

BANCAJA 10 Fondo de Titulización de Activos

Brief report

Date: 02/28/2025
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	05/22/2025	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	05/22/2025	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	51,496.74 257,483,700.00 51.50%	100,000.00 500,000,000.00	Floating 3-M Euribor+0.190% 22.Feb/May/Aug/Nov	2.7240% 05/22/2025 339.003039 Gross 274.592462 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	2.8040% 05/22/2025 677.633333 Gross 548.883000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutential / Pro rata under certain circumstances	Baa1 (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	3.0340% 05/22/2025 733.216667 Gross 593.905500 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutential / Pro rata under certain circumstances	Ba1 (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	4.4340% 05/22/2025 1,071.550000 Gross 867.955500 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutential / Pro rata under certain circumstances	B3 (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	6.5340% 05/22/2025 1,579.050000 Gross 1,279.030500 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		431,483,700.00	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	3.31	3.00	2.80	2.61	2.44	2.27	2.21	2.06
		Final Maturity	Years	06/16/2028	02/22/2028	12/13/2027	10/06/2027	08/03/2027	06/03/2027	05/12/2027	03/18/2027
			Date	4.75	4.24	4.00	3.75	3.49	3.24	3.24	2.99
	Without optional redemption *	Average life	Years	3.95	3.68	3.43	3.22	3.02	2.85	2.69	2.54
		Final Maturity	Years	02/03/2029	10/28/2028	07/31/2028	05/13/2028	03/02/2028	12/29/2027	11/01/2027	09/09/2027
			Date	8.24	7.75	7.24	7.00	6.49	6.24	6.00	5.49
Series B	With optional redemption *	Average life	Years	4.75	4.24	4.00	3.75	3.49	3.24	3.24	2.99
		Final Maturity	Years	11/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
			Date	4.75	4.24	4.00	3.75	3.49	3.24	3.24	2.99
	Without optional redemption *	Average life	Years	9.35	8.96	8.57	8.19	7.82	7.46	7.13	6.80
		Final Maturity	Years	06/29/2034	02/06/2034	09/18/2033	05/02/2033	12/18/2032	08/09/2032	04/08/2032	12/13/2031
			Date	10.50	10.24	10.00	9.50	9.24	8.75	8.50	8.24
Series C	With optional redemption *	Average life	Years	4.75	4.24	4.00	3.75	3.49	3.24	3.24	2.99
		Final Maturity	Years	11/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
			Date	4.75	4.24	4.00	3.75	3.49	3.24	3.24	2.99
	Without optional redemption *	Average life	Years	12.27	11.84	11.43	11.04	10.66	10.30	9.95	9.62
		Final Maturity	Years	06/01/2037	12/26/2036	07/29/2036	03/07/2036	10/21/2035	06/11/2035	02/04/2035	10/06/2034
			Date	14.25	14.00	13.50	13.25	12.75	12.50	12.00	11.50
Series D	With optional redemption *	Average life	Years	4.75	4.24	4.00	3.75	3.49	3.24	3.24	2.99
		Final Maturity	Years	11/21/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
			Date	4.75	4.24	4.00	3.75	3.49	3.24	3.24	2.99
	Without optional redemption *	Average life	Years	15.79	15.54	15.28	15.01	14.72	14.42	14.10	13.78
		Final Maturity	Years	12/05/2040	09/05/2040	06/02/2040	02/23/2040	11/10/2039	07/24/2039	03/30/2039	12/01/2038
			Date	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50
Series E	With optional redemption *	Average life	Years	4.75	4.24	4.00	3.75	3.49	3.24	3.24	2.99
		Final Maturity	Years	11/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	05/22/2028	02/22/2028
			Date	4.75	4.24	4.00	3.75	3.49	3.24	3.24	2.99
	Without optional redemption *	Average life	Years	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50
		Final Maturity	Years	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047
			Date	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50

* 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	59.67%	257,483,700.00	39.96%	93.39%	2,457,000,000.00
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	59.67%	257,483,700.00	19.00%	500,000,000.00	
Series B	15.06%	65,000,000.00	23.73%	2.47%	65,000,000.00
Series C	12.05%	52,000,000.00	10.74%	1.98%	52,000,000.00
Series D	6.03%	26,000,000.00	4.25%	0.99%	26,000,000.00
Series E	7.18%	31,000,000.00	1.18%	31,000,000.00	
Issue of Bonds		431,483,700.00		2,631,000,000.00	
Reserve Fund	4.25%	17,024,412.61	1.19%	31,000,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		18,830,467.44	3.012%
Servicer ppal collect not yet credited		190,589.11	
Servicer ints collect not yet credited		33,959.98	
Liabilities		Available	Balance
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

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Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	7,102	18,662	
Principal			
Principal outstanding	413,042,667.49	2,600,172,859.42	
Average loan	58,158.64	139,329.81	
Minimum	0.00	22.71	
Maximum	190,490.72	344,786.69	
Interest rate			
Weighted average (wac)	4.03%	4.23%	
Minimum	0.88%	2.41%	
Maximum	5.90%	6.00%	
Final maturity			
Weighted average (WARM) (months)	157	353	
Minimum	03/01/2025	02/05/2007	
Maximum	10/05/2047	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%	1.75	6.23	0.02	7.07
10.01 - 20%	8.33	16.10	0.21	16.80
20.01 - 30%	17.14	25.42	0.81	26.18
30.01 - 40%	27.67	34.90	2.25	35.84
40.01 - 50%	29.80	44.54	4.26	45.54
50.01 - 60%	15.03	53.50	7.62	55.37
60.01 - 70%	0.28	61.77	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)	36.95		75.76	
Minimum	0.00		0.01	
Maximum	65.10		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.69%	0.68%	0.65%	0.65%	0.42%
Annual Percentage Rate (CPR)	7.97%	7.86%	7.50%	7.56%	4.92%

Geographic distribution		
	Current	At constitution date
Andalucia	14.73%	13.25%
Aragon	1.02%	1.01%
Asturias	1.01%	0.62%
Balearic Islands	4.89%	4.74%
Basque Country	1.90%	1.91%
Canary Islands	7.28%	6.92%
Cantabria	0.45%	0.43%
Castilla-La Mancha	3.89%	3.19%
Castilla-Leon	3.38%	3.55%
Catalonia	14.73%	13.84%
Ceuta	0.03%	0.02%
Extremadura	0.71%	0.63%
Galicia	1.81%	1.95%
La Rioja	0.30%	0.43%
Madrid	9.62%	8.75%
Melilla	0.03%	0.03%
Murcia	2.20%	2.79%
Navarra	1.26%	1.39%
Valencia	30.77%	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	105	25,179.58	15,603.08	44,654.18	85,436.84	0.63	5,188,055.91	5,273,492.75	13.26
from > 1 to = 2 months	19	28,077.38	6,806.86	1,682.78	36,567.02	0.27	1,150,705.35	1,187,272.37	2.98
from > 2 to = 3 months	14	14,149.48	8,937.70	1,359.12	24,446.30	0.18	873,667.70	898,114.00	2.26
from > 3 to = 6 months	18	20,154.05	17,552.74	0.00	37,706.79	0.28	1,187,049.98	1,224,756.77	3.08
from > 6 to < 12 months	30	83,593.52	76,898.96	0.00	160,492.48	1.18	2,032,621.78	2,193,114.26	5.51
from = 12 to < 18 months	22	98,571.48	74,897.03	0.00	173,468.51	1.27	1,260,674.24	1,434,142.75	3.60
from = 18 to < 24 months	15	122,055.98	89,949.78	2,900.00	214,905.76	1.57	1,095,909.89	1,310,815.65	3.29
from ≥ 2 years	237	9,751,483.69	3,061,800.79	112,080.39	12,925,364.87	94.63	13,336,154.97	26,261,519.84	66.01
Subtotal	460	10,143,265.16	3,352,446.94	162,676.47	13,658,388.57	100.00	26,124,839.82	39,783,228.39	100.00
Doubt debts (subjectives) from ≥ 2 years	11	381,638.07	79,255.78	0.00	460,893.85	100.00	0.00	460,893.85	100.00
Subtotal	11	381,638.07	79,255.78	0.00	460,893.85	100.00	0.00	460,893.85	100.00
Total	471	10,524,903.23	3,431,702.72	162,676.47	14,119,282.42		26,124,839.82	40,244,122.24	