

BANCAJA 10 Fondo de Titulización de Activos

Brief report

Date: 11/30/2024
Currency: EUR

Constitution date
01/26/2007

VAT Reg. no.
V84966126

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

Originator
Bankia

Service
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	02/24/2025	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	02/24/2025	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutential / Pro rata under certain circumstances	Aa1 (sf) AAA (sf)	Aaa AAA
Series A3 ES0312872023	01/31/2007 5,000	54,587.62 272,938,100.00 54.59%	100,000.00 500,000,000.00	Floating 3-M Euribor+0.190% 22.Feb/May/Aug/Nov	3.1900% 02/24/2025 454.684548 Gross 368.294484 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutential / 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	3.2700% 02/24/2025 853.833333 Gross 691.605000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutential / Pro rata under certain circumstances	Ba3 (sf) D (sf)	A1 A 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	3.5000% 02/24/2025 913.888889 Gross 740.250000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutential / Pro rata under certain circumstances	B2 (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	4.9000% 02/24/2025 1,279.444444 Gross 1,036.350000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutential / Pro rata under certain circumstances	Caa3 D (sf)	Ba3 BB 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	7.0000% 02/24/2025 1,827.777778 Gross 1,480.500000 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		446,938,100.00	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	0.78
		% Annual equivalent CPR		2.00	3.00	4.00	5.00	6.00	7.00	9.00
Series A3	With optional redemption *	Average life	Years	3.59	3.27	3.06	2.87	2.69	2.52	2.35
		Final Maturity	Years	06/23/2028	02/27/2028	12/13/2027	10/04/2027	07/30/2027	05/29/2027	03/31/2027
			Date	5.25	4.75	4.50	4.25	4.00	3.75	3.50
	Without optional redemption *	Average life	Years	4.16	3.87	3.62	3.38	3.17	2.99	2.82
		Final Maturity	Years	01/19/2029	10/05/2028	07/03/2028	04/09/2028	01/24/2028	11/17/2027	09/16/2027
			Date	8.50	8.01	7.75	7.25	7.00	6.50	6.25
Series B	With optional redemption *	Average life	Years	5.25	4.75	4.50	4.25	4.00	3.75	3.50
		Final Maturity	Years	02/22/2030	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028
			Date	5.25	4.75	4.50	4.25	4.00	3.75	3.50
	Without optional redemption *	Average life	Years	9.75	9.35	8.95	8.55	8.17	7.80	7.44
		Final Maturity	Years	08/20/2034	03/26/2034	11/01/2033	06/09/2033	01/21/2033	09/07/2032	04/30/2032
			Date	11.01	10.50	10.26	10.01	9.50	9.26	8.75
Series C	With optional redemption *	Average life	Years	5.25	4.75	4.50	4.25	4.00	3.75	3.50
		Final Maturity	Years	02/22/2030	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028
			Date	5.25	4.75	4.50	4.25	4.00	3.75	3.50
	Without optional redemption *	Average life	Years	12.67	12.23	11.80	11.40	11.01	10.63	10.27
		Final Maturity	Years	07/19/2037	02/10/2037	09/07/2036	04/13/2036	11/22/2035	07/08/2035	02/27/2035
			Date	14.50	14.26	14.01	13.50	13.26	12.76	12.26
Series D	With optional redemption *	Average life	Years	5.25	4.75	4.50	4.25	4.00	3.75	3.50
		Final Maturity	Years	02/22/2030	08/22/2029	05/21/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028
			Date	5.25	4.75	4.50	4.25	4.00	3.75	3.50
	Without optional redemption *	Average life	Years	16.11	15.86	15.60	15.32	15.04	14.73	14.41
		Final Maturity	Years	12/27/2040	09/26/2040	06/23/2040	03/15/2040	12/02/2039	08/12/2039	04/18/2039
			Date	21.76	21.76	21.76	21.76	21.76	21.76	21.76
Series E	With optional redemption *	Average life	Years	5.25	4.75	4.50	4.25	4.00	3.75	3.50
		Final Maturity	Years	02/22/2030	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028
			Date	5.25	4.75	4.50	4.25	4.00	3.75	3.50
	Without optional redemption *	Average life	Years	21.76	21.76	21.76	21.76	21.76	21.76	21.76
		Final Maturity	Years	08/22/2046	08/22/2046	08/22/2046	08/22/2046	08/22/2046	08/22/2046	08/22/2046
			Date	21.76	21.76	21.76	21.76	21.76	21.76	21.76

* 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	61.07%	272,938,100.00	37.90%	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	61.07%	272,938,100.00	19.00%	500,000,000.00	
Series B	14.54%	65,000,000.00	22.27%	65,000,000.00	4.19%
Series C	11.63%	52,000,000.00	9.77%	52,000,000.00	2.19%
Series D	5.82%	26,000,000.00	3.52%	26,000,000.00	1.19%
Series E	6.94%	31,000,000.00	1.18%	31,000,000.00	
Issue of Bonds		446,938,100.00		2,631,000,000.00	
Reserve Fund	3.52%	14,645,314.22	1.19%	31,000,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		16,193,987.89	3.263%
Servicer ppal collect not yet credited		210,713.91	
Servicer ints collect not yet credited		50,223.08	
Liabilities		Available	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

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Official register CNMV: C/ Edison, 4 - 28006 Madrid www.cnmv.com

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Originator
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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
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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	7,269	18,662	
Principal			
Principal outstanding	429,619,546.53	2,600,172,859.42	
Average loan	59,102.98	139,329.81	
Minimum	0.00	22.71	
Maximum	191,891.29	344,786.69	
Interest rate			
Weighted average (wac)	4.46%	4.23%	
Minimum	0.88%	2.41%	
Maximum	5.91%	6.00%	
Final maturity			
Weighted average (WARM) (months)	159	353	
Minimum	12/05/2024	02/05/2007	
Maximum	10/05/2046	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%	1.77	6.22	0.02	7.07
10.01 - 20%	7.76	16.11	0.21	16.80
20.01 - 30%	16.64	25.38	0.81	26.18
30.01 - 40%	27.81	35.05	2.25	35.84
40.01 - 50%	29.78	44.74	4.26	45.54
50.01 - 60%	15.87	53.83	7.62	55.37
60.01 - 70%	0.37	61.98	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)	37.43			75.76
Minimum	0.00			0.01
Maximum	66.09			100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.55%	0.61%	0.64%	0.64%	0.42%
Annual Percentage Rate (CPR)	6.39%	7.12%	7.42%	7.43%	4.88%

Geographic distribution

	Current	At constitution date
Andalucia	14.66%	13.25%
Aragon	1.01%	1.01%
Asturias	0.98%	0.62%
Balearic Islands	4.89%	4.74%
Basque Country	1.89%	1.91%
Canary Islands	7.22%	6.92%
Cantabria	0.44%	0.43%
Castilla-La Mancha	3.98%	3.19%
Castilla-Leon	3.33%	3.55%
Catalonia	14.63%	13.84%
Ceuta	0.03%	0.02%
Extremadura	0.70%	0.63%
Galicia	1.86%	1.95%
La Rioja	0.32%	0.43%
Madrid	9.60%	8.75%
Melilla	0.03%	0.03%
Murcia	2.20%	2.79%
Navarra	1.27%	1.39%
Valencia	30.95%	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	108	23,895.67	18,340.95	46,257.66	88,484.28	0.62	5,437,321.38	5,525,805.66	13.05	26.07
from > 1 to = 2 months	18	14,534.81	9,415.53	1,795.48	25,745.82	0.18	1,264,404.58	1,290,150.40	3.05	33.85
from > 2 to = 3 months	11	10,240.00	7,919.39	0.00	18,159.39	0.13	826,383.82	844,543.21	1.99	38.51
from > 3 to = 6 months	20	25,136.30	24,937.16	0.00	50,073.46	0.35	1,410,318.92	1,460,392.38	3.45	40.37
from > 6 to < 12 months	34	91,617.34	74,937.12	0.00	166,554.46	1.17	2,076,071.40	2,242,625.86	5.30	39.63
from = 12 to < 18 months	24	97,551.75	96,208.36	0.00	193,760.11	1.36	1,728,255.54	1,922,015.65	4.54	41.73
from = 18 to < 24 months	16	91,744.16	100,117.39	0.00	191,861.55	1.35	1,297,797.18	1,489,658.73	3.52	42.30
from ≥ 2 years	247	10,243,642.30	3,122,541.36	116,038.83	13,482,222.49	94.83	14,076,580.93	27,558,803.42	65.10	58.78
Subtotal	478	10,598,352.33	3,454,417.26	164,091.97	14,216,861.56	100.00	28,117,133.75	42,333,995.31	100.00	46.28
Doubt debts (subjectives) from ≥ 2 years	12	471,999.56	99,070.55	0.00	571,070.11	100.00	0.00	571,070.11	100.00	25.87
Subtotal	12	471,999.56	99,070.55	0.00	571,070.11	100.00	0.00	571,070.11	100.00	25.87
Total	490	11,070,351.89	3,553,487.81	164,091.97	14,787,931.67		28,117,133.75	42,905,065.42		