

Brief report

Date: 04/30/2025
 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	20,071.67 518,591,737.79 20.07%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	2.5360% 07/23/2025 128.668325 Gross 104.221343 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	07/23/2025 "Pass-Through"	A+sf Aa1 (sf)	n.c. Aaa
Series B ES0312847017	12/11/2008 1,520	100,000.00 152,000,000.00 100.00%	100,000.00 152,000,000.00	Floating 3-M Euribor+0.600% 23.Jan/Apr/Jul/Oct	2.8360% 07/23/2025 716.877778 Gross 580.671000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Securitial / Pro rata under certain circumstances	n.c. Aa1 (sf)	n.c. A2
Series C ES0312847025	12/11/2008 1,593	100,000.00 159,300,000.00 100.00%	100,000.00 159,300,000.00	Floating 3-M Euribor+1.200% 23.Jan/Apr/Jul/Oct	3.4360% 07/23/2025 868.544444 Gross 703.521000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Securitial / Pro rata under certain circumstances	n.c. Baa1 (sf)	n.c. Baa3
Total		829,891,737.79	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	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 A	With optional redemption *	Average life	Years	Date	5.67	5.09	4.60	4.18	3.83	3.53	3.26	3.03				
		Final Maturity	Years	Date	11.76	10.76	10.01	9.25	8.51	7.76	7.25	6.76				
	Without optional redemption *	Average life	Years	Date	5.67	5.09	4.60	4.18	3.83	3.53	3.26	3.03				
		Final Maturity	Years	Date	11.76	10.76	10.01	9.25	8.51	7.76	7.25	6.76				
Series B	With optional redemption *	Average life	Years	Date	12.44	11.45	10.47	9.71	8.97	8.45	7.73	7.23				
		Final Maturity	Years	Date	12.51	11.51	10.51	9.76	9.01	8.51	7.76	7.25				
	Without optional redemption *	Average life	Years	Date	13.95	13.00	12.10	11.27	10.51	9.81	9.18	8.61				
		Final Maturity	Years	Date	16.26	15.51	14.51	13.76	12.76	12.01	11.26	10.76				
Series C	With optional redemption *	Average life	Years	Date	12.51	11.51	10.51	9.76	9.01	8.51	7.76	7.25				
		Final Maturity	Years	Date	12.51	11.51	10.51	9.76	9.01	8.51	7.76	7.25				
	Without optional redemption *	Average life	Years	Date	19.28	18.70	18.09	17.45	16.79	16.13	15.48	14.84				
		Final Maturity	Years	Date	26.52	26.52	26.52	26.52	26.52	26.52	26.52	26.52				

* 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		% CE	% CE
Series A	62.49%	518,591,737.79	54.60%	89.25%	2,583,700,000.00	16.15%
Series B	18.32%	152,000,000.00	36.28%	5.25%	152,000,000.00	10.90%
Series C	19.20%	159,300,000.00	17.06%	5.50%	159,300,000.00	5.40%
Issue of Bonds		829,891,737.79			2,895,000,000.00	
Reserve Fund	17.08%	141,739,220.52		5.40%	156,330,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		144,609,702.99	0.000%
Servicer ppal collect not yet credited		313,908.74	
Servicer ints collect not yet credited		36,602.38	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		143,302,500.00	3.736%
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
		8,474	16,973
Principal	Principal outstanding	833,342,595.62	2,895,001,466.75
	Average loan	98,341.11	170,565.10
	Minimum	0.00	207.23
	Maximum	515,462.06	904,672.45
Interest rate	Weighted average (wac)	3.84%	5.77%
	Minimum	2.55%	4.50%
	Maximum	6.36%	7.25%
Final maturity	Weighted average (WARM) (months)	235	409
	Minimum	05/03/2025	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%	0.84	6.80	0.02	7.83	
10.01 - 20%	3.05	15.66	0.28	16.65	
20.01 - 30%	7.19	25.84	0.79	25.69	
30.01 - 40%	14.30	35.53	2.07	35.55	
40.01 - 50%	19.77	45.38	4.44	45.53	
50.01 - 60%	23.40	54.50	7.76	55.43	
60.01 - 70%	23.43	64.97	13.33	65.84	
70.01 - 80%	7.57	75.08	36.08	76.84	
80.01 - 90%	0.46	80.90	11.01	85.97	
90.01 - 100%			24.20	97.06	
Weighted average (WALTV)	50.47		76.78		
Minimum	0.00		0.14		
Maximum	82.77		100.00		

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Lead Manager and Suscriber
Bancaja

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.58%	0.64%	0.69%	0.69%	0.32%
Annual Percentage Rate (CPR)	6.73%	7.47%	7.98%	7.97%	3.75%

Geographic distribution		
	Current	At constitution date
Andalucia	15.74%	14.39%
Aragon	0.61%	0.61%
Asturias	0.89%	0.74%
Balearic Islands	7.06%	6.80%
Basque Country	0.87%	0.85%
Canary Islands	3.06%	3.30%
Cantabria	0.51%	0.43%
Castilla-La Mancha	3.45%	3.13%
Castilla-Leon	2.61%	2.78%
Catalonia	16.04%	15.26%
Ceuta	0.00%	0.00%
Extremadura	0.57%	0.47%
Galicia	1.61%	1.42%
La Rioja	0.22%	0.18%
Madrid	9.98%	9.07%
Melilla	0.03%	0.02%
Murcia	2.59%	2.95%
Navarra	0.54%	0.66%
Valencia	33.63%	36.94%

Current delinquency										
Aging	Assets	Overdue debt				Total	%	Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other						
Delinquencies										
Up to 1 month	156	22,822.62	22,368.97	99,634.06	144,825.65	4.32	7,988,873.66	8,133,699.31	22.14	21.04
from > 1 to = 2 months	22	13,480.39	15,859.31	0.00	29,339.70	0.87	2,694,855.70	2,724,195.40	7.42	47.21
from > 2 to = 3 months	19	20,586.64	24,149.13	0.00	44,735.77	1.33	2,586,010.76	2,630,746.53	7.16	55.83
from > 3 to = 6 months	30	45,138.87	61,751.58	0.00	106,890.45	3.19	3,763,416.82	3,870,307.27	10.54	53.62
from > 6 to < 12 months	44	275,037.91	163,178.35	1,200.01	439,416.27	13.10	5,388,620.92	5,828,037.19	15.87	51.66
from = 12 to < 18 months	35	241,648.57	227,857.89	0.00	469,506.46	14.00	3,937,290.07	4,406,796.53	12.00	55.58
from = 18 to < 24 months	20	119,248.88	198,471.46	1,778.39	319,498.73	9.52	2,433,530.96	2,753,029.69	7.50	61.42
from ≥ 2 years	45	1,154,690.26	636,525.81	9,063.52	1,800,179.59	53.67	4,583,431.93	6,383,611.52	17.38	54.08
Subtotal	371	1,892,554.14	1,350,162.50	111,675.98	3,354,392.62	100.00	33,376,030.82	36,730,423.44	100.00	39.98
Doubt debts (subjectives)										
Up to 1 month	1	215,981.45	0.00	0.00	215,981.45	64.71	0.00	215,981.45	64.71	36.79
from ≥ 2 years	1	102,820.13	14,954.45	0.00	117,774.58	35.29	0.00	117,774.58	35.29	80.69
Subtotal	2	318,801.58	14,954.45	0.00	333,756.03	100.00	0.00	333,756.03	100.00	45.53
Total	373	2,211,355.72	1,365,116.95	111,675.98	3,688,148.65		33,376,030.82	37,064,179.47		