



Brief report

Date: 01/31/2019  
 Currency: EUR

Constitution date  
 04/03/2006

VAT Reg. no.  
 V84669332

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

Originator  
 Bankia

Servicer  
 Bankia

Lead Managers  
 Bancaja  
 Deutsche Bank  
 Société Générale

Bond Underwriters and Placement Agents  
 Bancaja  
 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  
 JP Morgan

Liquidity Facility A1  
 JPMorgan Chase SE

Assets Custodian  
 Bankia

Fund Auditor  
 KPMG Auditores

Collateral: Mortgage loans (PTCs)

General		
	Current	At constitution date
Count	2,995	7,093
Principal		
Principal outstanding	157,014,178.52	800,012,981.57
Average loan	52,425.44	112,789.09
Minimum	0.00	0.52
Maximum	381,927.20	600,000.00
Interest rate		
Weighted average (wac)	0.76%	3.40%
Minimum	0.26%	2.10%
Maximum	2.81%	6.22%
Final maturity		
Weighted average (WARM) (months)	149	273
Minimum	02/18/2019	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%	2.97	6.86	0.14	7.86
10.01 - 20%	10.15	15.90	0.90	16.41
20.01 - 30%	22.83	25.42	2.20	25.62
30.01 - 40%	24.44	35.26	4.89	35.39
40.01 - 50%	27.42	44.73	10.54	45.61
50.01 - 60%	9.37	53.55	16.38	55.53
60.01 - 70%	2.82	62.72	27.70	65.74
70.01 - 80%			26.61	75.70
80.01 - 90%			5.42	84.94
90.01 - 100%			5.23	95.16
Weighted average (WALTV)	35.29		64.29	
Minimum	0.00		0.00	
Maximum	67.33		99.98	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.47%	0.35%	0.31%	0.35%	0.55%
Annual Percentage Rate (CPR)	5.52%	4.09%	3.61%	4.14%	6.40%

Geographic distribution		
	Current	At constitution date
Andalucia	7.41%	7.36%
Aragon	0.70%	0.49%
Asturias	0.28%	0.23%
Balearic Islands	5.58%	5.83%
Basque Country	1.17%	1.11%
Canary Islands	4.74%	4.44%
Cantabria	0.13%	0.15%
Castilla-La Mancha	2.63%	2.13%
Castilla-Leon	2.49%	2.54%
Catalonia	10.03%	8.67%
Extremadura	0.12%	0.31%
Galicia	2.16%	1.77%
La Rioja	0.47%	0.57%
Madrid	11.48%	10.33%
Melilla	0.04%	0.03%
Murcia	2.01%	1.78%
Navarra	3.74%	4.08%
Valencia	44.84%	48.19%

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	81	35,329.98	3,181.33	0.00	38,511.31	1.10	6,289,006.86	6,327,518.17	34.73	32.16
from > 1 to = 2 months	17	13,391.62	1,244.07	0.00	14,635.69	0.42	1,218,725.53	1,233,361.22	6.77	27.60
from > 2 to = 3 months	13	15,333.24	1,481.02	0.00	16,814.26	0.48	918,838.47	935,652.73	5.14	37.01
from > 3 to = 6 months	10	23,926.43	1,395.08	0.00	25,321.51	0.73	528,995.45	554,316.96	3.04	30.19
from > 6 to < 12 months	7	24,668.34	2,674.03	0.00	27,342.37	0.78	412,926.67	440,269.04	2.42	22.60
from = 12 to < 18 months	6	68,522.59	3,718.90	0.00	72,241.49	2.07	269,589.81	341,831.30	1.88	22.79
from ≥ 2 years	93	2,692,100.76	602,801.91	0.00	3,294,902.67	94.42	5,092,514.50	8,387,417.17	46.03	49.45
Subtotal	227	2,873,272.96	616,496.34	0.00	3,489,769.30	100.00	14,730,597.29	18,220,366.59	100.00	37.25
<i>Doubt debts (subjectives)</i>										
Up to 1 month	1	65,761.85	8.43	0.00	65,770.28	5.46	0.00	65,770.28	5.46	19.97
from > 1 to = 2 months	1	74,969.39	81.02	0.00	75,050.41	6.23	0.00	75,050.41	6.23	41.51
from = 12 to < 18 months	1	53,075.18	789.25	0.00	53,864.43	4.47	0.00	53,864.43	4.47	12.78
from = 16 to < 24 months	3	182,131.06	2,339.20	0.00	184,470.26	15.31	0.00	184,470.26	15.31	32.36
from ≥ 2 years	19	786,688.20	38,685.18	0.00	825,373.38	68.52	0.00	825,373.38	68.52	16.19
Subtotal	25	1,162,625.68	41,903.08	0.00	1,204,528.76	100.00	0.00	1,204,528.76	100.00	18.25
Total	252	4,035,898.64	658,399.42	0.00	4,694,298.06		14,730,597.29	19,424,895.35		