

Brief report

Date: 02/28/2025  
 Currency: EUR

Constitution date  
 07/16/2007

VAT Reg. no.  
 V85164648

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

Originator  
 Bankia

Servicer  
 Bankia

Lead Managers

Bancaja  
 Calyon  
 Ixis CIB  
 JP Morgan

Bond Underwriters and Placement Agents

Bancaja  
 Calyon  
 Ixis CIB  
 JP Morgan  
 Banco Pastor  
 Caja Madrid  
 Fortis Bank

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

HSBC

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 ES0312867007	07/20/2007 2,600	100,000.00 260,000,000.00	100,000.00 260,000,000.00	Floating 3-M Euribor+0.070% 27.Jan/Apr/Jul/Oct	04/28/2025	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	"Pass-Through"	Aa1 (sf) AAA (sf)	Aaa AAA	
Series A2 ES0312867015	07/20/2007 11,930	100,000.00 1,193,000,000.00	100,000.00 1,193,000,000.00	Floating 3-M Euribor+0.170% 27.Jan/Apr/Jul/Oct	04/28/2025	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa3 (sf) AAA (sf)	Aaa AAA	
Series A3 ES0312867023	07/20/2007 4,400	64,140.03 282,216,132.00 64.14%	100,000.00 440,000,000.00	Floating 3-M Euribor+0.210% 27.Jan/Apr/Jul/Oct	2.8830% 04/28/2025 789.425814 Gross 378.614909 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa1 (sf) AAA (sf)	Aaa AAA	
Series B ES0312867031	07/20/2007 630	100,000.00 63,000,000.00 100.00%	100,000.00 63,000,000.00	Floating 3-M Euribor+0.450% 27.Jan/Apr/Jul/Oct	3.1230% 04/28/2025 789.425814 Gross 639.434250 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	B3 (sf) D (sf)	A1 A A	
Series C ES0312867049	07/20/2007 240	100,000.00 24,000,000.00 100.00%	100,000.00 24,000,000.00	Floating 3-M Euribor+0.800% 27.Jan/Apr/Jul/Oct	3.4730% 04/28/2025 877.897222 Gross 711.096750 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Caa3 (sf) D (sf)	Baa3 BBB	
Series D ES0312867056	07/20/2007 200	100,000.00 20,000,000.00 100.00%	100,000.00 20,000,000.00	Floating 3-M Euribor+3.000% 27.Jan/Apr/Jul/Oct	5.6730% 04/28/2025 1,434.008333 Gross 1,161.546750 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	C (sf) D (sf)	Ba3 BB B	
Series E ES0312867064	07/20/2007 229	100,000.00 22,900,000.00 100.00%	100,000.00 22,900,000.00	Floating 3-M Euribor+4.000% 27.Jan/Apr/Jul/Oct	6.6730% 04/28/2025 1,686.786111 Gross 1,366.296750 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined Due to Cash Reserve reduction	C (sf) D (sf)	C CCC- D (sf)	
Total		412,116,132.00	2,022,900,000.00							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date													
Series	Redemption	Average life	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	4.95	4.56	4.13	3.81	3.58	3.30	3.11	2.93		
		Final Maturity	Years	01/06/2030	08/17/2029	03/14/2029	11/16/2028	08/25/2028	05/14/2028	03/06/2028	12/31/2027		
	Without optional redemption *	Average life	Years	7.75	7.25	6.50	6.00	5.75	5.25	5.00	4.75		
		Final Maturity	Years	10/27/2032	04/27/2032	07/27/2031	01/27/2031	10/27/2030	04/27/2030	01/27/2030	10/27/2029		
Series B	With optional redemption *	Average life	Years	5.47	5.05	4.67	4.34	4.04	3.77	3.53	3.32		
		Final Maturity	Years	07/18/2030	02/12/2030	09/27/2029	05/28/2029	02/08/2029	11/02/2028	08/07/2028	05/21/2028		
	Without optional redemption *	Average life	Years	7.75	7.25	6.50	6.00	5.75	5.25	5.00	4.75		
		Final Maturity	Years	10/27/2032	04/27/2032	07/27/2031	01/27/2031	10/27/2030	04/27/2030	01/27/2030	10/27/2029		
Series C	With optional redemption *	Average life	Years	7.75	7.25	6.50	6.00	5.75	5.25	5.00	4.75		
		Final Maturity	Years	10/27/2032	04/27/2032	07/27/2031	01/27/2031	10/27/2030	04/27/2030	01/27/2030	10/27/2029		
	Without optional redemption *	Average life	Years	13.65	12.95	12.28	11.65	11.05	10.50	9.99	9.51		
		Final Maturity	Years	03/25/2042	08/10/2041	01/05/2041	06/13/2040	11/20/2039	04/26/2039	09/25/2038	02/27/2038		
Series D	With optional redemption *	Average life	Years	18.76	18.26	17.51	16.76	16.26	15.76	15.26	14.76		
		Final Maturity	Years	10/27/2043	04/27/2043	07/27/2042	01/27/2041	04/27/2041	10/27/2040	04/27/2040	10/27/2039		
	Without optional redemption *	Average life	Years	7.75	7.25	6.50	6.00	5.75	5.25	5.00	4.75		
		Final Maturity	Years	10/27/2032	04/27/2032	07/27/2031	01/27/2031	10/27/2030	04/27/2030	01/27/2030	10/27/2029		
Series E	With optional redemption *	Average life	Years	20.33	19.99	19.60	19.16	18.70	18.23	17.77	17.30		
		Final Maturity	Years	05/20/2045	01/17/2045	08/28/2044	03/22/2044	10/04/2043	04/17/2043	10/29/2042	05/12/2042		
	Without optional redemption *	Average life	Years	7.75	7.25	6.50	6.00	5.75	5.25	5.00	4.75		
		Final Maturity	Years	10/27/2032	04/27/2032	07/27/2031	01/27/2031	10/27/2030	04/27/2030	01/27/2030	10/27/2029		

\* 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)					
Series	Current		At issue date		% CE
	% CE		% CE		
Series A1	0.00%	0.00	100.00%	12.85%	260,000,000.00
Series A2	0.00%	0.00	100.00%	58.97%	1,193,000,000.00
Series A3	68.48%	282,216,132.00	27.49%	21.75%	440,000,000.00
Series B	15.29%	63,000,000.00	11.30%	3.11%	63,000,000.00
Series C	5.82%	24,000,000.00	5.14%	1.19%	24,000,000.00
Series D	4.85%	20,000,000.00	0.00%	0.99%	20,000,000.00
Series E	5.56%	22,900,000.00	1.13%	1.13%	22,900,000.00
Issue of Bonds		412,116,132.00			2,022,900,000.00
Reserve Fund	0.00%	0.00	1.15%		22,900,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	7,477,894.48	2.912%	
Servicer ppal collect not yet credited	208,835.18		
Servicer ints collect not yet credited	36,893.18		
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

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 KPMG Auditores

Swap  
 HSBC

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	5,450	13,162	
Principal			
Principal outstanding	397,192,585.18	2,000,022,095.64	
Average loan	72,879.37	151,954.27	
Minimum	0.00	1,163.89	
Maximum	347,667.27	546,336.38	
Interest rate			
Weighted average (wac)	4.05%	4.74%	
Minimum	2.84%	2.58%	
Maximum	6.22%	6.32%	
Final maturity			
Weighted average (WARM) (months)	195	377	
Minimum	03/05/2025	12/05/2007	
Maximum	01/05/2048	01/15/2047	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)	100.00%	99.99%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.58	6.63	0.01	7.40
10.01 - 20%	5.79	16.01	0.27	16.56
20.01 - 30%	12.65	25.36	1.09	25.94
30.01 - 40%	21.79	35.17	2.20	35.47
40.01 - 50%	26.05	45.06	4.71	45.61
50.01 - 60%	21.74	54.02	8.10	55.57
60.01 - 70%	9.58	63.40	14.55	65.87
70.01 - 80%	0.82	73.88	37.27	76.78
80.01 - 90%			12.86	85.34
90.01 - 100%			18.93	96.59
Weighted average (WALTV)	42.07		75.23	
Minimum	0.00		0.52	
Maximum	75.74		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.78%	0.72%	0.63%	0.64%	0.38%
Annual Percentage Rate (CPR)	8.95%	8.32%	7.27%	7.47%	4.47%

Geographic distribution		
	Current	At constitution date
Andalucia	12.92%	11.71%
Aragon	0.86%	0.91%
Asturias	0.33%	0.41%
Balearic Islands	7.27%	6.29%
Basque Country	2.36%	1.92%
Canary Islands	7.22%	6.64%
Cantabria	0.48%	0.41%
Castilla-La Mancha	3.30%	2.78%
Castilla-Leon	4.22%	4.32%
Catalonia	13.47%	13.93%
Ceuta	0.01%	0.02%
Extremadura	0.78%	0.52%
Galicia	1.39%	1.78%
La Rioja	0.25%	0.37%
Madrid	8.14%	8.92%
Mellilla	0.01%	0.01%
Murcia	1.98%	2.68%
Navarra	1.07%	1.41%
Valencia	33.93%	34.98%

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	60	11,466.47	8,922.09	58,383.16	78,771.72	0.69	2,922,815.49	3,001,587.21	8.30	22.60
from > 1 to = 2 months	18	11,938.04	8,007.91	0.00	19,945.95	0.18	1,360,740.70	1,390,696.65	3.82	36.69
from > 2 to = 3 months	7	4,679.15	3,363.85	0.00	8,043.00	0.07	370,869.87	378,912.87	1.05	37.45
from > 3 to = 6 months	22	27,279.75	29,549.18	0.00	56,828.93	0.50	2,027,305.49	2,084,134.42	5.76	44.75
from > 6 to < 12 months	22	65,187.90	71,678.39	1,000.00	137,866.29	1.21	2,116,539.53	2,254,405.82	6.23	42.24
from = 12 to < 18 months	20	82,520.73	94,197.34	0.00	176,718.07	1.55	1,756,606.89	1,933,324.96	5.34	46.72
from = 18 to < 24 months	14	119,592.56	88,658.77	0.00	208,251.33	1.83	1,026,797.66	1,235,048.99	3.41	38.01
from ≥ 2 years	190	7,849,448.92	2,811,101.20	47,237.00	10,707,787.12	93.98	13,202,800.24	23,910,587.36	66.09	62.33
Subtotal	353	8,172,113.52	3,115,478.73	106,620.16	11,394,212.41	100.00	24,784,475.87	36,178,688.28	100.00	49.02
<b>Doubt debts (subjectives)</b>										
from > 6 to < 12 months	1	50,263.29	1,399.42	0.00	51,662.71	7.00	0.00	51,662.71	7.00	54.35
from ≥ 2 years	9	610,330.81	75,575.70	0.00	685,906.51	93.00	0.00	685,906.51	93.00	36.72
Subtotal	10	660,594.10	76,975.12	0.00	737,569.22	100.00	0.00	737,569.22	100.00	37.57
Total	363	8,832,707.62	3,192,453.85	106,620.16	12,131,781.63		24,784,475.87	36,916,257.50		