

Brief report

Date: 07/31/2017
 Currency: EUR

Date of constitution
 06/27/2005

VAT Reg. no.
 V84388131

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

Originator
 Bankia

Servicer
 Bankia

Lead Managers
 Bankia
 JP Morgan

Bond Underwriters and Placement Agents
 Bankia
 JP Morgan
 IXIS CIB
 Fortis Bank
 Banco Pastor

Bond Paying Agent
 BNP Paribas

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Citibank

Start-up Loan
 Bankia

Swap
 Barclays Bank

Assets Custodian
 Bankia

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

Collateral: Mortgage loans

General		
	Current	At constitution date
Count	2,912	8,217
Principal		
Principal outstanding	127,032,079.12	800,024,167.19
Average loan	43,623.65	97,362.07
Minimum	0.00	1,231.16
Maximum	579,235.44	1,816,506.15
Interest rate		
Weighted average (wac)	0.86%	3.28%
Minimum	0.14%	2.05%
Maximum	3.55%	5.00%
Final maturity		
Weighted average (WARM) (months)	140	256
Minimum	08/03/2017	06/29/2005
Maximum	01/15/2035	01/15/2035
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%	3.67	7.57	0.08	7.30
10.01 - 20%	10.39	15.24	0.67	15.70
20.01 - 30%	20.56	25.79	1.97	25.70
30.01 - 40%	27.43	34.66	4.61	35.91
40.01 - 50%	24.04	44.61	8.29	45.48
50.01 - 60%	11.42	53.85	15.54	55.54
60.01 - 70%	2.49	63.76	27.42	65.78
70.01 - 80%			29.05	75.38
80.01 - 90%			6.66	84.37
90.01 - 100%			5.71	95.28
Weighted average (WALTV)	35.14			65.67
Minimum	0.00			0.77
Maximum	67.04			99.71

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.78%	0.46%	0.47%	0.42%	0.72%
Annual Percentage Rate (CPR)	8.94%	5.38%	5.49%	4.91%	8.32%

Geographic distribution		
	Current	At constitution date
Andalucia	6.26%	5.76%
Aragon	0.63%	0.67%
Asturias	0.03%	0.03%
Balearic Islands	3.82%	3.36%
Basque Country	0.56%	0.47%
Canary Islands	2.10%	1.64%
Cantabria		0.01%
Castilla-La Mancha	3.57%	3.07%
Castilla-Leon	0.64%	0.87%
Catalonia	8.92%	8.13%
Extremadura	0.25%	0.26%
Galicia	0.18%	0.49%
La Rioja	0.12%	0.08%
Madrid	11.71%	11.21%
Murcia	0.66%	0.92%
Navarra	0.16%	0.38%
Valencia	60.41%	62.64%

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	84	20,109.98	1,940.97	0.00	22,050.95	0.96	3,786,617.65	3,808,668.60	32.56	30.74
from > 1 to ≤ 2 months	16	10,741.95	1,080.78	0.00	11,822.73	0.51	844,513.07	856,335.80	7.32	29.73
from > 2 to ≤ 3 months	10	12,038.57	1,464.00	0.00	13,502.57	0.59	674,385.68	687,886.25	5.88	34.97
from > 3 to ≤ 6 months	9	20,216.05	1,467.38	0.00	21,683.43	0.94	399,463.03	421,148.46	3.60	26.43
from > 6 to < 12 months	12	26,879.51	2,812.39	0.00	29,691.90	1.29	452,214.18	481,906.08	4.12	37.19
from ≥ 12 to < 18 months	4	12,813.63	1,608.39	0.00	14,422.02	0.62	117,782.25	132,204.27	1.13	30.06
from ≥ 18 to < 24 months	2	21,569.31	2,587.92	0.00	24,157.23	1.05	130,504.22	154,661.45	1.32	45.78
from ≥ 2 years	64	1,802,572.47	367,861.80	0.00	2,170,434.27	94.05	2,983,785.69	5,154,219.96	44.06	40.16
Subtotal	201	1,926,943.47	380,823.63	0.00	2,307,767.10	100.00	9,389,263.77	11,697,030.87	100.00	34.67
<i>Doubt debts (subjectives)</i>										
from > 2 to ≤ 3 months	1	19,543.28	27.94	0.00	19,571.22	2.92	0.00	19,571.22	2.92	8.41
from > 6 to < 12 months	1	21,320.21	229.73	0.00	21,549.94	3.21	0.00	21,549.94	3.21	16.98
from ≥ 12 to < 18 months	1	1,177.05	57.23	0.00	1,234.28	0.18	0.00	1,234.28	0.18	0.53
from ≥ 2 years	21	596,120.03	31,950.20	0.00	628,070.23	93.68	0.00	628,070.23	93.68	15.16
Subtotal	24	638,160.57	32,265.10	0.00	670,425.67	100.00	0.00	670,425.67	100.00	14.16
Total	225	2,565,104.04	413,088.73	0.00	2,978,192.77		9,389,263.77	12,367,456.54		32.15