

Brief report
Date: 10/31/2016
Currency: EUR

Date of constitution
 07/29/2002

VAT Reg. no.
 V83385542

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

Originator
 Bankia

Servicer
 Bankia

Lead Managers
 Bankia
 Credit Suisse First Boston

Bond Underwriters and Placement Agents
 Bankia
 Credit Suisse First Boston

Bond Paying Agent
 BNP Paribas

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Citibank

Subordinated Credit
 Bankia

Start-up Loan
 Bankia

Swap
 Banco Santander

Assets Custodian
 Bankia

Fund Auditors
 Deloitte (ejercicios 2009 a actual)
 Ernst & Young (hasta ejercicio 2008)

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.24%	0.30%	0.36%	0.36%	0.69%
Annual Percentage Rate (CPR)	2.79%	3.50%	4.24%	4.18%	7.96%

Replenishment of securitised assets

Last acquisition (date)	12/27/2006
Number of loans acquired	672
Additional loan principal	39,910,766.88
Cumulative acquisitions	
Number of loans acquired	12,742
Additional loan principal	480,136,857.22
Next acquisition (date)	
End of revolving period	06/23/2007

Geographic distribution

	Current	At constitution date
Andalucia	3.43%	0.20%
Aragon	1.10%	0.54%
Asturias	0.32%	0.02%
Balearic Islands	3.02%	2.76%
Basque Country	1.07%	0.02%
Canary Islands	3.63%	0.20%
Cantabria	0.11%	
Castilla-La Mancha	3.85%	4.16%
Castilla-Leon	0.83%	0.07%
Catalonia	3.06%	0.57%
Extremadura	0.12%	0.01%
Galicia	1.05%	
La Rioja	0.21%	0.01%
Madrid	8.45%	3.74%
Murcia	1.65%	0.14%
Navarra	1.04%	
Valencia	67.06%	87.56%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%		Total	%	
<i>Delinquencies</i>										
Up to 1 month	116	22,481.96	1,176.78	0.00	23,658.74	2.19	1,547,685.32	1,571,244.06	36.68	12.83
from > 1 to ≤ 2 months	23	11,533.25	814.02	0.00	12,347.27	1.14	337,414.87	349,762.14	8.16	16.58
from > 2 to ≤ 3 months	5	5,532.03	280.16	0.00	5,812.19	0.54	106,803.55	112,615.74	2.63	17.86
from > 3 to ≤ 6 months	4	7,146.21	446.85	0.00	7,593.06	0.70	123,131.40	130,724.46	3.05	24.51
from > 6 to < 12 months	9	18,701.36	1,187.13	0.00	19,888.49	1.84	90,225.83	110,114.32	2.57	14.92
from ≥ 12 to < 18 months	8	26,270.39	2,813.61	0.00	29,084.00	2.69	138,375.96	167,459.96	3.91	17.90
from ≥ 18 to < 24 months	8	47,315.06	4,166.69	0.00	51,481.75	4.76	171,006.35	222,488.10	5.19	23.98
from ≥ 2 years	67	830,528.18	101,525.71	0.00	932,053.89	86.15	687,722.45	1,619,776.34	37.81	24.28
Subtotal	240	969,508.44	112,410.95	0.00	1,081,919.39	100.00	3,202,265.73	4,284,185.12	100.00	17.28
<i>Doubt debts (subjectives)</i>										
from ≥ 2 years	2	360.84	0.78	0.00	361.62	100.00	0.00	361.62	100.00	0.35
Subtotal	2	360.84	0.78	0.00	361.62	100.00	0.00	361.62	100.00	0.35
Total	242	969,869.28	112,411.73	0.00	1,082,281.01		3,202,265.73	4,284,546.74		17.21

Additional information