BANCAJA 10 Fondo de Titulización de Activos

Brief report

Date: 08/31/2022
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	11/22/2022	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		100,000.00 1,537,000,000.00	Floating 3-M Euribor+0.120% 22.Feb/May/Aug/Nov	11/22/2022	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	87,409.86 437,049,300.00 87.41%	100,000.00 500,000,000.00	Floating 3-M Euribor+0.190% 22.Feb/May/Aug/Nov	0.5810% 11/22/2022 129.784218 Gross 105.125217 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	0.6610% 11/22/2022 168.922222 Gross 136.827000 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	0.8910% 11/22/2022 227.700000 Gross 184.437000 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	2.2910% 11/22/2022 585.477778 Gross 474.237000 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	4.3910% 11/22/2022 1,122.144444 Gross 908.937000 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		611,049,300.00	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 A3	With optional redemption *	Average life	Years		4.60	4.28	3.97	3.69	3.48	3.24	3.06	2.90
			Date		03/29/2027	11/29/2026	08/10/2026	04/29/2026	02/13/2026	11/15/2025	09/12/2025	07/14/2025
		Final Maturity	Years		7.75	7.26	6.75	6.26	6.01	5.51	5.25	5.00
			Date		05/22/2030	11/22/2029	05/22/2029	11/22/2028	08/22/2028	02/22/2028	11/22/2027	08/22/2027
	Without optional redemption *	Average life	Years		4.92	4.58	4.28	4.01	3.77	3.55	3.35	3.16
			Date		07/21/2027	03/21/2027	12/01/2026	08/24/2026	05/27/2026	03/08/2026	12/25/2025	10/19/2025
		Final Maturity	Years		10.76	10.26	9.76	9.26	8.75	8.26	8.01	7.51
			Date		05/22/2033	11/22/2032	05/22/2032	11/22/2031	05/22/2031	11/22/2030	08/22/2030	02/22/2030
Series B	With optional redemption *	Average life	Years		7.75	7.26	6.75	6.26	6.01	5.51	5.25	5.00
			Date		05/22/2030	11/22/2029	05/22/2029	11/22/2028	08/22/2028	02/22/2028	11/22/2027	08/22/2027
		Final Maturity	Years		7.75	7.26	6.75	6.26	6.01	5.51	5.25	5.00
			Date		05/22/2030	11/22/2029	05/22/2029	11/22/2028	08/22/2028	02/22/2028	11/22/2027	08/22/2027
	Without optional redemption *	Average life	Years		11.83	11.36	10.88	10.41	9.95	9.50	9.07	8.67
			Date		06/18/2034	12/27/2033	07/07/2033	01/15/2033	07/30/2032	02/17/2032	09/16/2031	04/20/2031
		Final Maturity	Years		13.01	12.51	12.26	11.76	11.26	10.76	10.51	10.01
			Date		08/22/2035	02/22/2035	11/22/2034	05/22/2034	11/22/2033	05/22/2033	02/22/2033	08/22/2032
Series C	With optional redemption *	Average life	Years		7.75	7.26	6.75	6.26	6.01	5.51	5.25	5.00
			Date		05/22/2030	11/22/2029	05/22/2029	11/22/2028	08/22/2028	02/22/2028	11/22/2027	08/22/2027
		Final Maturity	Years		7.75	7.26	6.75	6.26	6.01	5.51	5.25	5.00
			Date		05/22/2030	11/22/2029	05/22/2029	11/22/2028	08/22/2028	02/22/2028	11/22/2027	08/22/2027
	Without optional redemption *	Average life	Years		14.61	14.12	13.64	13.19	12.75	12.33	11.92	11.52
			Date		03/28/2037	09/30/2036	04/10/2036	10/26/2035	05/19/2035	12/16/2034	07/19/2034	02/23/2034
		Final Maturity	Years		16.52	16.26	15.76	15.26	14.76	14.26	13.76	13.26
			Date		02/22/2039	11/22/2038	05/22/2038	11/22/2037	05/22/2037	11/22/2036	05/22/2036	11/22/2035
Series D	With optional redemption *	Average life	Years		7.75	7.26	6.75	6.26	6.01	5.51	5.25	5.00
			Date		05/21/2030	11/22/2029	05/21/2029	11/22/2028	08/22/2028	02/22/2028	11/21/2027	08/22/2027
		Final Maturity	Years		7.75	7.26	6.75	6.26	6.01	5.51	5.25	5.00
			Date		05/22/2030	11/22/2029	05/22/2029	11/22/2028	08/22/2028	02/22/2028	11/22/2027	08/22/2027
	Without optional redemption *	Average life	Years		18.14	17.84	17.53	17.20	16.85	16.48	16.09	15.70
			Date		10/05/2040	06/20/2040	02/28/2040	10/31/2039	06/25/2039	02/10/2039	09/21/2038	04/30/2038
		Final Maturity	Years		38.03	38.03	38.03	38.03	38.03	38.03	38.03	38.03
			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		7.75	7.26	6.75	6.26	6.01	5.51	5.25	5.00
			Date		05/22/2030	11/22/2029	05/22/2029	11/22/2028	08/22/2028	02/22/2028	11/22/2027	08/22/2027
		Final Maturity	Years		7.75	7.26	6.75	6.26	6.01	5.51	5.25	5.00
			Date		05/22/2030	11/22/2029	05/22/2029	11/22/2028	08/22/2028	02/22/2028	11/22/2027	08/22/2027
	Without optional redemption *	Average life	Years		38.03	38.03	38.03	38.03	38.03	38.03	38.03	38.03
			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		38.03	38.03	38.03	38.03	38.03	38.03	38.03	38.03
			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

* 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	% CE		At issue date	% CE
Class A	71.52%	437,049,300.00	24.65%	93.39%	2,457,000,000.00	6.69%
Series A1	0.00%	0.00		15.96%	420,000,000.00	
Series A2	0.00%	0.00		58.42%	1,537,000,000.00	
Series A3	71.52%	437,049,300.00		19.00%	500,000,000.00	
Series B	10.64%	65,000,000.00	13.45%	2.47%	65,000,000.00	4.19%
Series C	8.51%	52,000,000.00	4.48%	1.98%	52,000,000.00	2.19%
Series D	4.25%	26,000,000.00	0.00%	0.99%	26,000,000.00	1.19%
Series E	5.07%	31,000,000.00		1.18%	31,000,000.00	
Issue of Bonds		611,049,300.00			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		1,590,111.37	0.233%
Servicer ppal collect not yet credited		250,537.14	
Servicer ints collect not yet credited		2,859.93	
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	

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
Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid www.edt-sg.com info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 www.cnmv.com

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Fund Auditor
KPMG Auditores

Swap
JP Morgan

Collateral: Residential mortgage loans (PTCs)

General

	Current	At constitution date
Count	8,831	18,662
Principal		
Principal outstanding	595,793,189.50	2,600,172,859.42
Average loan	67,466.11	139,329.81
Minimum	0.00	22.71
Maximum	209,161.91	344,786.69
Interest rate		
Weighted average (wac)	0.69%	4.23%
Minimum	0.00%	2.41%
Maximum	3.22%	6.00%
Final maturity		
Weighted average (WARM) (months)	183	353
Minimum	09/05/2022	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%	1.18	6.98	0.02	7.07
10.01 - 20%	5.11	15.66	0.21	16.80
20.01 - 30%	11.84	25.69	0.81	26.18
30.01 - 40%	21.32	35.46	2.25	35.84
40.01 - 50%	32.44	45.16	4.26	45.54
50.01 - 60%	20.84	54.55	7.62	55.37
60.01 - 70%	7.26	61.29	13.98	65.79
70.01 - 80%	0.01	70.24	35.99	76.48
80.01 - 90%			15.29	84.91
90.01 - 100%			19.58	96.24
Weighted average (WALTV)		41.96		75.76
Minimum		0.00		0.01
Maximum		70.24		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.44%	0.42%	0.42%	0.37%	0.39%
Annual Percentage Rate (CPR)	5.13%	4.94%	4.96%	4.33%	4.55%

Geographic distribution

	Current	At constitution date
Andalucia	14.47%	13.25%
Aragon	0.98%	1.01%
Asturias	0.93%	0.62%
Balearic Islands	4.70%	4.74%
Basque Country	2.30%	1.91%
Canary Islands	7.27%	6.92%
Cantabria	0.46%	0.43%
Castilla-La Mancha	3.38%	3.19%
Castilla-Leon	3.55%	3.55%
Catalonia	14.37%	13.84%
Ceuta	0.03%	0.02%
Extremadura	0.66%	0.63%
Galicia	2.04%	1.95%
La Rioja	0.34%	0.43%
Madrid	9.70%	8.75%
Melilla	0.03%	0.03%
Murcia	2.43%	2.79%
Navarra	1.35%	1.39%
Valencia	31.02%	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	77	23,186.39	2,436.80	29,531.28	55,154.47	0.37	4,943,007.39	4,998,161.86	9.89	32.69
from > 1 to = 2 months	13	9,872.18	994.40	0.00	10,866.58	0.07	1,049,812.20	1,060,678.78	2.10	42.90
from > 2 to = 3 months	13	12,865.25	988.89	436.36	14,290.50	0.10	850,062.87	864,353.37	1.71	37.95
from > 3 to = 6 months	22	36,620.80	3,268.21	0.00	39,889.01	0.27	1,540,191.38	1,580,080.39	3.13	36.80
from > 6 to < 12 months	28	106,036.77	8,570.58	0.00	114,607.35	0.77	1,932,661.78	2,047,269.13	4.05	40.76
from = 12 to < 18 months	22	143,090.41	12,422.23	0.00	155,512.64	1.04	1,831,031.06	1,986,543.70	3.93	46.92
from = 18 to < 24 months	10	78,715.11	6,081.25	1,916.77	86,713.13	0.58	593,843.29	680,556.42	1.35	41.12
from ≥ 2 years	322	11,596,163.23	2,752,669.47	104,900.85	14,453,733.55	96.81	22,851,871.28	37,305,604.83	73.84	58.71
Subtotal	507	12,006,550.14	2,787,431.83	136,785.26	14,930,767.23	100.00	35,592,481.25	50,523,248.48	100.00	51.15
Doubt debts (subjectives)										
from ≥ 2 years	212	13,633,153.57	1,298,602.40	672.00	14,932,427.97	100.00	0.00	14,932,427.97	100.00	41.01
Subtotal	212	13,633,153.57	1,298,602.40	672.00	14,932,427.97	100.00	0.00	14,932,427.97	100.00	41.01
Total	719	25,639,703.71	4,086,034.23	137,457.26	29,863,195.20		35,592,481.25	65,455,676.45		

Additional information

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