.62%
Balearic Islands	4.82%	4.74%
Basque Country	2.24%	1.91%
Canary Islands	7.15%	6.92%
Cantabria	0.45%	0.43%
Castilla-La Mancha	3.38%	3.19%
Castilla-Leon	3.56%	3.55%
Catalonia	14.15%	13.84%
Ceuta	0.03%	0.02%
Extremadura	0.65%	0.63%
Galicia	2.07%	1.95%
La Rioja	0.33%	0.43%
Madrid	9.72%	8.75%
Melilla	0.03%	0.03%
Murcia	2.48%	2.79%
Navarra	1.35%	1.39%
Valencia	31.41%	34.57%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	125	33,519.70	2,638.94	28,172.16	64,330.80	0.46	8,371,279.96	8,435,610.76	14.42	36.96
from > 1 to = 2 months	23	15,577.95	1,695.12	0.00	17,273.07	0.12	2,063,525.96	2,080,799.03	3.56	39.75
from > 2 to = 3 months	24	25,922.60	2,649.32	1,795.48	30,367.40	0.22	1,977,097.21	2,007,464.61	3.43	47.25
from > 3 to = 6 months	30	51,638.66	5,309.04	0.00	56,947.70	0.41	2,191,614.68	2,248,562.38	3.84	44.74
from > 6 to < 12 months	29	118,464.54	11,884.29	1,916.77	132,265.60	0.95	2,492,286.93	2,624,552.53	4.49	47.90
from = 12 to < 18 months	14	82,943.49	8,777.81	800.00	92,521.30	0.67	1,091,502.67	1,184,023.97	2.02	42.85
from = 18 to < 24 months	18	128,128.20	17,725.01	0.00	145,853.21	1.05	1,342,997.73	1,488,850.94	2.54	47.52
from ≥ 2 years	336	10,401,877.93	2,850,598.20	105,613.85	13,358,089.98	96.12	25,084,684.41	38,442,774.39	65.70	58.42
Subtotal	599	10,858,073.07	2,901,277.73	138,298.26	13,897,649.06	100.00	44,614,989.55	58,512,638.61	100.00	51.10
Doubt debts (subjectives)										
from ≥ 2 years	280	16,798,020.60	1,413,672.96	672.00	18,212,365.56	100.00	0.00	18,212,365.56	100.00	38.47
Subtotal	280	16,798,020.60	1,413,672.96	672.00	18,212,365.56	100.00	0.00	18,212,365.56	100.00	38.47
Total	879	27,656,093.67	4,314,950.69	138,970.26	32,110,014.62		44,614,989.55	76,725,004.17		

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