

Brief report

Date: 02/28/2019
 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	2,980	7,093
Principal		
Principal outstanding	155,084,878.71	800,012,981.57
Average loan	52,041.91	112,789.09
Minimum	0.00	0.52
Maximum	380,104.30	600,000.00
Interest rate		
Weighted average (wac)	0.76%	3.40%
Minimum	0.26%	2.10%
Maximum	2.87%	6.22%
Final maturity		
Weighted average (WARM) (months)	148	273
Minimum	03/05/2019	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%	3.00	6.82	0.14	7.86
10.01 - 20%	10.40	15.96	0.90	16.41
20.01 - 30%	23.25	25.43	2.20	25.62
30.01 - 40%	24.56	35.40	4.89	35.39
40.01 - 50%	27.65	44.84	10.54	45.61
50.01 - 60%	8.55	53.84	16.38	55.53
60.01 - 70%	2.60	62.61	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)	35.09			64.29
Minimum	0.00			0.00
Maximum	67.07			99.98

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.35%	0.40%	0.33%	0.35%	0.55%
Annual Percentage Rate (CPR)	4.10%	4.73%	3.92%	4.16%	6.39%

Geographic distribution		
	Current	At constitution date
Andalucia	7.42%	7.36%
Aragon	0.70%	0.49%
Asturias	0.28%	0.23%
Balearic Islands	5.47%	5.83%
Basque Country	1.17%	1.11%
Canary Islands	4.76%	4.44%
Cantabria	0.13%	0.15%
Castilla-La Mancha	2.64%	2.13%
Castilla-Leon	2.43%	2.54%
Catalonia	10.08%	8.67%
Extremadura	0.12%	0.31%
Galicia	2.16%	1.77%
La Rioja	0.47%	0.57%
Madrid	11.54%	10.33%
Melilla	0.04%	0.03%
Murcia	2.02%	1.78%
Navarra	3.73%	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	88	32,464.66	2,843.37	0.00	35,308.03	1.00	5,456,265.38	5,491,573.41	30.11
from > 1 to = 2 months	24	26,132.44	2,261.52	0.00	28,393.96	0.80	2,143,911.35	2,172,305.31	11.91
from > 2 to = 3 months	9	13,709.29	1,261.39	0.00	14,970.68	0.42	813,909.73	828,880.41	4.54
from > 3 to = 6 months	13	28,654.36	1,918.09	0.00	30,572.45	0.87	616,330.91	646,903.36	3.55
from > 6 to < 12 months	7	25,721.05	2,687.18	0.00	28,408.23	0.80	409,918.47	438,326.70	2.40
from = 12 to < 18 months	6	68,378.05	3,832.47	0.00	72,210.52	2.04	264,645.18	336,855.70	1.85
from ≥ 2 years	92	2,719,897.83	601,956.77	0.00	3,321,854.60	94.06	5,004,145.58	8,326,000.18	45.64
Subtotal	239	2,914,957.68	616,760.79	0.00	3,531,718.47	100.00	14,709,126.60	18,240,845.07	100.00
<i>Doubt debts (subjectives)</i>									
Up to 1 month	1	65,462.22	11.54	0.00	65,473.76	5.43	0.00	65,473.76	5.43
from > 2 to = 3 months	1	74,969.39	118.89	0.00	75,088.28	6.23	0.00	75,088.28	6.23
from = 12 to < 18 months	1	53,075.18	830.79	0.00	53,905.97	4.47	0.00	53,905.97	4.47
from = 16 to < 24 months	2	176,687.64	2,408.83	0.00	179,096.47	14.87	0.00	179,096.47	14.87
from ≥ 2 years	20	792,131.62	39,026.69	0.00	831,158.31	68.99	0.00	831,158.31	68.99
Subtotal	25	1,162,326.05	42,396.74	0.00	1,204,722.79	100.00	0.00	1,204,722.79	100.00
Total	264	4,077,283.73	659,157.53	0.00	4,736,441.26		14,709,126.60	19,445,567.86	