

Brief report

Date: 05/31/2025  
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  
IAIF 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	08/22/2025	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	100,000.00 1,537,000,000.00	Floating 3-M Euribor+0.120% 22.Feb/May/Aug/Nov	08/22/2025	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	48,553.36 242,766,800.00 48.55%	100,000.00 500,000,000.00	Floating 3-M Euribor+0.190% 22.Feb/May/Aug/Nov	2.2500% 08/22/2025 279.181820 Gross 226.137274 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	2.3300% 08/22/2025 595.444444 Gross 482.310000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / 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	2.5600% 08/22/2025 654.222222 Gross 529.920000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / 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	3.9600% 08/22/2025 1,012.000000 Gross 819.720000 Net	02/22/2050 Quarterly 22.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / 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	6.0600% 08/22/2025 1,548.666667 Gross 1,254.420000 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		416,766,800.00	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	3.05	2.85	2.66	2.48	2.31	2.14	1.98	1.94
	Final Maturity	Years	Date	06/09/2028	03/26/2028	01/17/2028	11/12/2027	09/10/2027	07/12/2027	05/16/2027	04/29/2027
Series B	With optional redemption *	Average life	Years	3.77	3.52	3.29	3.08	2.90	2.73	2.58	2.44
	Final Maturity	Years	Date	02/26/2029	11/25/2028	09/02/2028	06/19/2028	04/13/2028	02/12/2028	12/18/2027	10/29/2027
Series C	With optional redemption *	Average life	Years	4.25	4.00	3.76	3.51	3.25	3.00	2.76	2.76
	Final Maturity	Years	Date	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
Series D	With optional redemption *	Average life	Years	4.25	4.00	3.76	3.51	3.25	3.00	2.76	2.76
	Final Maturity	Years	Date	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
Series E	With optional redemption *	Average life	Years	11.92	11.50	11.10	10.72	10.36	10.00	9.67	9.35
	Final Maturity	Years	Date	04/18/2037	11/18/2036	06/26/2036	02/07/2036	09/27/2035	05/21/2035	01/18/2035	09/23/2034
Series A3	Without optional redemption *	Average life	Years	8.99	8.61	8.23	7.87	7.51	7.17	6.85	6.54
	Final Maturity	Years	Date	05/22/2039	02/22/2039	08/22/2038	05/22/2038	11/22/2037	08/22/2037	05/22/2037	02/22/2037
Series B	Without optional redemption *	Average life	Years	10.26	10.01	9.51	9.26	9.01	8.51	8.26	8.01
	Final Maturity	Years	Date	08/22/2035	05/22/2035	11/22/2034	08/22/2034	05/22/2034	11/22/2033	08/22/2033	05/22/2033
Series C	Without optional redemption *	Average life	Years	11.92	11.50	11.10	10.72	10.36	10.00	9.67	9.35
	Final Maturity	Years	Date	04/18/2037	11/18/2036	06/26/2036	02/07/2036	09/27/2035	05/21/2035	01/18/2035	09/23/2034
Series D	Without optional redemption *	Average life	Years	11.92	11.50	11.10	10.72	10.36	10.00	9.67	9.35
	Final Maturity	Years	Date	04/18/2037	11/18/2036	06/26/2036	02/07/2036	09/27/2035	05/21/2035	01/18/2035	09/23/2034
Series E	Without optional redemption *	Average life	Years	15.49	15.25	14.98	14.72	14.43	14.13	13.82	13.50
	Final Maturity	Years	Date	11/13/2040	08/15/2040	05/12/2040	02/03/2040	10/22/2039	07/05/2039	03/14/2039	11/16/2038
Series A3	Without optional redemption *	Average life	Years	4.25	4.00	3.76	3.51	3.25	3.00	2.76	2.76
	Final Maturity	Years	Date	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
Series B	Without optional redemption *	Average life	Years	4.25	4.00	3.76	3.51	3.25	3.00	2.76	2.76
	Final Maturity	Years	Date	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
Series C	Without optional redemption *	Average life	Years	4.25	4.00	3.76	3.51	3.25	3.00	2.76	2.76
	Final Maturity	Years	Date	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
Series D	Without optional redemption *	Average life	Years	4.25	4.00	3.76	3.51	3.25	3.00	2.76	2.76
	Final Maturity	Years	Date	08/22/2029	05/22/2029	02/22/2029	11/22/2028	08/22/2028	05/22/2028	02/22/2028	02/22/2028
Series E	Without optional redemption *	Average life	Years	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27
	Final Maturity	Years	Date	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047	08/22/2047

\* 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	58.25%	242,766,800.00	41.93%	93.39%	2,457,000,000.00	6.69%
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	58.25%	242,766,800.00	41.93%	19.00%	500,000,000.00	
Series B	15.60%	65,000,000.00	25.08%	2.47%	65,000,000.00	4.19%
Series C	12.48%	52,000,000.00	11.60%	1.98%	52,000,000.00	2.19%
Series D	6.24%	26,000,000.00	4.86%	0.99%	26,000,000.00	1.19%
Series E	7.44%	31,000,000.00	1.18%	1.18%	31,000,000.00	
Issue of Bonds		416,766,800.00			2,631,000,000.00	
Reserve Fund	4.86%	18,757,471.79	1.19%	1.19%	31,000,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		20,338,649.17	2.267%
Servicer ppal collect not yet credited		188,924.20	
Servicer ints collect not yet credited		25,129.89	
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

Additional information

# BANCAJA 10 Fondo de Titulización de Activos

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KPMG Auditores

Swap  
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### Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	6,964	18,662	
Principal			
Principal outstanding	398,224,426.18	2,600,172,859.42	
Average loan	57,183.29	139,329.81	
Minimum	0.00	22.71	
Maximum	188,932.31	344,786.69	
Interest rate			
Weighted average (wac)	3.72%	4.23%	
Minimum	0.88%	2.41%	
Maximum	5.90%	6.00%	
Final maturity			
Weighted average (WARM) (months)	154	353	
Minimum	06/01/2025	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%	1.67	6.22	0.02	7.07
10.01 - 20%	8.64	15.87	0.21	16.80
20.01 - 30%	17.66	25.33	0.81	26.18
30.01 - 40%	27.93	34.73	2.25	35.84
40.01 - 50%	29.78	44.38	4.26	45.54
50.01 - 60%	14.13	53.21	7.62	55.37
60.01 - 70%	0.17	62.45	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)	36.49		75.76	
Minimum	0.00		0.01	
Maximum	64.67		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.55%	0.58%	0.63%	0.64%	0.42%
Annual Percentage Rate (CPR)	6.38%	6.70%	7.29%	7.37%	4.95%

Geographic distribution		
	Current	At constitution date
Andalucia	14.68%	13.25%
Aragon	1.04%	1.01%
Asturias	1.01%	0.62%
Balearic Islands	4.92%	4.74%
Basque Country	1.90%	1.91%
Canary Islands	7.35%	6.92%
Cantabria	0.45%	0.43%
Castilla-La Mancha	3.89%	3.19%
Castilla-Leon	3.38%	3.55%
Catalonia	14.82%	13.84%
Ceuta	0.03%	0.02%
Extremadura	0.68%	0.63%
Galicia	1.79%	1.95%
La Rioja	0.28%	0.43%
Madrid	9.53%	8.75%
Mellilla	0.03%	0.03%
Murcia	2.17%	2.79%
Navarra	1.24%	1.39%
Valencia	30.79%	34.57%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%		%		
<b>Delinquencies</b>										
Up to 1 month	93	21,731.67	12,152.76	44,715.99	78,600.42	0.59	4,304,565.87	4,383,166.29	11.38	23.98
from > 1 to = 2 months	28	19,859.56	10,715.59	436.36	31,011.51	0.23	1,981,994.59	2,013,006.10	5.23	33.27
from > 2 to = 3 months	12	11,674.21	8,106.15	2,405.37	22,185.73	0.17	863,090.30	885,276.03	2.30	37.74
from > 3 to = 6 months	18	37,732.02	17,576.52	1,246.42	56,554.96	0.42	1,076,063.03	1,132,617.99	2.94	35.08
from > 6 to < 12 months	22	79,638.28	51,721.16	0.00	131,359.44	0.99	1,602,579.01	1,733,938.45	4.50	42.65
from = 12 to < 18 months	21	100,237.81	66,978.77	0.00	167,216.58	1.25	1,225,493.90	1,392,710.48	3.62	36.24
from = 18 to < 24 months	16	95,927.14	95,005.34	0.00	190,932.48	1.43	1,133,778.74	1,324,711.22	3.44	42.86
from ≥ 2 years	229	9,445,571.53	3,102,227.55	109,525.81	12,657,324.89	94.92	13,000,691.19	25,658,016.08	66.60	57.53
Subtotal	439	9,812,372.22	3,364,483.84	158,329.95	13,335,186.01	100.00	25,188,256.63	38,523,442.64	100.00	45.06
<b>Doubt debts (subjectives)</b>										
from ≥ 2 years	11	381,638.07	81,391.60	0.00	463,029.67	100.00	0.00	463,029.67	100.00	23.11
Subtotal	11	381,638.07	81,391.60	0.00	463,029.67	100.00	0.00	463,029.67	100.00	23.11
<b>Total</b>	<b>450</b>	<b>10,194,010.29</b>	<b>3,445,875.44</b>	<b>158,329.95</b>	<b>13,798,215.68</b>		<b>25,188,256.63</b>	<b>38,986,472.31</b>		