

Brief report

Date: 04/30/2018
 Currency: EUR

Constitution date
 02/02/2006

VAT Reg. no.
 V84593961

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

Originator

Bankia

Servicer

Bankia

Lead Managers

Bankia

Barclays Bank

Calyon

Bond Underwriters and Placement Agents

Bankia

Barclays Bank

Calyon

Dexia Bank

Fortis Bank

IKIS CIB

Banco Pastor

Banco Sabadell

Bond Paying Agent

BNP Paribas

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Citibank

Start-up Loan

Bankia

Swap

JPMorgan Chase

Assets Custodian

Bankia

Fund Auditors

Deloitte (ejercicios 2009 a actual)

Ernst & Young (hasta ejercicio 2008)

Liquidity Facility A1

JPMorgan Chase SE

Collateral: Residential mortgage loans (PTCs)

General		
	Current	At constitution date
Count	7,428	15,750
Principal		
Principal outstanding	512,657,725.37	1,998,118,778.92
Average loan	69,016.93	126,864.68
Minimum	0.00	1.62
Maximum	587,261.01	981,576.54
Interest rate		
Weighted average (wac)	0.74%	3.27%
Minimum	0.23%	2.30%
Maximum	2.16%	4.53%
Final maturity		
Weighted average (WARM) (months)	186	325
Minimum	05/01/2018	12/01/2006
Maximum	09/05/2040	09/05/2040
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR	0.00%	0.09%
1-year EURIBOR/MIBOR (Mortgage Market)	100.00%	99.91%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.93	6.87	0.04	8.25
10.01 - 20%	3.86	15.73	0.28	16.13
20.01 - 30%	9.79	25.66	1.10	25.87
30.01 - 40%	14.93	35.08	2.48	35.62
40.01 - 50%	23.19	45.25	4.96	45.64
50.01 - 60%	31.03	54.23	7.84	55.47
60.01 - 70%	15.19	63.98	15.12	65.86
70.01 - 80%	1.10	72.23	35.22	76.53
80.01 - 90%			16.22	84.75
90.01 - 100%			16.76	96.18
Weighted average (WALTV)	46.25		74.60	
Minimum	0.00		0.00	
Maximum	74.78		99.99	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.30%	0.27%	0.26%	0.25%	0.55%
Annual Percentage Rate (CPR)	3.56%	3.24%	3.03%	2.94%	6.36%

Geographic distribution		
	Current	At constitution date
Andalucia	11.35%	10.64%
Aragon	0.70%	0.85%
Asturias	0.36%	0.35%
Balearic Islands	5.39%	5.35%
Basque Country	0.84%	0.97%
Canary Islands	7.05%	6.29%
Cantabria	0.08%	0.06%
Castilla-La Mancha	3.34%	3.88%
Castilla-Leon	2.84%	2.67%
Catalonia	14.06%	14.12%
Extremadura	0.25%	0.26%
Galicia	1.75%	1.44%
La Rioja	0.39%	0.60%
Madrid	12.83%	11.49%
Murcia	2.51%	2.62%
Navarra	1.17%	1.16%
Valencia	35.10%	37.24%

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	155	51,140.95	5,940.79	0.00	57,081.74	0.82	12,424,297.87	12,481,379.61	25.73	43.37
from > 1 to = 2 months	38	30,246.97	3,966.21	0.00	34,213.18	0.49	3,377,778.02	3,411,991.20	7.03	46.06
from > 2 to = 3 months	16	17,282.21	2,843.27	0.00	20,125.48	0.29	1,231,945.58	1,252,069.06	2.58	43.40
from > 3 to = 6 months	17	30,774.64	4,592.30	0.00	35,366.94	0.51	1,348,147.98	1,383,514.92	2.85	50.02
from > 6 to < 12 months	23	86,618.34	11,856.08	0.00	98,474.42	1.42	1,891,249.55	1,989,723.07	4.10	40.14
from = 12 to < 18 months	14	116,912.72	16,452.17	0.00	133,364.89	1.92	1,593,885.67	1,727,250.56	3.56	48.13
from = 18 to < 24 months	12	118,856.69	16,753.91	0.00	134,610.60	1.94	994,258.81	1,128,869.41	2.33	53.16
from = 2 years	253	4,988,423.97	1,444,319.53	0.00	6,432,743.50	92.61	18,706,869.98	25,139,613.48	51.82	57.28
Subtotal	528	5,440,256.49	1,505,724.26	0.00	6,945,980.75	100.00	41,568,431.46	48,514,412.21	100.00	50.33
<i>Doubt debts (subjectives)</i>										
from > 3 to = 6 months	1	21,970.74	100.16	0.00	22,070.90	0.27	0.00	22,070.90	0.27	7.15
from > 6 to < 12 months	3	60,271.78	832.19	0.00	61,103.97	0.74	0.00	61,103.97	0.74	12.74
from = 12 to < 18 months	14	339,653.70	3,412.96	0.00	343,066.66	4.17	0.00	343,066.66	4.17	15.10
from = 18 to < 24 months	10	340,517.76	7,782.52	0.00	348,300.28	4.23	0.00	348,300.28	4.23	22.65
from = 2 years	115	6,659,082.28	800,824.42	0.00	7,459,906.70	90.59	0.00	7,459,906.70	90.59	38.50
Subtotal	143	7,421,496.26	812,952.25	0.00	8,234,448.51	100.00	0.00	8,234,448.51	100.00	34.35
Total	671	12,861,752.75	2,318,676.51	0.00	15,180,429.26		41,568,431.46	56,748,860.72		47.15