

BANCAJA 10 Fondo de Titulización de Activos

Brief report

Date: 11/12/2021
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)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating Moody's / S&P		
		Current	Original			Final maturity (legal)	Next	Current	Original	
Series A1 ES0312872007	01/31/2007 4,200	0.00 0.00 0.00%	100,000.00 420,000,000.00	Floating 3-M Euribor+0.050% 22.Feb/May/Aug/Nov		02/22/2050 Quarterly 22.Feb/May/Aug/Nov	Amortized	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	0.00000% 11/22/2021 0.000000 Gross 0.000000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / 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	0.00000% 11/22/2021 0.000000 Gross 0.000000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / 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	0.00000% 11/22/2021 0.000000 Gross 0.000000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / 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	0.00000% 11/22/2021 0.000000 Gross 0.000000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / 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	1.35000% 11/22/2021 0.000000 Gross 0.000000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / 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	3.45000% 11/22/2021 0.000000 Gross 0.000000 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																				
		% 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 A2	With optional redemption *	Average life	Years	Date	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	
		Final Maturity	Years	Date	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	
	Without optional redemption *	Average life	Years	Date	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	
		Final Maturity	Years	Date	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	02/22/2022	
	Series A3	With optional redemption *	Average life	Years	Date	11/22/2026	07/16/2026	03/20/2026	12/02/2025	08/23/2025	06/09/2025	03/13/2025	01/09/2025	10/09/2025	08/23/2025	06/25/2025	04/25/2025	03/13/2025	01/09/2025	10/09/2025
			Final Maturity	Years	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	02/22/2027	11/22/2026	08/22/2026	05/22/2026	02/22/2026	11/22/2025	08/22/2025
Without optional redemption *		Average life	Years	Date	03/09/2027	10/26/2026	06/28/2026	03/13/2026	12/06/2025	09/09/2025	06/22/2025	04/10/2025	01/09/2025	10/09/2025	08/23/2025	06/25/2025	04/25/2025	03/13/2025	01/09/2025	
		Final Maturity	Years	Date	05/22/2033	11/22/2032	05/22/2032	08/22/2031	02/22/2031	11/22/2030	05/22/2030	02/22/2030	11/22/2029	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	
Series B		With optional redemption *	Average life	Years	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	02/22/2027	11/22/2026	08/22/2026	05/22/2026	02/22/2026	11/22/2025	08/22/2025
			Final Maturity	Years	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	02/22/2027	11/22/2026	08/22/2026	05/22/2026	02/22/2026	11/22/2025	08/22/2025
	Without optional redemption *	Average life	Years	Date	06/25/2034	12/25/2033	06/23/2033	12/22/2032	06/24/2032	01/02/2032	07/18/2031	02/10/2031	10/25/2030	07/25/2030	04/25/2030	01/25/2030	10/25/2029	07/25/2029	04/25/2029	
		Final Maturity	Years	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	11/22/2031	08/22/2031	05/22/2031	02/22/2031	11/22/2030	08/22/2030	05/22/2030	
	Series C	With optional redemption *	Average life	Years	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	02/22/2027	11/22/2026	08/22/2026	05/22/2026	02/22/2026	11/22/2025	08/22/2025
			Final Maturity	Years	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	02/22/2027	11/22/2026	08/22/2026	05/22/2026	02/22/2026	11/22/2025	08/22/2025
Without optional redemption *		Average life	Years	Date	03/28/2037	09/21/2036	03/24/2036	10/01/2035	04/16/2035	11/04/2034	05/30/2034	01/25/2034	10/25/2033	07/25/2033	04/25/2033	01/25/2033	10/25/2032	07/25/2032	04/25/2032	
		Final Maturity	Years	Date	02/22/2039	11/22/2038	05/22/2038	11/22/2037	05/22/2037	11/22/2036	02/22/2036	08/22/2035	05/22/2035	02/22/2035	11/22/2034	08/22/2034	05/22/2034	02/22/2034	11/22/2033	08/22/2033
Series D		With optional redemption *	Average life	Years	Date	05/21/2030	11/21/2029	05/21/2029	11/21/2028	05/21/2028	02/21/2028	08/21/2027	05/21/2027	02/21/2027	11/21/2026	08/21/2026	05/21/2026	02/21/2026	11/21/2025	08/21/2025
			Final Maturity	Years	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	02/22/2027	11/22/2026	08/22/2026	05/22/2026	02/22/2026	11/22/2025	08/22/2025
	Without optional redemption *	Average life	Years	Date	09/26/2040	06/08/2040	02/12/2040	10/09/2039	05/28/2039	01/05/2039	08/09/2038	03/10/2038	10/25/2037	07/25/2037	04/25/2037	01/25/2037	10/25/2036	07/25/2036	04/25/2036	
		Final Maturity	Years	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	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	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	02/22/2027	11/22/2026	08/22/2026	05/22/2026	02/22/2026	11/22/2025	08/22/2025
			Final Maturity	Years	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	02/22/2027	11/22/2026	08/22/2026	05/22/2026	02/22/2026	11/22/2025	08/22/2025
Without optional redemption *		Average life	Years	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	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	
		Final Maturity	Years	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	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	08/22/2060	

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Credit enhancement and financial operations

Credit enhancement (CE)					
	Current			At issue date	
			% CE		% CE
Class A	74.59%	510,839,690.30	21.87%	93.39%	2,457,000,000.00
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
Series C	7.59%	52,000,000.00	3.98%	1.98%	52,000,000.00
Series D	3.80%	26,000,000.00	0.00%	0.99%	26,000,000.00
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 financial operations (current)			
Assets	Balance	Interest	
Treasury Account	17,084,252.02	-0.550%	
Servicer ppal collect not yet credited	170,571.09		
Servicer ints collect not yet credited	5,779.79		
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	9,207	18,662	
Principal			
Principal outstanding	653,689,172.13	2,600,172,859.42	
Average loan	70,999.15	139,329.81	
Minimum	0.00	22.71	
Maximum	217,265.63	344,786.69	
Interest rate			
Weighted average (wac)	0.38%	4.23%	
Minimum	0.00%	2.41%	
Maximum	3.22%	6.00%	
Final maturity			
Weighted average (WARM) (months)	191	353	
Minimum	12/05/2021	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	% LTV
0.01 - 10%	0.95	6.94	0.02
10.01 - 20%	4.77	15.96	0.21
20.01 - 30%	10.02	25.70	0.81
30.01 - 40%	18.45	35.32	2.25
40.01 - 50%	29.21	44.90	4.26
50.01 - 60%	25.14	54.04	7.62
60.01 - 70%	11.37	62.72	13.98
70.01 - 80%	0.08	71.56	35.99
80.01 - 90%			15.29
90.01 - 100%			19.58
Weighted average (WALTV)	43.81		75.76
Minimum	0.00		0.01
Maximum	72.15		100.00

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.00%	0.20%	0.31%	0.64%	0.39%
Annual Percentage Rate (CPR)	0.00%	2.40%	3.63%	7.38%	4.53%

Geographic distribution		
	Current	At constitution date
Andalucia	14.30%	13.25%
Aragon	0.96%	1.01%
Asturias	0.93%	0.62%
Balearic Islands	4.80%	4.74%
Basque Country	2.24%	1.91%
Canary Islands	7.19%	6.92%
Cantabria	0.45%	0.43%
Castilla-La Mancha	3.37%	3.19%
Castilla-Leon	3.57%	3.55%
Catalonia	14.17%	13.84%
Ceuta	0.03%	0.02%
Extremadura	0.65%	0.63%
Galicia	2.07%	1.95%
La Rioja	0.33%	0.43%
Madrid	9.76%	8.75%
Melilla	0.03%	0.03%
Murcia	2.48%	2.79%
Navarra	1.36%	1.39%
Valencia	31.31%	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	298	98,522.21	7,342.90	28,172.16	134,037.27	0.95	23,300,124.44	23,434,161.71	31.55
from > 1 to = 2 months	36	27,199.65	2,463.27	1,359.12	31,022.04	0.22	3,329,401.37	3,360,423.41	4.52
from > 2 to = 3 months	29	33,346.28	3,101.13	436.36	36,883.77	0.26	2,569,633.75	2,606,517.52	3.51
from > 3 to = 6 months	17	29,018.25	3,123.52	0.00	32,141.77	0.23	1,319,108.05	1,351,249.82	1.82
from > 6 to < 12 months	33	128,657.45	10,557.45	1,916.77	141,131.67	1.00	2,511,260.39	2,652,392.06	3.57
from = 12 to < 18 months	16	82,092.71	7,628.96	800.00	90,521.67	0.64	1,061,546.69	1,152,068.36	1.55
from = 18 to < 24 months	14	118,130.67	14,849.18	0.00	132,979.85	0.94	1,218,315.32	1,351,295.17	1.82
from ≥ 2 years	332	10,649,574.74	2,776,592.81	105,133.86	13,531,301.41	95.76	24,827,606.62	38,358,908.03	51.65
Subtotal	775	11,166,541.96	2,825,659.22	137,818.27	14,130,019.45	100.00	60,136,996.63	74,267,016.08	100.00
Doubt debts (subjectives)									
from ≥ 2 years	221	13,984,227.15	1,270,786.63	672.00	15,255,685.78	100.00	0.00	15,255,685.78	100.00
Subtotal	221	13,984,227.15	1,270,786.63	672.00	15,255,685.78	100.00	0.00	15,255,685.78	100.00
Total	996	25,150,769.11	4,096,445.85	138,490.27	29,385,705.23		60,136,996.63	89,522,701.86	

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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