

Brief report
Date: 04/30/2015
Currency: EUR

Date of constitution
 07/29/2002

VAT Reg. no.
 V83385542

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

Originator
 Bankia

Servicer
 Bankia

Lead Managers

 Bankia
 Credit Suisse First Boston

Bond Underwriters and Placement Agents

 Bankia
 Credit Suisse First Boston

Bond Paying Agent

Barclays Bank PLC

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Barclays Bank PLC

Subordinated Credit

Bankia

Start-up Loan

Bankia

Swap

Royal Bank of Scotland

Assets Custodian

Bankia

Fund Auditors

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

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.53%	0.49%	0.43%	0.37%	0.73%
Annual Percentage Rate (CPR)	6.15%	5.76%	5.05%	4.36%	8.38%

Replenishment of securitised assets

Last acquisition (date)	12/27/2006
Number of loans acquired	672
Additional loan principal	39,910,766.88
Cumulative acquisitions	
Number of loans acquired	12,742
Additional loan principal	480,136,857.22
Next acquisition (date)	
End of revolving period	06/23/2007

Geographic distribution

	Current	At constitution date
Andalucia	3.42%	0.20%
Aragon	1.00%	0.54%
Asturias	0.27%	0.02%
Balearic Islands	2.84%	2.76%
Basque Country	1.02%	0.01%
Canary Islands	3.50%	0.20%
Cantabria	0.10%	
Castilla-La Mancha	3.73%	4.16%
Castilla-Leon	0.93%	0.07%
Catalonia	2.99%	0.57%
Extremadura	0.13%	0.01%
Galicia	0.94%	
La Rioja	0.20%	0.01%
Madrid	8.50%	3.74%
Murcia	1.42%	0.14%
Navarra	0.91%	
Valencia	68.09%	87.56%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%		Total	%	
<i>Delinquencies</i>										
Up to 1 month	154	32,834.07	2,938.19	0.00	35,772.26	3.90	2,679,066.37	2,714,838.63	43.76	16.23
from > 1 to ≤ 2 months	36	17,061.42	1,788.73	0.00	18,850.15	2.05	733,713.63	752,563.78	12.13	20.47
from > 2 to ≤ 3 months	15	9,583.54	870.43	0.00	10,453.97	1.14	236,282.06	246,736.03	3.98	21.86
from > 3 to ≤ 6 months	18	28,652.41	2,112.42	0.00	30,764.83	3.35	292,061.49	322,826.32	5.20	20.38
from > 6 to < 12 months	14	32,353.02	2,479.76	0.00	34,832.78	3.79	154,769.31	189,602.09	3.06	16.45
from ≥ 12 to < 18 months	12	42,436.28	5,146.66	0.00	47,582.94	5.18	179,837.56	227,420.50	3.67	18.15
from ≥ 18 to < 24 months	7	28,103.96	3,881.49	0.00	31,985.45	3.48	63,489.50	95,474.95	1.54	19.97
from ≥ 2 years	59	613,125.78	94,632.04	0.00	707,757.82	77.10	946,215.25	1,653,973.07	26.66	27.11
Subtotal	315	804,150.48	113,849.72	0.00	918,000.20	100.00	5,285,435.17	6,203,435.37	100.00	19.32
<i>Doubt debts (subjectives)</i>										
from ≥ 2 years	3	7,162.27	499.52	0.00	7,661.79	100.00	0.00	7,661.79	100.00	4.46
Subtotal	3	7,162.27	499.52	0.00	7,661.79	100.00	0.00	7,661.79	100.00	4.46
Total	318	811,312.75	114,349.24	0.00	925,661.99		5,285,435.17	6,211,097.16		19.25

Additional information