

BANCAJA 10 Fondo de Titulización de Activos

Brief report

Date: 06/30/2023
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 Moody's / S&P	
		Current	Original			Final maturity (legal)	Next	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	08/22/2023	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	08/22/2023	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	74,882.71 374,413,550.00 74.88%	100,000.00 500,000,000.00	Floating 3-M Euribor+0.190% 22.Feb/May/Aug/Nov	3.5730% 08/22/2023 683.754025 Gross 553.840760 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	3.6530% 08/22/2023 933.544444 Gross 756.171000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	B2 (sf) D (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	3.8830% 08/22/2023 992.322222 Gross 803.781000 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	5.2830% 08/22/2023 1,350.100000 Gross 1,093.581000 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	7.3830% 08/22/2023 1,886.766667 Gross 1,528.281000 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		548,413,550.00	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	
		Average life	Years	Date		Date		Date		Date		Date		Date		Date		Date	
Series A3	With optional redemption *		4.81	03/13/2028		10/29/2027		06/26/2027		03/28/2027		12/12/2026		09/27/2026		06/25/2026		04/22/2026	
		Final Maturity	7.51	11/22/2030		05/22/2030		11/22/2029		08/22/2029		02/22/2029		11/22/2028		05/22/2028		02/22/2028	
			5.27	08/26/2028		04/08/2028		12/04/2027		08/13/2027		05/04/2027		02/02/2027		11/12/2026		08/30/2026	
	Without optional redemption *		10.76	11/22/2030		08/22/2030		02/22/2030		08/22/2032		02/22/2032		08/22/2031		05/22/2031		11/22/2030	
		Final Maturity	7.51	11/22/2030		05/22/2030		11/22/2029		08/22/2029		02/22/2029		11/22/2028		05/22/2028		02/22/2028	
			11.87	04/01/2035		10/18/2034		05/06/2034		11/21/2033		06/07/2033		12/27/2032		07/20/2032		02/17/2032	
Series B	With optional redemption *		7.51	11/22/2030		05/22/2030		11/22/2029		08/22/2029		02/22/2029		11/22/2028		05/22/2028		02/22/2028	
		Final Maturity	7.51	11/22/2030		05/22/2030		11/22/2029		08/22/2029		02/22/2029		11/22/2028		05/22/2028		02/22/2028	
			11.87	04/01/2035		10/18/2034		05/06/2034		11/21/2033		06/07/2033		12/27/2032		07/20/2032		02/17/2032	
	Without optional redemption *		13.01	05/22/2036		11/22/2035		08/22/2035		02/22/2035		11/22/2034		05/22/2034		11/22/2033		08/22/2033	
		Final Maturity	7.51	11/22/2030		05/22/2030		11/22/2029		08/22/2029		02/22/2029		11/22/2028		05/22/2028		02/22/2028	
			14.78	02/28/2038		08/29/2037		03/02/2037		09/09/2036		03/29/2036		10/20/2035		05/19/2035		12/23/2034	
Series C	With optional redemption *		16.52	11/22/2039		08/22/2039		02/22/2039		11/22/2038		05/22/2038		11/22/2037		05/22/2037		11/22/2036	
		Final Maturity	7.51	11/22/2030		05/22/2030		11/22/2029		08/22/2029		02/22/2029		11/22/2028		05/22/2028		02/22/2028	
			17.93	04/21/2041		01/14/2041		10/05/2040		06/22/2040		03/03/2040		11/06/2039		07/05/2039		02/23/2039	
	Without optional redemption *		37.28	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	7.51	11/22/2030		05/22/2030		11/22/2029		08/22/2029		02/22/2029		11/22/2028		05/22/2028		02/22/2028	
			7.01	05/22/2030		05/22/2030		11/22/2029		08/22/2029		02/22/2029		11/22/2028		05/22/2028		02/22/2028	
Series D	With optional redemption *		7.51	11/22/2030		05/22/2030		11/22/2029		08/22/2029		02/22/2029		11/22/2028		05/22/2028		02/22/2028	
		Final Maturity	7.51	11/22/2030		05/22/2030		11/22/2029		08/22/2029		02/22/2029		11/22/2028		05/22/2028		02/22/2028	
			17.93	04/21/2041		01/14/2041		10/05/2040		06/22/2040		03/03/2040		11/06/2039		07/05/2039		02/23/2039	
	Without optional redemption *		37.28	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	7.51	11/22/2030		05/22/2030		11/22/2029		08/22/2029		02/22/2029		11/22/2028		05/22/2028		02/22/2028	
			7.01	05/22/2030		05/22/2030		11/22/2029		08/22/2029		02/22/2029		11/22/2028		05/22/2028		02/22/2028	
Series E	With optional redemption *		7.51	11/22/2030		05/22/2030		11/22/2029		08/22/2029		02/22/2029		11/22/2028		05/22/2028		02/22/2028	
		Final Maturity	7.51	11/22/2030		05/22/2030		11/22/2029		08/22/2029		02/22/2029		11/22/2028		05/22/2028		02/22/2028	
			37.28	08/22/2060		08/22/2060		08/22/2060		08/22/2060		08/22/2060		08/22/2060		08/22/2060		08/22/2060	
	Without optional redemption *		37.28	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	37.28	08/22/2060		08/22/2060		08/22/2060		08/22/2060		08/22/2060		08/22/2060		08/22/2060		08/22/2060	
			37.28	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			At issue date			
		% CE			% CE	
Class A	68.27%	374,413,550.00	28.17%	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	68.27%	374,413,550.00		19.00%	500,000,000.00	
Series B	11.85%	65,000,000.00	15.60%	2.47%	65,000,000.00	4.19%
Series C	9.48%	52,000,000.00	5.55%	1.98%	52,000,000.00	2.19%
Series D	4.74%	26,000,000.00	0.53%	0.99%	26,000,000.00	1.19%
Series E	5.65%	31,000,000.00		1.18%	31,000,000.00	
Issue of Bonds		548,413,550.00			2,631,000,000.00	
Reserve Fund	0.53%	2,734,001.45		1.19%	31,000,000.00	

Other financial operations (current)

Assets	Balance	Interest
Treasury Account	13,749,106.37	3.247%
Servicer ppal collect not yet credited	136,950.03	
Servicer ints collect not yet credited	25,075.55	
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 www.cnmv.com

BANCAJA 10 Fondo de Titulización de Activos



Brief report

Date: 06/30/2023
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

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	8,115	18,662	
Principal			
Principal outstanding	528,426,784.95	2,600,172,859.42	
Average loan	65,117.29	139,329.81	
Minimum	0.00	22.71	
Maximum	200,760.04	344,786.69	
Interest rate			
Weighted average (wac)	3.46%	4.23%	
Minimum	0.69%	2.41%	
Maximum	5.96%	6.00%	
Final maturity			
Weighted average (WARM) (months)	174	353	
Minimum	07/05/2023	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%	1.56	7.06	0.02 7.07
10.01 - 20%	5.67	15.77	0.21 16.80
20.01 - 30%	14.30	25.64	0.81 26.18
30.01 - 40%	25.93	35.84	2.25 35.84
40.01 - 50%	30.50	45.44	4.26 45.54
50.01 - 60%	21.08	55.27	7.62 55.37
60.01 - 70%	0.96	62.04	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)	40.07		75.76
Minimum	0.00		0.01
Maximum	68.44		100.00

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.71%	0.62%	0.60%	0.54%	0.40%
Annual Percentage Rate (CPR)	8.24%	7.17%	7.01%	6.32%	4.65%

Geographic distribution		
	Current	At constitution date
Andalucia	14.61%	13.25%
Aragon	1.01%	1.01%
Asturias	0.94%	0.62%
Balearic Islands	4.85%	4.74%
Basque Country	2.32%	1.91%
Canary Islands	7.33%	6.92%
Cantabria	0.45%	0.43%
Castilla-La Mancha	3.46%	3.19%
Castilla-Leon	3.61%	3.55%
Catalonia	14.26%	13.84%
Ceuta	0.03%	0.02%
Extremadura	0.68%	0.63%
Galicia	2.00%	1.95%
La Rioja	0.34%	0.43%
Madrid	9.57%	8.75%
Melilla	0.03%	0.03%
Murcia	2.44%	2.79%
Navarra	1.38%	1.39%
Valencia	30.69%	34.57%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		%	% Total debt / Appraisal Value
Delinquencies									
Up to 1 month	97	22,148.02	14,184.51	32,601.32	68,933.85	0.49	5,649,853.72	5,718,787.57	12.13 31.30
from > 1 to = 2 months	22	16,829.27	6,881.96	436.36	24,147.59	0.17	1,770,738.39	1,794,885.98	3.81 41.43
from > 2 to = 3 months	15	12,578.24	5,832.77	0.00	18,411.01	0.13	846,134.60	864,545.61	1.83 35.41
from > 3 to = 6 months	26	36,376.83	21,984.84	0.00	58,361.67	0.41	1,924,774.22	1,983,135.89	4.21 39.37
from > 6 to < 12 months	22	63,708.40	21,304.04	0.00	85,012.44	0.60	1,420,720.47	1,505,732.91	3.20 40.89
from = 12 to < 18 months	16	89,977.16	24,525.37	0.00	114,502.53	0.81	1,189,063.26	1,303,565.79	2.77 41.75
from = 18 to < 24 months	10	101,701.25	20,627.76	0.00	122,329.01	0.86	820,553.44	942,882.45	2.00 44.57
from ≥ 2 years	293	10,924,943.49	2,676,251.77	101,951.79	13,703,147.05	96.54	19,310,269.34	33,013,416.39	70.05 57.36
Subtotal	501	11,268,262.66	2,791,593.02	134,989.47	14,194,845.15	100.00	32,932,107.44	47,126,952.59	100.00 48.81
Doubt debts (subjectives) from ≥ 2 years	13	478,162.91	80,160.49	0.00	558,323.40	100.00	0.00	558,323.40	100.00 23.39
Subtotal	13	478,162.91	80,160.49	0.00	558,323.40	100.00	0.00	558,323.40	100.00 23.39
Total	514	11,746,425.57	2,871,753.51	134,989.47	14,753,168.55		32,932,107.44	47,685,275.99	