

Brief report

Date: 05/31/2025
 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	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	n.c. Aaa Aa1 (sf)
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.	n.c. A2 Aa1 (sf)
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.	n.c. Baa1 (sf) 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	5.67	5.09	4.60	4.18	3.83	3.53	3.26	3.03			
		Final Maturity	Years	12/20/2030	05/23/2030	11/26/2029	06/28/2029	02/19/2029	10/31/2028	07/27/2028	05/04/2028			
	Without optional redemption *	Average life	Years	5.67	5.09	4.60	4.18	3.83	3.53	3.26	3.03			
		Final Maturity	Years	12/20/2030	05/23/2030	11/26/2029	06/28/2029	02/19/2029	10/31/2028	07/27/2028	05/04/2028			
Series B	With optional redemption *	Average life	Years	12.44	11.45	10.47	9.71	8.97	8.45	7.73	7.23			
		Final Maturity	Years	09/27/2037	09/30/2036	10/08/2035	01/06/2035	04/09/2034	10/01/2033	01/12/2033	07/12/2032			
	Without optional redemption *	Average life	Years	13.95	13.00	12.10	11.27	10.51	9.81	9.18	8.61			
		Final Maturity	Years	04/03/2039	04/18/2038	05/25/2037	07/26/2036	10/22/2035	02/11/2035	06/25/2034	11/28/2033			
Series C	With optional redemption *	Average life	Years	12.51	11.51	10.51	9.76	9.01	8.51	7.76	7.25			
		Final Maturity	Years	10/23/2037	10/22/2036	10/23/2035	01/23/2035	04/23/2034	10/23/2033	01/23/2033	07/22/2032			
	Without optional redemption *	Average life	Years	19.28	18.70	18.09	17.45	16.79	16.13	15.48	14.84			
		Final Maturity	Years	07/29/2044	01/01/2044	05/21/2043	09/29/2042	02/01/2042	06/06/2041	10/11/2040	02/21/2040			

* 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	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		159,238,403.34	0.000%
Servicer ppal collect not yet credited		162,303.54	
Servicer ints collect not yet credited		40,067.55	
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
		8,382	16,973
Principal			
Principal outstanding		820,670,905.52	2,895,001,466.75
Average loan		97,908.72	170,565.10
Minimum		0.00	207.23
Maximum		514,195.15	904,672.45
Interest rate			
Weighted average (wac)		3.73%	5.77%
Minimum		2.55%	4.50%
Maximum		6.36%	7.25%
Final maturity			
Weighted average (WARM) (months)		234	409
Minimum		06/05/2025	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%	0.85	6.79	0.02	7.83
10.01 - 20%	3.08	15.66	0.28	16.65
20.01 - 30%	7.28	25.82	0.79	25.69
30.01 - 40%	14.35	35.49	2.07	35.55
40.01 - 50%	19.91	45.36	4.44	45.53
50.01 - 60%	23.43	54.49	7.76	55.43
60.01 - 70%	23.25	64.90	13.33	65.84
70.01 - 80%	7.46	75.05	36.08	76.84
80.01 - 90%	0.40	80.88	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)		50.32		76.78
Minimum		0.00		0.14
Maximum		82.59		100.00

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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 Suscriber

Bancaja

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.79%	0.66%	0.72%	0.67%	0.32%
Annual Percentage Rate (CPR)	9.03%	7.58%	8.30%	7.78%	3.77%

Geographic distribution

	Current	At constitution date
Andalucia	15.66%	14.39%
Aragon	0.60%	0.61%
Asturias	0.90%	0.74%
Balearic Islands	7.09%	6.80%
Basque Country	0.83%	0.85%
Canary Islands	3.07%	3.30%
Cantabria	0.52%	0.43%
Castilla-La Mancha	3.41%	3.13%
Castilla-Leon	2.61%	2.78%
Catalonia	16.01%	15.26%
Ceuta	0.00%	0.00%
Extremadura	0.57%	0.47%
Galicia	1.62%	1.42%
La Rioja	0.22%	0.18%
Madrid	9.98%	9.07%
Melilla	0.03%	0.02%
Murcia	2.58%	2.95%
Navarra	0.54%	0.66%
Valencia	33.77%	36.94%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
Delinquencies										
Up to 1 month	143	18,936.24	17,995.44	99,634.06	136,565.74	5.26	6,503,063.30	6,639,629.04	21.58	19.07
from > 1 to = 2 months	20	11,704.49	12,179.96	0.00	23,884.45	0.92	2,347,722.92	2,371,607.37	7.71	48.16
from > 2 to = 3 months	23	22,252.27	24,295.09	0.00	46,547.36	1.79	2,739,660.76	2,786,208.12	9.05	47.83
from > 3 to = 6 months	28	42,877.09	61,042.18	1,200.01	105,119.28	4.05	3,867,098.69	3,972,217.97	12.91	58.95
from > 6 to < 12 months	43	150,221.20	157,501.30	0.00	307,722.50	11.86	5,119,863.07	5,427,585.57	17.64	48.30
from = 12 to < 18 months	35	254,664.55	232,649.77	0.00	487,314.32	18.77	3,893,948.25	4,381,262.57	14.24	53.84
from = 18 to < 24 months	8	48,686.16	87,313.41	0.00	135,999.57	5.24	1,035,408.47	1,171,408.04	3.81	64.41
from ≥ 2 years	25	907,167.19	438,010.25	7,302.87	1,352,480.31	52.11	2,671,658.84	4,024,139.15	13.08	54.12
Subtotal	325	1,456,509.19	1,030,987.40	108,136.94	2,595,633.53	100.00	28,178,424.30	30,774,057.83	100.00	38.03
Doubt debts (subjectives)										
Up to 1 month	1	215,490.87	0.00	0.00	215,490.87	64.64	0.00	215,490.87	64.64	36.70
from ≥ 2 years	1	102,820.13	15,053.46	0.00	117,873.59	35.36	0.00	117,873.59	35.36	80.75
Subtotal	2	318,311.00	15,053.46	0.00	333,364.46	100.00	0.00	333,364.46	100.00	45.47
Total	327	1,774,820.19	1,046,040.86	108,136.94	2,928,997.99		28,178,424.30	31,107,422.29		

Additional information