

Brief report

Date: 01/31/2018
 Currency: EUR

Date of constitution
 04/27/2007

VAT Reg. no.
 V85082675

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

Originator
 Bankia

Servicer
 Bankia

Lead Managers
 Bankia
 Deutsche Bank
 BNP Paribas
 Societé Générale

Bond Underwriters and Placement Agents
 Bankia
 Deutsche Bank
 BNP Paribas
 Societé Générale
 BBVA
 Banco Pastor

Bond Paying Agent
 BNP Paribas

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Citibank

Amortisation Account
 Bankia

Start-up Loan
 Bankia

Swap
 BNP Paribas

Assets Custodian
 Bankia

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

Collateral: Mortgage loans

General		
	Current	At constitution date
Count	8,420	17,104
Principal		
Principal outstanding	507,231,093.89	1,850,138,299.98
Average loan	60,241.22	108,169.92
Minimum	0.00	16.40
Maximum	666,957.86	963,535.82
Interest rate		
Weighted average (wac)	0.76%	4.59%
Minimum	0.21%	2.58%
Maximum	3.42%	6.92%
Final maturity		
Weighted average (WARM) (months)	177	265
Minimum	02/01/2018	05/04/2007
Maximum	11/10/2046	11/10/2046
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%	2.88	6.85	0.16	7.81
10.01 - 20%	8.64	15.53	1.75	16.46
20.01 - 30%	14.35	25.55	4.40	25.59
30.01 - 40%	24.47	35.07	7.37	35.54
40.01 - 50%	28.23	45.26	11.80	45.43
50.01 - 60%	15.47	54.18	16.92	55.29
60.01 - 70%	4.83	64.59	29.24	65.76
70.01 - 80%	1.09	73.60	21.56	75.44
80.01 - 90%	0.05	80.75	3.43	84.79
90.01 - 100%			3.36	95.41
Weighted average (WALTV)	38.90		60.38	
Minimum	0.00		0.01	
Maximum	81.23		99.81	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.28%	0.30%	0.28%	0.28%	0.49%
Annual Percentage Rate (CPR)	3.25%	3.51%	3.33%	3.32%	5.75%

Geographic distribution		
	Current	At constitution date
Andalucia	8.04%	7.89%
Aragon	0.95%	0.78%
Asturias	0.46%	0.38%
Balearic Islands	6.09%	5.80%
Basque Country	2.02%	1.57%
Canary Islands	4.72%	4.77%
Cantabria	0.20%	0.16%
Castilla-La Mancha	2.28%	2.16%
Castilla-Leon	2.91%	3.30%
Catalonia	11.18%	10.01%
Ceuta	0.02%	0.01%
Extremadura	0.49%	0.35%
Galicia	1.29%	1.44%
La Rioja	0.31%	0.38%
Madrid	8.57%	7.90%
Murcia	2.28%	2.29%
Navarra	4.03%	4.38%
Valencia	44.17%	46.42%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
Delinquencies										
Up to 1 month	251	88,033.08	9,501.14	0.00	97,534.22	0.83	18,043,776.98	18,141,311.20	27.72	32.79
from > 1 to ≤ 2 months	60	49,547.85	4,841.84	0.00	54,389.69	0.46	3,993,857.89	4,048,247.58	6.19	33.85
from > 2 to ≤ 3 months	37	40,814.84	5,447.51	0.00	46,262.35	0.39	2,540,705.10	2,586,967.45	3.95	32.81
from > 3 to ≤ 6 months	28	61,938.05	7,186.29	0.00	69,124.34	0.58	2,282,100.50	2,351,224.84	3.59	36.95
from > 6 to < 12 months	34	122,251.11	13,041.03	0.00	135,292.14	1.14	1,950,773.81	2,086,065.95	3.19	35.94
from ≥ 12 to < 18 months	20	155,931.26	15,205.61	0.00	171,136.87	1.45	1,267,886.27	1,439,023.14	2.20	34.03
from ≥ 18 to < 24 months	18	187,672.62	25,112.54	0.00	212,785.16	1.80	1,491,626.37	1,704,411.53	2.60	34.62
from ≥ 2 years	302	8,839,682.20	2,193,837.91	0.00	11,033,520.11	93.35	22,059,400.81	33,092,920.92	50.56	49.44
Subtotal	750	9,545,871.01	2,274,173.87	0.00	11,820,044.88	100.00	53,630,127.73	65,450,172.61	100.00	40.05
Doubt debts (subjectives)										
Up to 1 month	1	57,596.78	0.00	0.00	57,596.78	1.20	0.00	57,596.78	1.20	59.29
from > 3 to ≤ 6 months	1	21,363.89	113.84	0.00	21,477.73	0.45	0.00	21,477.73	0.45	7.32
from > 6 to < 12 months	8	270,939.46	2,183.59	0.00	273,123.05	5.67	0.00	273,123.05	5.67	20.61
from ≥ 12 to < 18 months	8	355,182.31	4,625.97	0.00	359,808.28	7.47	0.00	359,808.28	7.47	15.41
from ≥ 18 to < 24 months	7	232,770.41	3,480.78	0.00	236,251.19	4.90	0.00	236,251.19	4.90	15.78
from ≥ 2 years	82	3,665,037.99	205,038.07	0.00	3,870,076.06	80.32	0.00	3,870,076.06	80.32	21.60
Subtotal	107	4,602,890.84	215,442.25	0.00	4,818,333.09	100.00	0.00	4,818,333.09	100.00	20.54
Total	857	14,148,761.85	2,489,616.12	0.00	16,638,377.97		53,630,127.73	70,268,505.70		37.60