

Brief report

Date: 09/30/2018
 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
 Bancaja
 Deutsche Bank
 BNP Paribas
 Société Générale

Bond Underwriters and Placement Agents
 Bancaja
 Deutsche Bank
 BNP Paribas
 Société 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
 Bancaja

Start-up Loan
 Bankia

Swap
 BNP Paribas

Assets Custodian
 Bankia

Fund Auditor
 KPMG Auditores

Collateral: Mortgage loans (PTCs)

General		
	Current	At constitution date
Count	8,102	17,104
Principal		
Principal outstanding	465,135,246.52	1,850,138,299.98
Average loan	57,409.93	108,169.92
Minimum	0.00	16.40
Maximum	642,836.14	963,535.82
Interest rate		
Weighted average (wac)	0.71%	4.59%
Minimum	0.21%	2.58%
Maximum	3.42%	6.92%
Final maturity		
Weighted average (WARM) (months)	172	265
Minimum	10/01/2018	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%	3.33	6.72	0.16	7.81
10.01 - 20%	8.57	15.48	1.75	16.46
20.01 - 30%	16.94	25.73	4.40	25.59
30.01 - 40%	24.87	35.09	7.37	35.54
40.01 - 50%	27.16	44.85	11.80	45.43
50.01 - 60%	14.47	53.77	16.92	55.29
60.01 - 70%	3.83	64.53	29.24	65.76
70.01 - 80%	0.83	73.26	21.56	75.44
80.01 - 90%			3.43	84.79
90.01 - 100%			3.36	95.41
Weighted average (WALTV)	37.68		60.38	
Minimum	0.00		0.01	
Maximum	79.61		99.81	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.25%	0.30%	0.30%	0.31%	0.48%
Annual Percentage Rate (CPR)	3.00%	3.54%	3.56%	3.61%	5.62%

Geographic distribution		
	Current	At constitution date
Andalucía	8.14%	7.89%
Aragón	0.95%	0.78%
Asturias	0.48%	0.38%
Balearic Islands	6.05%	5.80%
Basque Country	2.04%	1.57%
Canary Islands	4.70%	4.77%
Cantabria	0.21%	0.16%
Castilla-La Mancha	2.25%	2.16%
Castilla-León	2.91%	3.30%
Catalonia	11.31%	10.01%
Ceuta	0.01%	0.01%
Extremadura	0.48%	0.35%
Galicia	1.29%	1.44%
La Rioja	0.32%	0.38%
Madrid	8.58%	7.90%
Murcia	2.30%	2.29%
Navarra	3.95%	4.38%
Valencia	44.03%	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	231	82,822.48	7,341.53	0.00	90,164.01	0.72	15,209,285.12	15,299,449.13	25.01	29.79
from > 1 to = 2 months	53	43,753.12	3,866.28	0.00	47,619.40	0.38	3,438,370.05	3,485,989.45	5.70	32.85
from > 2 to = 3 months	31	38,616.83	4,917.57	0.00	43,534.40	0.35	2,500,506.46	2,544,042.86	4.16	35.91
from > 3 to = 6 months	29	53,072.99	5,166.76	0.00	58,239.75	0.46	1,571,987.01	1,630,226.76	2.67	28.07
from > 6 to < 12 months	35	136,684.36	17,461.81	0.00	154,146.17	1.23	2,773,386.03	2,927,532.20	4.79	37.26
from = 12 to < 18 months	30	195,789.04	19,533.36	0.00	215,322.40	1.72	1,740,618.24	1,955,940.64	3.20	37.20
from = 18 to < 24 months	13	130,666.67	10,240.36	0.00	140,907.03	1.12	657,795.27	798,702.30	1.31	27.63
from ≥ 2 years	296	9,608,752.60	2,184,084.94	0.00	11,792,837.54	94.02	20,731,904.49	32,524,742.03	53.17	48.25
Subtotal	718	10,290,158.09	2,252,612.61	0.00	12,542,770.70	100.00	48,623,854.67	61,166,625.37	100.00	38.54
Doubt debts (subjectives)										
Up to 1 month	1	56,006.06	0.00	0.00	56,006.06	1.16	0.00	56,006.06	1.16	57.65
from > 6 to < 12 months	1	21,363.89	222.64	0.00	21,586.53	0.45	0.00	21,586.53	0.45	7.36
from = 12 to < 18 months	5	157,066.06	2,069.96	0.00	159,136.02	3.29	0.00	159,136.02	3.29	24.86
from = 18 to < 24 months	9	319,904.40	5,186.24	0.00	325,090.64	6.72	0.00	325,090.64	6.72	15.22
from ≥ 2 years	91	4,046,959.71	227,468.27	0.00	4,274,427.98	88.38	0.00	4,274,427.98	88.38	21.06
Subtotal	107	4,601,300.12	234,947.11	0.00	4,836,247.23	100.00	0.00	4,836,247.23	100.00	20.61
Total	825	14,891,458.21	2,487,559.72	0.00	17,379,017.93		48,623,854.67	66,002,872.60		