

Brief report

Date: 10/31/2022
 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
 Société Générale

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Société Générale

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 N° 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	Moody's / S&P	Original	
Series A1 ES0312872007	01/31/2007 4,200	100,000.00 420,000,000.00	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	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" Secutorial / 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" 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	0.6610% 11/22/2022 168.922222 Gross 136.827000 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 CC	
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" 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	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" Secutorial / Pro rata under certain circumstances	C (sf) D (sf)	Ba3 BB D	
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	4.60	4.28	3.97	3.69	3.48	3.24	3.06	2.90	
		Final Maturity	03/29/2027	11/29/2026	08/10/2026	04/29/2026	02/13/2026	11/15/2025	09/12/2025	07/14/2025	
	Without optional redemption *	Average life	7.75	7.26	6.75	6.26	6.01	5.51	5.25	5.00	
		Final Maturity	05/22/2030	11/22/2029	05/22/2029	11/22/2028	08/22/2028	02/22/2028	11/22/2027	08/22/2027	
Series B	With optional redemption *	Average life	4.92	4.58	4.28	4.01	3.77	3.55	3.35	3.16	
		Final Maturity	07/21/2027	03/21/2027	12/01/2026	08/24/2026	05/27/2026	03/08/2026	12/25/2025	10/19/2025	
	Without optional redemption *	Average life	10.76	10.26	9.76	9.26	8.75	8.26	8.01	7.51	
		Final Maturity	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 C	With optional redemption *	Average life	7.75	7.26	6.75	6.26	6.01	5.51	5.25	5.00	
		Final Maturity	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	11.83	11.38	10.88	10.41	9.95	9.50	9.07	8.67	
		Final Maturity	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	7.75	7.26	6.75	6.26	6.01	5.51	5.25	5.00	
		Final Maturity	05/21/2030	11/22/2029	05/21/2029	11/22/2028	08/22/2028	02/22/2028	11/21/2027	08/22/2027	
	Without optional redemption *	Average life	18.14	17.84	17.53	17.20	16.85	16.48	16.09	15.70	
		Final Maturity	10/05/2040	06/20/2040	02/28/2040	10/31/2039	06/25/2039	02/10/2039	09/21/2038	04/30/2038	
Series E	With optional redemption *	Average life	7.75	7.26	6.75	6.26	6.01	5.51	5.25	5.00	
		Final Maturity	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	38.03	38.03	38.03	38.03	38.03	38.03	38.03	38.03	
		Final Maturity	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)					
Class		Current		At issue date	
		% CE	% CE	% CE	% CE
Class A	71.52%	437,049,300.00	24.65%	93.39%	2,457,000,000.00
Series A1	0.00%	0.00	0.00%	15.96%	420,000,000.00
Series A2	0.00%	0.00	0.00%	58.42%	1,537,000,000.00
Series A3	71.52%	437,049,300.00	19.00%	19.00%	500,000,000.00
Series B	10.64%	65,000,000.00	13.45%	2.47%	65,000,000.00
Series C	8.51%	52,000,000.00	4.48%	1.98%	52,000,000.00
Series D	4.25%	26,000,000.00	0.00%	0.99%	26,000,000.00
Series E	5.07%	31,000,000.00	0.00%	1.18%	31,000,000.00
Issue of Bonds		611,049,300.00			2,631,000,000.00
Reserve Fund	0.00%	0.00	0.00%	1.19%	31,000,000.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		14,122,412.71	0.750%
Servicer ppal collect not yet credited		127,154.83	
Servicer ints collect not yet credited		3,371.89	
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 6 - 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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Bond Underwriters and Placement Agents
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Register of Book Securities
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 KPMG Auditores

Swap
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Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	8,766	18,662	
Principal			
Principal outstanding	583,728,934.89	2,600,172,859.42	
Average loan	66,590.11	139,329.81	
Minimum	0.00	22.71	
Maximum	207,373.56	344,786.69	
Interest rate			
Weighted average (wac)	0.99%	4.23%	
Minimum	0.00%	2.41%	
Maximum	3.93%	6.00%	
Final maturity			
Weighted average (WARM) (months)	181	353	
Minimum	11/01/2022	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%	1.27	7.04	0.02	7.07
10.01 - 20%	5.22	15.68	0.21	16.80
20.01 - 30%	12.36	25.70	0.81	26.18
30.01 - 40%	22.38	35.60	2.25	35.84
40.01 - 50%	31.94	45.22	4.26	45.54
50.01 - 60%	21.45	54.85	7.62	55.37
60.01 - 70%	5.38	61.19	13.98	65.79
70.01 - 80%			35.99	76.48
80.01 - 90%			15.29	84.91
90.01 - 100%			19.58	96.24
Weighted average (WALTV)	41.55		75.76	
Minimum	0.00		0.01	
Maximum	69.82		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.38%	0.40%	0.40%	0.38%	0.39%
Annual Percentage Rate (CPR)	4.46%	4.71%	4.75%	4.48%	4.55%

Geographic distribution		
	Current	At constitution date
Andalucia	14.54%	13.25%
Aragon	0.99%	1.01%
Asturias	0.93%	0.62%
Balearic Islands	4.72%	4.74%
Basque Country	2.30%	1.91%
Canary Islands	7.30%	6.92%
Cantabria	0.46%	0.43%
Castilla-La Mancha	3.41%	3.19%
Castilla-Leon	3.55%	3.55%
Catalonia	14.34%	13.84%
Ceuta	0.03%	0.02%
Extremadura	0.66%	0.63%
Galicia	2.02%	1.95%
La Rioja	0.34%	0.43%
Madrid	9.69%	8.75%
Mellilla	0.03%	0.03%
Murcia	2.45%	2.79%
Navarra	1.35%	1.39%
Valencia	30.90%	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	84	25,614.67	3,591.55	29,531.28	58,737.50	0.39	5,304,762.70	5,363,500.20	10.68	32.92
from > 1 to = 2 months	12	8,615.19	1,256.37	0.00	9,871.56	0.07	958,896.66	968,769.22	1.93	48.14
from > 2 to = 3 months	9	10,457.72	1,618.52	436.36	12,512.60	0.08	826,564.99	839,077.59	1.67	39.73
from > 3 to = 6 months	23	44,402.37	4,647.13	0.00	49,049.50	0.32	1,677,096.76	1,726,146.26	3.44	39.44
from > 6 to < 12 months	27	107,291.68	9,193.32	0.00	116,485.00	0.77	1,822,905.28	1,939,390.28	3.86	38.05
from = 12 to < 18 months	20	128,079.51	11,629.35	0.00	139,708.86	0.92	1,631,362.99	1,771,071.85	3.53	48.05
from = 18 to < 24 months	15	116,899.28	10,196.18	1,916.77	129,012.23	0.85	1,022,610.01	1,151,622.24	2.29	42.34
from ≥ 2 years	319	11,734,002.07	2,762,201.52	104,100.85	14,600,304.44	96.59	21,881,184.25	36,481,488.69	72.61	58.36
Subtotal	509	12,175,362.49	2,804,333.94	135,985.26	15,115,681.69	100.00	35,125,383.64	50,241,065.33	100.00	50.85
Doubt debts (subjectives)										
from ≥ 2 years	212	13,633,153.57	1,314,158.64	672.00	14,947,984.21	100.00	0.00	14,947,984.21	100.00	41.05
Subtotal	212	13,633,153.57	1,314,158.64	672.00	14,947,984.21	100.00	0.00	14,947,984.21	100.00	41.05
Total	721	25,808,516.06	4,118,492.58	136,657.26	30,063,665.90		35,125,383.64	65,189,049.54		