

Brief report

Date: 06/30/2018
 Currency: EUR

Constitution date
 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
 KPMG Auditores

Collateral: Mortgage loans (PTCs)

General		
	Current	At constitution date
Count	8,221	17,104
Principal		
Principal outstanding	480,450,336.31	1,850,138,299.98
Average loan	58,441.84	108,169.92
Minimum	0.00	16.40
Maximum	651,891.13	963,535.82
Interest rate		
Weighted average (wac)	0.72%	4.59%
Minimum	0.21%	2.58%
Maximum	2.85%	6.92%
Final maturity		
Weighted average (WARM) (months)	174	265
Minimum	07/01/2018	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%	3.19	6.76	0.16	7.81
10.01 - 20%	8.48	15.44	1.75	16.46
20.01 - 30%	15.74	25.60	4.40	25.59
30.01 - 40%	24.96	35.03	7.37	35.54
40.01 - 50%	27.58	45.01	11.80	45.43
50.01 - 60%	15.08	54.01	16.92	55.29
60.01 - 70%	4.08	64.83	29.24	65.76
70.01 - 80%	0.86	73.59	21.56	75.44
80.01 - 90%	0.03	80.22	3.43	84.79
90.01 - 100%			3.36	95.41
Weighted average (WALTV)	38.15		60.38	
Minimum	0.00		0.01	
Maximum	80.22		99.81	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.38%	0.30%	0.31%	0.29%	0.49%
Annual Percentage Rate (CPR)	4.52%	3.54%	3.60%	3.48%	5.67%

Geographic distribution		
	Current	At constitution date
Andalucia	8.12%	7.89%
Aragon	0.94%	0.78%
Asturias	0.47%	0.38%
Balearic Islands	6.08%	5.80%
Basque Country	2.03%	1.57%
Canary Islands	4.71%	4.77%
Cantabria	0.21%	0.16%
Castilla-La Mancha	2.24%	2.16%
Castilla-Leon	2.91%	3.30%
Catalonia	11.26%	10.01%
Ceuta	0.02%	0.01%
Extremadura	0.47%	0.35%
Galicia	1.29%	1.44%
La Rioja	0.31%	0.38%
Madrid	8.54%	7.90%
Murcia	2.30%	2.29%
Navarra	3.97%	4.38%
Valencia	44.13%	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	171	60,982.06	6,052.76	0.00	67,034.82	0.55	11,278,721.97	11,345,756.79	19.54	33.59
from > 1 to = 2 months	58	71,549.45	5,549.56	0.00	77,099.01	0.63	4,448,234.28	4,525,333.29	7.79	29.82
from > 2 to = 3 months	26	27,241.84	2,734.80	0.00	29,976.64	0.25	1,499,673.73	1,529,650.37	2.63	27.14
from > 3 to = 6 months	32	65,363.47	7,993.45	0.00	73,356.92	0.60	2,396,755.53	2,470,112.45	4.25	34.28
from > 6 to < 12 months	33	126,855.96	15,281.13	0.00	142,137.09	1.17	2,444,231.78	2,586,368.87	4.45	36.43
from = 12 to < 18 months	27	166,078.70	16,332.11	0.00	182,410.81	1.50	1,544,815.03	1,727,225.84	2.97	34.96
from = 18 to < 24 months	17	208,752.09	22,239.28	0.00	230,991.37	1.90	1,194,701.51	1,425,692.88	2.46	32.83
from = 2 years	294	9,179,781.01	2,169,204.84	0.00	11,348,985.85	93.39	21,112,503.53	32,461,489.38	55.90	48.80
Subtotal	658	9,906,604.58	2,245,387.93	0.00	12,151,992.51	100.00	45,919,637.36	58,071,629.87	100.00	40.13
Doubt debts (subjectives)										
Up to 1 month	1	56,603.09	0.00	0.00	56,603.09	1.17	0.00	56,603.09	1.17	58.26
from > 6 to < 12 months	1	21,363.89	183.34	0.00	21,547.23	0.45	0.00	21,547.23	0.45	7.34
from = 12 to < 18 months	10	327,227.30	3,209.19	0.00	330,436.49	6.84	0.00	330,436.49	6.84	19.79
from = 18 to < 24 months	8	326,151.02	5,974.38	0.00	332,125.40	6.88	0.00	332,125.40	6.88	12.26
from = 2 years	87	3,870,551.85	218,506.91	0.00	4,089,058.76	84.66	0.00	4,089,058.76	84.66	21.87
Subtotal	107	4,601,897.15	227,873.82	0.00	4,829,770.97	100.00	0.00	4,829,770.97	100.00	20.58
Total	765	14,508,501.73	2,473,261.75	0.00	16,981,763.48		45,919,637.36	62,901,400.84		37.41