



Brief report

Date: 09/30/2019  
 Currency: EUR

Constitution date  
 04/22/2005

VAT Reg. no.  
 V84322205

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

Originator  
 Bankia

Servicer  
 Bankia

Lead Managers  
 Bancaja  
 Deutsche Bank  
 Calyon  
 JP Morgan

Underwriters  
 Bancaja  
 Deutsche Bank  
 Calyon  
 JP Morgan  
 Dexia  
 Fortis Bank  
 Banco Pastor  
 SCH

Bond Paying Agent  
 BNP Paribas

Market  
 AIAF Mercado de Renta Fija

Register of Book Securities  
 Iberclear

Treasury Account  
 Citibank

Start-up Loan  
 Bankia

Swap  
 Deutsche Bank

Assets Custodian  
 Bankia

Fund Auditor  
 KPMG Auditores

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	5,379	14,547	
Principal			
Principal outstanding	282,520,699.94	1,650,061,193.12	
Average loan	52,522.90	113,429.66	
Minimum	0.00	1.24	
Maximum	375,247.43	768,383.59	
Interest rate			
Weighted average (wac)	0.77%	3.26%	
Minimum	0.18%	2.36%	
Maximum	2.25%	5.00%	
Final maturity			
Weighted average (WARM) (months)	153	311	
Minimum	10/01/2019	06/26/2005	
Maximum	10/21/2034	10/21/2034	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	0.00%	0.05%	
1-year EURIBOR/MIBOR (Mortgage Market)	100.00%	99.95%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.47	7.04	0.03	6.60
10.01 - 20%	7.26	15.97	0.33	15.91
20.01 - 30%	14.39	24.96	1.05	25.78
30.01 - 40%	19.42	35.24	2.57	35.83
40.01 - 50%	32.95	45.14	5.02	45.40
50.01 - 60%	24.37	54.96	8.23	55.36
60.01 - 70%	0.14	60.63	14.33	65.97
70.01 - 80%			31.56	76.34
80.01 - 90%			15.49	84.81
90.01 - 100%			21.40	95.98
Weighted average (WALTV)	40.05		75.31	
Minimum	0.00		0.00	
Maximum	60.86		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.33%	0.28%	0.30%	0.30%	0.58%
Annual Percentage Rate (CPR)	3.84%	3.35%	3.50%	3.58%	6.76%

Geographic distribution		
	Current	At constitution date
Andalucia	7.10%	7.66%
Aragon	1.41%	1.72%
Asturias	0.09%	0.12%
Balearic Islands	4.60%	4.69%
Basque Country	1.39%	1.32%
Canary Islands	9.13%	7.40%
Cantabria	0.04%	0.03%
Castilla-La Mancha	2.73%	2.54%
Castilla-Leon	1.93%	2.48%
Catalonia	12.84%	12.92%
Extremadura	0.36%	0.32%
Galicia	1.89%	1.60%
La Rioja	0.60%	0.59%
Madrid	15.68%	13.74%
Melilla	0.02%	0.01%
Murcia	3.88%	3.46%
Navarra	1.07%	1.38%
Valencia	35.26%	38.03%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
<i>Delinquencies</i>										
Up to 1 month	130	42,295.03	4,793.09	0.00	47,088.12	1.29	8,095,029.38	8,142,117.50	35.55	38.10
from > 1 to = 2 months	16	12,570.28	1,375.92	0.00	13,946.20	0.38	1,155,958.20	1,169,904.40	5.11	41.34
from > 2 to = 3 months	16	20,127.43	2,115.17	0.00	22,242.60	0.61	1,032,566.18	1,054,808.78	4.60	39.23
from > 3 to = 6 months	13	28,898.57	3,214.87	0.00	32,113.44	0.88	998,857.62	1,030,971.06	4.50	46.01
from > 6 to < 12 months	18	59,748.59	5,626.75	0.00	65,375.34	1.79	835,913.32	901,288.66	3.93	31.34
from = 12 to < 18 months	5	25,221.04	2,615.93	0.00	27,836.97	0.76	258,597.75	286,434.72	1.25	39.26
from = 18 to < 24 months	7	34,507.64	4,994.84	0.00	39,502.48	1.08	292,796.27	332,298.75	1.45	38.75
from ≥ 2 years	130	2,651,409.45	757,118.68	3,600.03	3,412,128.16	93.22	6,575,927.18	9,988,055.34	43.60	52.82
Subtotal	335	2,874,778.03	781,855.25	3,600.03	3,660,233.31	100.00	19,245,645.90	22,905,879.21	100.00	43.63
<i>Doubt debts (subjectives)</i>										
from ≥ 2 years	77	2,877,833.93	210,104.56	839.99	3,088,778.48	100.00	0.00	3,088,778.48	100.00	26.82
Subtotal	77	2,877,833.93	210,104.56	839.99	3,088,778.48	100.00	0.00	3,088,778.48	100.00	26.82
Total	412	5,752,611.96	991,959.81	4,440.02	6,749,011.79		19,245,645.90	25,994,657.69		