

Brief report

Date: 08/31/2018
 Currency: EUR

Constitution date
 07/16/2007

VAT Reg. no.
 V85164648

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

Originator

Bankia

Series A1

Series A2

Series A3

Series B

Series C

Series D

Series E

Issue of Bonds

Reserve Fund

Bankia

Calyon

Ixis CIB

JP Morgan

Banko Pastor

CajaMadrid

Fortis Bank

BNP Paribas

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Weighted average (wac)

Minimum

Maximum

Final maturity

Weighted average (WARM) (months)

Minimum

Maximum

Index (principal outstanding distribution)

1-year EURIBOR/MIBOR (Mortgage Market)

Assets Custodian

Bankia

Fund Auditors

KPMG Auditores

Swap

HSBC

Credit enhancement and financial operations

Credit enhancement (CE)						
	Current			At issue date		
		% CE			% CE	
Series A1	0.00%	0.00	100.00%	12.85%	260,000,000.00	88.15%
Series A2	37.88%	326,179,800.20	61.08%	58.97%	1,193,000,000.00	28.50%
Series A3	47.03%	404,991,136.00	12.77%	21.75%	440,000,000.00	6.50%
Series B	7.32%	63,000,000.00	5.25%	3.11%	63,000,000.00	3.35%
Series C	2.79%	24,000,000.00	2.39%	1.19%	24,000,000.00	2.15%
Series D	2.32%	20,000,000.00	0.00%	0.99%	20,000,000.00	1.15%
Series E	2.66%	22,900,000.00		1.13%	22,900,000.00	
Issue of Bonds		861,070,936.20			2,022,900,000.00	
Reserve Fund	0.00%	0.00		1.15%	22,900,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	5,411,896.22	-0.321%	
Servicer ppal collect not yet credited	147,019.64		
Servicer ints collect not yet credited	9,336.09		
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	
Liquidity Facility A1	0.00	0.00	

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	8,420	13,162	
Principal			
Principal outstanding	841,517,834.11	2,000,022,095.64	
Average loan	99,942.74	151,954.27	
Minimum	0.00	1,163.89	
Maximum	430,781.54	546,336.38	
Interest rate			
Weighted average (wac)	0.65%	4.74%	
Minimum	0.16%	2.58%	
Maximum	2.32%	6.32%	
Final maturity			
Weighted average (WARM) (months)	260	377	
Minimum	09/05/2018	12/05/2007	
Maximum	01/10/2047	01/15/2047	
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%	0.49	6.96	0.01	7.40
10.01 - 20%	2.04	15.87	0.27	16.56
20.01 - 30%	4.82	25.74	1.09	25.94
30.01 - 40%	10.32	35.28	2.20	35.47
40.01 - 50%	16.73	45.35	4.71	45.61
50.01 - 60%	26.39	55.16	8.10	55.57
60.01 - 70%	21.49	64.49	14.55	65.87
70.01 - 80%	16.26	74.95	37.27	76.78
80.01 - 90%	1.45	82.03	12.86	85.34
90.01 - 100%			18.93	96.59
Weighted average (WALTV)	54.62		75.23	
Minimum	0.00		0.52	
Maximum	86.24		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.06%	0.11%	0.13%	0.15%	0.33%
Annual Percentage Rate (CPR)	0.69%	1.33%	1.53%	1.74%	3.90%

Geographic distribution		
	Current	At constitution date
Andalucia	12.61%	11.71%
Aragon	0.90%	0.91%
Asturias	0.41%	0.41%
Balearic Islands	7.19%	6.29%
Basque Country	2.37%	1.92%
Canary Islands	7.14%	6.64%
Cantabria	0.43%	0.41%
Castilla-La Mancha	2.77%	2.78%
Castilla-Leon	4.22%	4.32%
Catalonia	13.25%	13.93%
Ceuta	0.01%	0.02%
Extremadura	0.68%	0.52%
Galicia	1.89%	1.78%
La Rioja	0.32%	0.37%
Madrid	8.90%	8.92%
Mejilla	0.01%	0.01%
Murcia	2.48%	2.68%
Navarra	1.34%	1.41%
Valencia	33.10%	34.98%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
Delinquencies										
Up to 1 month	165	50,384.83	9,178.68	0.00	59,563.51	0.63	19,258,535.84	19,318,099.35	24.04	53.09
from > 1 to = 2 months	53	39,144.11	7,452.03	0.00	46,596.14	0.50	6,429,295.77	6,475,891.91	8.06	57.29
from > 2 to = 3 months	28	36,842.11	5,315.60	0.00	42,157.71	0.45	3,384,507.50	3,426,665.21	4.26	50.47
from > 3 to = 6 months	17	30,137.46	4,441.08	0.00	34,578.54	0.37	1,827,014.46	1,861,593.00	2.32	56.36
from > 6 to < 12 months	42	148,229.64	28,809.32	0.00	177,038.96	1.88	5,041,515.38	5,218,554.34	6.49	58.46
from = 12 to < 18 months	29	165,712.05	34,071.02	0.00	199,783.07	2.12	3,021,830.32	3,221,613.39	4.01	56.73
from = 18 to < 24 months	28	189,255.96	47,702.03	0.00	236,957.99	2.52	2,895,945.18	3,132,903.17	3.90	56.84
from = 2 years	272	6,175,712.03	2,429,300.28	0.00	8,605,012.31	91.53	29,095,080.69	37,700,093.00	46.92	66.81
Subtotal	634	6,835,418.19	2,566,270.04	0.00	9,401,688.23	100.00	70,953,725.14	80,355,413.37	100.00	59.82
Doubt debts (subjectives)										
from > 6 to < 12 months	1	61,801.89	295.73	0.00	62,097.62	0.33	0.00	62,097.62	0.33	65.32
from = 12 to < 18 months	8	362,233.45	5,557.24	0.00	367,790.69	1.96	0.00	367,790.69	1.96	22.60
from = 18 to < 24 months	16	773,352.53	14,366.41	0.00	787,718.94	4.20	0.00	787,718.94	4.20	25.87
from = 2 years	212	16,552,310.88	971,144.51	0.00	17,523,455.39	93.50	0.00	17,523,455.39	93.50	41.57
Subtotal	237	17,749,698.75	991,363.89	0.00	18,741,062.64	100.00	0.00	18,741,062.64	100.00	39.95
Total	871	24,585,116.94	3,557,633.93	0.00	28,142,750.87		70,953,725.14	99,096,476.01		54.68