

Brief report

Date: 03/31/2025  
 Currency: EUR

Constitution date  
 12/09/2008

VAT Reg. no.  
 V85587434

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

Originator  
 Bankia

Servicer  
 Bankia

Assets Custodian  
 Bankia

Bond Paying Agent  
 CaixaBank

Market  
 AIAF Mercado de Renta Fija

Register of Book Securities  
 Iberclear

Treasury Account  
 Bankia

Swap  
 JP Morgan

Start-up Loan  
 Bankia

Subordinated Loan  
 Bankia

Fund Auditor  
 KPMG Auditores

Lead Manager and Subscriber  
 Bancaja

Issued securities: Asset-Backed Bonds

Bonds Issue									
Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating Fitch / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0312847009	12/11/2008 25.837	21.086.86	100,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	2.9810% 04/23/2025 157.149824 Gross 127.291357 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	04/23/2025 "Pass-Through"	A+sf	n.c. Aaa
Series B ES0312847017	12/11/2008 1,520	100,000.00	100,000.00	Floating 3-M Euribor+0.600% 23.Jan/Apr/Jul/Oct	3.2810% 04/23/2025 820.250000 Gross 664.402500 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	n.c.	n.c. A2
Series C ES0312847025	12/11/2008 1,593	100,000.00	100,000.00	Floating 3-M Euribor+1.200% 23.Jan/Apr/Jul/Oct	3.8810% 04/23/2025 970.250000 Gross 785.902500 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	n.c.	n.c. Baa1 Baa3
Total		856,121,201.82	2,895,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date											
Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)							
				0,17	0,25	0,34	0,43	0,51	0,60	0,69	0,78
Series A	With optional redemption *	Average life	5.91	5.30	4.79	4.36	3.98	3.67	3.39	3.15	
		Final Maturity	12/20/2030	05/12/2030	11/06/2029	05/31/2029	01/16/2029	09/22/2028	06/13/2028	03/17/2028	
	Without optional redemption *	Average life	5.91	5.30	4.79	4.36	3.98	3.67	3.39	3.15	
		Final Maturity	12/20/2030	05/12/2030	11/06/2029	05/31/2029	01/16/2029	09/22/2028	06/13/2028	03/17/2028	
	Series B	With optional redemption *	Average life	12.25	11.25	10.25	9.50	8.75	8.25	7.50	7.00
			Final Maturity	04/23/2037	04/23/2036	04/23/2035	07/23/2034	10/23/2033	04/23/2033	07/23/2032	01/23/2032
Without optional redemption *		Average life	12.25	11.25	10.25	9.50	8.75	8.25	7.50	7.00	
		Final Maturity	04/23/2037	04/23/2036	04/23/2035	07/23/2034	10/23/2033	04/23/2033	07/23/2032	01/23/2032	
Series C		With optional redemption *	Average life	12.94	11.94	10.96	10.19	9.44	8.71	8.19	7.48
			Final Maturity	12/27/2037	12/29/2036	01/05/2036	03/31/2035	07/01/2034	10/06/2033	04/02/2033	07/14/2032
	Without optional redemption *	Average life	13.01	12.01	11.01	10.25	9.50	8.75	8.25	7.50	
		Final Maturity	01/23/2038	01/23/2037	01/23/2036	04/23/2035	07/23/2034	10/23/2033	04/23/2033	07/23/2032	
	Series C	With optional redemption *	Average life	14.43	13.45	12.52	11.66	10.88	10.16	9.50	8.91
			Final Maturity	06/24/2039	07/02/2038	07/30/2037	09/19/2036	12/06/2035	03/18/2035	07/23/2034	12/17/2033
Without optional redemption *		Average life	16.76	15.76	15.01	14.01	13.25	12.50	11.76	11.01	
		Final Maturity	10/23/2041	10/23/2040	01/23/2040	01/23/2039	04/23/2038	07/23/2037	10/23/2036	01/23/2036	
Series C		With optional redemption *	Average life	13.01	12.01	11.01	10.25	9.50	8.75	8.25	7.50
			Final Maturity	01/23/2038	01/23/2037	01/22/2036	04/23/2035	07/23/2034	10/23/2033	04/22/2033	07/23/2032
	Without optional redemption *	Average life	19.64	18.06	16.45	15.07	14.14	13.25	12.50	11.76	
		Final Maturity	09/07/2044	02/10/2044	06/30/2043	11/07/2042	03/09/2042	07/08/2041	11/07/2040	03/14/2040	
	Without optional redemption *	Average life	26.76	26.76	26.76	26.76	26.76	26.76	26.76	26.76	
		Final Maturity	10/23/2051	10/23/2051	10/23/2051	10/23/2051	10/23/2051	10/23/2051	10/23/2051	10/23/2051	

\* 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		% CE		At issue date	
Series A	63.64%	544,821,201.82	52.97%	89.25%	2,583,700,000.00	16.15%
Series B	17.75%	152,000,000.00	35.22%	5.25%	152,000,000.00	10.90%
Series C	18.61%	159,300,000.00	16.61%	5.50%	159,300,000.00	5.40%
Issue of Bonds		856,121,201.82			2,895,000,000.00	
Reserve Fund	16.61%	142,179,723.14		5.40%	156,330,000.00	

Other financial operations (current)			
Assets		Balance Interest	
Treasury Account		168,178,615.56	0.000%
Servicer ppal collect not yet credited		210,482.17	
Servicer ints collect not yet credited		28,302.37	
Liabilities			
	Available	Balance	Interest
Subordinated Loan L/T		143,302,500.00	4.181%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	
Swap collateralized amount			
	Amount	Credited	
CSA *	0.00		
Cash			0.00
Securities			0.00

\* Credit Support Amount in favour of the Fund

Collateral: Residential mortgage loans (PTCs)

General			
Count		Current	At constitution date
		8,529	16,973
Principal	Principal outstanding	841,058,220.52	2,895,001,466.75
	Average loan	98,611.59	170,565.10
	Minimum	0.00	207.23
	Maximum	516,724.74	904,672.45
Interest rate	Weighted average (wac)	3.94%	5.77%
	Minimum	2.55%	4.50%
	Maximum	6.52%	7.25%
Final maturity	Weighted average (WARM) (months)	236	409
	Minimum	04/05/2025	08/10/2010
	Maximum	11/10/2051	08/30/2048
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%	0.83	6.81	0.02	7.83
10.01 - 20%	3.06	15.72	0.28	16.65
20.01 - 30%	7.03	25.86	0.79	25.69
30.01 - 40%	14.14	35.50	2.07	35.55
40.01 - 50%	19.74	45.34	4.44	45.53
50.01 - 60%	23.46	54.53	7.76	55.43
60.01 - 70%	23.57	65.06	13.33	65.84
70.01 - 80%	7.60	75.11	36.08	76.84
80.01 - 90%	0.57	80.88	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)	50.63		76.78	
Minimum	0.00		0.14	
Maximum	82.96		100.00	

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Bancaja

**Prepayments**

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.60%	0.67%	0.69%	0.69%	0.32%
Annual Percentage Rate (CPR)	6.97%	7.71%	7.96%	8.01%	3.73%

**Geographic distribution**

	Current	At constitution date
Andalucia	15.76%	14.39%
Aragon	0.61%	0.61%
Asturias	0.89%	0.74%
Balearic Islands	7.06%	6.80%
Basque Country	0.88%	0.85%
Canary Islands	3.06%	3.30%
Cantabria	0.51%	0.43%
Castilla-La Mancha	3.45%	3.13%
Castilla-Leon	2.63%	2.78%
Catalonia	16.05%	15.26%
Ceuta	0.00%	0.00%
Extremadura	0.58%	0.47%
Galicia	1.60%	1.42%
La Rioja	0.20%	0.18%
Madrid	10.02%	9.07%
Melilla	0.03%	0.02%
Murcia	2.59%	2.95%
Navarra	0.54%	0.66%
Valencia	33.55%	36.94%

**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	148	19,620.94	19,928.81	99,634.06	139,183.81	7,246,512.36	7,385,696.17	20.44
from > 1 to = 2 months	22	13,887.56	15,606.88	0.00	29,494.44	2,646,327.41	2,675,821.85	7.53
from > 2 to = 3 months	20	17,638.94	22,872.12	0.00	40,511.06	2,530,306.90	2,570,817.96	7.24
from > 3 to = 6 months	30	199,258.68	70,109.91	1,200.01	270,568.60	3,885,658.65	4,156,227.25	11.70
from > 6 to < 12 months	45	126,690.24	177,096.75	0.00	303,786.99	5,593,112.35	5,896,899.34	16.60
from = 12 to < 18 months	35	232,051.65	229,309.26	1,778.39	463,139.30	3,895,819.37	4,358,958.67	12.27
from = 18 to < 24 months	19	117,092.19	173,581.42	0.00	290,673.61	2,132,791.91	2,423,465.52	6.82
from ≥ 2 years	42	1,125,678.99	598,337.96	9,063.52	1,733,080.47	4,331,154.94	6,064,235.41	17.07
Subtotal	361	1,851,919.19	1,306,843.11	111,675.98	3,270,438.28	32,261,683.89	35,532,122.17	100.00
<b>Doubt debts (subjectives)</b>								
Up to 1 month	1	216,470.39	0.00	0.00	216,470.39	0.00	216,470.39	64.78
from ≥ 2 years	1	102,820.13	14,853.52	0.00	117,673.65	0.00	117,673.65	35.22
Subtotal	2	319,290.52	14,853.52	0.00	334,144.04	0.00	334,144.04	100.00
<b>Total</b>	<b>363</b>	<b>2,171,209.71</b>	<b>1,321,696.63</b>	<b>111,675.98</b>	<b>3,604,582.32</b>	<b>32,261,683.89</b>	<b>35,866,266.21</b>	

**Additional information**