

Brief report

Date: 04/30/2015  
Currency: EUR

Date of constitution  
09/26/2007

VAT Reg. no.  
V85220887

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

Originator  
Bankia

Servicer  
Bankia

Lead Managers  
Bankia  
Deutsche Bank

Underwriter  
Bankia

Placement Agents  
Bankia  
Deutsche Bank

Bond Paying Agent  
Barclays Bank PLC

Market  
AIAF Mercado de Renta Fija

Register of Book Securities  
Iberclear

Treasury Account  
Barclays Bank PLC

Start-up Loan  
Bankia

Swap  
BNP Paribas

Series A3(G) Guarantee  
Estado Español

Assets Custodian  
Bankia

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

Issued securities: Bonds

Bonds Issue										
Series Code	Issue date	Principal outstanding		Interest type	Interest Rate	Redemption		Rating		
		(Bond Unit / Series Total / %Factor)				Reference rate and margin	Next coupon	Final maturity (legal)	Next	Fitch / S&P
	Nº bonds	Current	Original					Current	Original	
Series A1 ES0339735005	09/28/2007 2,291		100,000.00 229,100,000.00	Floating 3-M Euribor+0.200% 27.Mar/Jun/Sep/Dec	06/29/2015 Gross Net	09/27/2045 Quarterly 27.Mar/Jun/Sep/Dec	06/29/2015 "Pass-Through"	AAA AAA	AAA AAA	
Series A2 ES0339735013	09/28/2007 5,820		100,000.00 582,000,000.00	Floating 3-M Euribor+0.300% 27.Mar/Jun/Sep/Dec	06/29/2015 Gross Net	09/27/2045 Quarterly 27.Mar/Jun/Sep/Dec	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Asf AA-sf	AAA AAA	
Series A3(G) ES0339735021	09/28/2007 1,189	21,748.25 25,858,669.25 21.75%	100,000.00 118,900,000.00	Floating 3-M Euribor+0.030% 27.Mar/Jun/Sep/Dec	0.0510% 06/29/2015 2.896142 Gross 2.316914 Net	09/27/2045 Quarterly 27.Mar/Jun/Sep/Dec	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Asf A+sf	AAA AAA	
Series B ES0339735039	09/28/2007 475		100,000.00 47,500,000.00 100.00%	Floating 3-M Euribor+0.600% 27.Mar/Jun/Sep/Dec	0.6210% 06/29/2015 162.150000 Gross 129.720000 Net	09/27/2045 Quarterly 27.Mar/Jun/Sep/Dec	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	B-sf Dsf	A- A-	
Series C ES0339735047	09/28/2007 225		100,000.00 22,500,000.00 100.00%	Floating 3-M Euribor+1.200% 27.Mar/Jun/Sep/Dec	1.2210% 06/29/2015 318.816667 Gross 255.053334 Net	09/27/2045 Quarterly 27.Mar/Jun/Sep/Dec	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	CC Dsf	BBB- BB	
Series D ES0339735054	09/28/2007 270		100,000.00 27,000,000.00 100.00%	Floating 3-M Euribor+4.000% 27.Mar/Jun/Sep/Dec	4.0210% 06/29/2015 1,049.927778 Gross 839.942222 Net	09/27/2045 Quarterly 27.Mar/Jun/Sep/Dec	To Be Determined Due to Cash Reserve reduction	C Dsf	CC CCC-	
Total		122,858,669.25	1,027,000,000.00							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)													
Series	Option	Average life	Years	% Monthly CPR (SMM)									
				0.34	0.51	0.69	0.87	1.06	1.25	1.43	1.61		
		% Annual equivalent CPR		4.00	6.00	8.00	10.00	12.00	14.00	16.00	18.00		
Series A3(G)	With optional redemption *	Average life	0.96	0.89	0.83	0.78	0.73	0.70	0.67	0.63			
		Final Maturity	03/12/2016	02/16/2016	01/25/2016	01/07/2016	12/20/2015	12/07/2015	11/25/2015	11/10/2015			
	Without optional redemption *	Average life	0.96	0.89	0.83	0.78	0.73	0.70	0.67	0.63			
		Final Maturity	03/12/2016	02/16/2016	01/25/2016	01/07/2016	12/20/2015	12/07/2015	11/25/2015	11/12/2015			
Series B	With optional redemption *	Average life	1.76	1.76	1.51	1.51	1.25	1.25	1.25	1.00			
		Final Maturity	12/27/2016	12/27/2016	09/27/2016	09/27/2016	06/27/2016	06/27/2016	06/27/2016	03/27/2016			
	Without optional redemption *	Average life	3.87	3.60	3.35	3.14	2.94	2.76	2.60	2.46			
		Final Maturity	02/07/2019	10/30/2018	08/01/2018	05/14/2018	03/04/2018	12/29/2017	11/01/2017	09/11/2017			
Series C	With optional redemption *	Average life	1.76	1.76	1.51	1.51	1.25	1.25	1.25	1.00			
		Final Maturity	12/27/2016	12/27/2016	09/27/2016	09/27/2016	06/27/2016	06/27/2016	06/27/2016	03/27/2016			
	Without optional redemption *	Average life	9.98	9.32	8.73	8.20	7.72	7.29	6.89	6.53			
		Final Maturity	03/17/2025	07/17/2024	12/16/2023	06/05/2023	12/12/2022	07/07/2022	02/13/2022	10/04/2021			
Series D	With optional redemption *	Average life	1.76	1.76	1.51	1.51	1.25	1.25	1.25	1.00			
		Final Maturity	12/27/2016	12/27/2016	09/27/2016	09/27/2016	06/27/2016	06/27/2016	06/27/2016	03/27/2016			
	Without optional redemption *	Average life	26.27	26.27	26.27	26.27	26.27	26.27	26.27	26.27			
		Final Maturity	06/27/2041	06/27/2041	06/27/2041	06/27/2041	06/27/2041	06/27/2041	06/27/2041	06/27/2041			

\* Optional clean up call when the amount of the outstanding balance of the securitised assets is less than 10 per 100 of the initial outstanding balance.  
Hypothesis of delinquency and default assumptions of the securitised assets: 0%

Credit enhancement and financial operations

Credit enhancement (CE)					
	Current		At issue date		
	% CE	% CE	% CE	% CE	
Class A	21.05%	25,858,669.25	73.02%	90.56%	930,000,000.00
Series A1	0.00%	0.00	22.31%	229,100,000.00	
Series A2	0.00%	0.00	56.67%	582,000,000.00	
Series A3(G)	21.05%	25,858,669.25	11.58%	118,900,000.00	
Series B	38.66%	47,500,000.00	23.47%	4,63%	47,500,000.00
Series C	18.31%	22,500,000.00	0.00%	2.19%	22,500,000.00
Series D	21.98%	27,000,000.00		2.63%	27,000,000.00
Issue of Bonds		122,858,669.25			1,027,000,000.00
Reserve Fund	0.00%	0.00	2.70%		27,000,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	2,636,205.62	0.025%	
Servicer ppal collect not yet credited	135,061.55		
Servicer ints collect not yet credited	7,512.37		
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

# FTPME BANCAJA 6 Fondo de Titulización de Activos

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### Collateral: SME Loans

General		
	Current	At constitution date
Count	823	2,856
Principal		
Principal outstanding	107,486,957.73	1,000,029,080.53
Average loan	130,603.84	350,150.24
Minimum	0.00	96.03
Maximum	3,612,693.92	5,590,384.62
Interest rate		
Weighted average (wac)	1.29%	5.11%
Minimum	0.50%	3.90%
Maximum	5.06%	8.87%
Final maturity		
Weighted average (WARM) (months)	117	94
Minimum	05/10/2015	10/05/2007
Maximum	07/07/2041	07/07/2041
Index (principal outstanding distribution)		
3-month EURIBOR/MIBOR	7.59%	29.88%
1-year EURIBOR/MIBOR (Mortgage Market)	92.41%	70.11%

Distribution by sector (CNAE 2009)		
	Current	At constitution date
(F) - Building	12.74%	42.26%
(C) - Manufacturing industry	15.19%	13.38%
(L) - Real estate activities	16.23%	11.53%
(G) - Wholesale and retail trade; repair of motor vehicles and motorcycles	11.93%	7.23%
(I) - Catering trade	11.75%	5.30%
(M) - Professional, scientific and technical activities	7.68%	4.89%
(J) - Information and communications	9.66%	4.11%
(H) - Transport and storage	4.03%	2.68%
(A) - Agriculture, stockbreeding, fishing and silviculture	2.63%	2.29%
(Q) - Health Activities and Social Services	1.08%	1.90%
(N) - Clerical activities and support services	3.82%	1.50%
(B) - Extractive industries	0.00%	0.79%
(K) - Financial and insurance activities	0.86%	0.52%
(R) - Artistic, recreational and entertainment activities	0.20%	0.46%
(S) - Other services	1.17%	0.42%
(P) - Education	0.87%	0.39%
(E) - Water supply, sanitation activities, waste management and depollution	0.00%	0.22%
(D) - Supply of electric power, gas, steam and air-conditioning	0.16%	0.13%

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.13%	0.45%	0.44%	0.65%	0.99%
Annual Percentage Rate (CPR)	1.57%	5.31%	5.19%	7.48%	11.22%

Geographic distribution		
	Current	At constitution date
Andalucía	4.12%	4.85%
Aragón	1.25%	1.85%
Asturias	0.93%	0.68%
Balearic Islands	4.88%	2.85%
Basque Country	0.51%	0.34%
Canary Islands	5.52%	2.31%
Cantabria	0.04%	0.56%
Castilla-La Mancha	3.06%	4.02%
Castilla-León	2.21%	3.99%
Catalonia	16.11%	10.33%
Ceuta		0.46%
Extremadura	0.21%	0.44%
Galicia	1.86%	2.20%
La Rioja	0.56%	0.40%
Madrid	9.55%	7.13%
Murcia	2.37%	2.47%
Navarra	0.64%	0.59%
Valencia	46.18%	54.53%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	33	29,657.21	4,569.98	0.00	34,227.19	0.15	3,748,437.78	3,782,664.97	7.10
from > 1 to ≤ 2 months	14	61,369.44	5,599.13	0.00	66,968.57	0.29	2,556,937.70	2,623,906.27	4.93
from > 2 to ≤ 3 months	10	48,952.01	11,954.74	0.00	59,906.75	0.26	2,268,123.74	2,327,030.49	4.37
from > 3 to ≤ 6 months	8	39,042.26	6,255.70	0.00	45,297.96	0.20	1,040,304.57	1,085,602.53	2.04
from > 6 to < 12 months	13	376,678.35	39,939.12	0.00	416,617.47	1.83	3,391,100.94	3,807,718.41	7.15
from ≥ 12 to < 18 months	13	464,801.36	58,036.22	0.00	520,837.58	2.29	2,893,497.17	3,414,334.75	6.41
from ≥ 18 to < 24 months	6	125,082.59	12,867.45	0.00	137,950.04	0.61	365,865.30	503,815.34	0.95
from ≥ 2 years	192	19,243,058.11	2,214,152.28	0.00	21,457,210.39	94.37	14,252,511.47	35,709,721.86	67.05
Subtotal	289	20,386,641.33	2,351,374.62	0.00	22,738,015.95	100.00	30,516,778.67	53,254,794.62	100.00
<i>Doubt debts (subjectives)</i>									
Up to 1 month	3	74,886.61	167.39	0.00	75,054.00	1.45	0.00	75,054.00	1.45
from > 1 to ≤ 2 months	2	23,037.81	111.10	0.00	23,148.91	0.45	0.00	23,148.91	0.45
from > 2 to ≤ 3 months	1	21,540.18	117.11	0.00	21,657.29	0.42	0.00	21,657.29	0.42
from > 3 to ≤ 6 months	10	839,091.66	6,120.73	0.00	845,212.39	16.31	0.00	845,212.39	16.31
from > 6 to < 12 months	12	734,434.47	8,455.99	0.00	742,890.46	14.34	0.00	742,890.46	14.34
from ≥ 12 to < 18 months	8	234,726.10	4,184.97	0.00	238,911.07	4.61	0.00	238,911.07	4.61
from ≥ 18 to < 24 months	9	423,064.50	11,051.71	0.00	434,116.21	8.38	0.00	434,116.21	8.38
from ≥ 2 years	33	2,646,169.92	154,333.51	0.00	2,800,503.43	54.05	0.00	2,800,503.43	54.05
Subtotal	78	4,996,951.25	184,542.51	0.00	5,181,493.76	100.00	0.00	5,181,493.76	100.00
Total	367	25,383,592.58	2,535,917.13	0.00	27,919,509.71		30,516,778.67	58,436,288.38	