

Brief report

Date: 08/31/2017
 Currency: EUR

Date of constitution
 04/03/2006

VAT Reg. no.
 V84669332

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

Originator
 Bankia

Servicer
 Bankia

Lead Managers
 Bankia
 Deutsche Bank
 Société Générale

Bond Underwriters and Placement Agents
 Bankia
 Deutsche Bank
 Société Générale

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

Liquidity Facility A1
 JPMorgan Chase SE

Assets Custodian
 Bankia

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

Collateral: Mortgage loans

General		
	Current	At constitution date
Count	3,222	7,093
Principal		
Principal outstanding	190,312,329.52	800,012,981.57
Average loan	59,066.52	112,789.09
Minimum	0.00	0.52
Maximum	412,709.71	600,000.00
Interest rate		
Weighted average (wac)	0.83%	3.40%
Minimum	0.30%	2.10%
Maximum	2.92%	6.22%
Final maturity		
Weighted average (WARM) (months)	161	273
Minimum	09/05/2017	04/10/2006
Maximum	05/05/2044	10/05/2040
Index (principal outstanding distribution)		
3-month EURIBOR/MIBOR	0.02%	0.00%
1-year EURIBOR/MIBOR	0.00%	0.13%
1-year EURIBOR/MIBOR (Mortgage Market)	99.98%	99.86%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.91	7.11	0.14	7.86
10.01 - 20%	7.77	15.50	0.90	16.41
20.01 - 30%	17.52	25.56	2.20	25.62
30.01 - 40%	25.06	35.15	4.89	35.39
40.01 - 50%	26.84	45.06	10.54	45.61
50.01 - 60%	15.78	53.89	16.38	55.53
60.01 - 70%	4.90	64.62	27.70	65.74
70.01 - 80%	0.22	70.61	26.61	75.70
80.01 - 90%			5.42	84.94
90.01 - 100%			5.23	95.16
Weighted average (WALTV)	38.55		64.29	
Minimum	0.00		0.00	
Maximum	71.70		99.98	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.35%	0.32%	0.34%	0.30%	0.58%
Annual Percentage Rate (CPR)	4.12%	3.80%	3.96%	3.57%	6.72%

Geographic distribution		
	Current	At constitution date
Andalucía	7.54%	7.36%
Aragón	0.68%	0.49%
Asturias	0.28%	0.23%
Balearic Islands	5.70%	5.83%
Basque Country	1.15%	1.11%
Canary Islands	4.75%	4.44%
Cantabria	0.12%	0.15%
Castilla-La Mancha	2.56%	2.13%
Castilla-León	2.38%	2.54%
Catalonia	9.46%	8.67%
Extremadura	0.12%	0.31%
Galicia	2.21%	1.77%
La Rioja	0.47%	0.57%
Madrid	11.30%	10.33%
Melilla	0.03%	0.03%
Murcia	1.98%	1.78%
Navarra	3.82%	4.08%
Valencia	45.46%	48.19%

Current delinquency										
Aging	Assets	Overdue debt				Total	%	Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other	Total					
<i>Delinquencies</i>										
Up to 1 month	76	23,013.87	2,431.03	0.00	25,444.90	0.87	4,876,869.89	4,902,314.79	26.45	31.14
from > 1 to ≤ 2 months	18	18,642.54	1,573.38	0.00	20,215.92	0.69	1,381,552.48	1,401,768.40	7.56	28.44
from > 2 to ≤ 3 months	16	25,245.55	3,142.14	0.00	28,387.69	0.97	1,364,962.38	1,393,350.07	7.52	35.65
from > 3 to ≤ 6 months	12	29,045.50	2,869.65	0.00	31,915.15	1.09	830,976.32	862,891.47	4.66	31.33
from > 6 to < 12 months	14	65,414.12	8,601.05	0.00	74,015.17	2.54	1,117,517.44	1,191,532.61	6.43	44.72
from ≥ 12 to < 18 months	7	78,088.04	4,403.77	0.00	82,491.81	2.83	288,529.29	371,021.10	2.00	27.77
from ≥ 18 to < 24 months	7	78,408.40	10,588.94	0.00	88,997.34	3.05	546,804.24	635,801.58	3.43	39.97
from ≥ 2 years	86	2,000,985.25	563,967.15	800.00	2,565,752.40	87.95	5,210,359.60	7,776,112.00	41.95	51.60
Subtotal	236	2,318,843.27	597,577.11	800.00	2,917,220.38	100.00	15,617,571.64	18,534,792.02	100.00	38.62
<i>Doubt debts (subjectives)</i>										
Up to 1 month	1	71,140.90	0.00	0.00	71,140.90	7.16	0.00	71,140.90	7.16	21.60
from > 1 to ≤ 2 months	1	83,766.76	124.44	0.00	83,891.20	8.44	0.00	83,891.20	8.44	31.48
from > 2 to ≤ 6 months	1	92,920.88	327.84	0.00	93,248.72	9.38	0.00	93,248.72	9.38	44.94
from > 6 to < 12 months	1	5,443.42	30.90	0.00	5,474.32	0.55	0.00	5,474.32	0.55	5.70
from ≥ 12 to < 18 months	3	61,515.06	744.03	0.00	62,259.09	6.27	0.00	62,259.09	6.27	7.76
from ≥ 18 to < 24 months	2	69,437.45	1,604.58	0.00	71,042.03	7.15	0.00	71,042.03	7.15	8.32
from ≥ 2 years	14	583,013.05	23,669.86	0.00	606,682.91	61.05	0.00	606,682.91	61.05	17.62
Subtotal	23	967,237.52	26,501.65	0.00	993,739.17	100.00	0.00	993,739.17	100.00	16.57
Total	259	3,286,080.79	624,078.76	800.00	3,910,959.55		15,617,571.64	19,528,531.19		36.17