

Brief report

Date: 02/29/2016  
 Currency: EUR

Date of constitution  
 07/16/2007

VAT Reg. no.  
 V85164648

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

Originator  
 Bankia

Servicer  
 Bankia

Lead Managers  
 Bankia  
 Calyon  
 Ixis CIB  
 JP Morgan

Bond Underwriters and Placement Agents  
 Bankia  
 Calyon  
 Ixis CIB  
 JP Morgan  
 Banco Pastor  
 CajaMadrid  
 Fortis Bank

Bond Paying Agent  
 BNP Paribas

Market  
 AIAF Mercado de Renta Fija

Register of Book Securities  
 Iberclear

Treasury Account  
 Citibank

Start-up Loan  
 Bankia

Assets Custodian  
 Bankia

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

Swap  
 HSBC

Issued securities: Asset-Backed Bonds

Bonds Issue										
Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating		
		Current	Original			Final maturity (legal)	Next	Moody's / S&P	Current	Original
Series A1 ES0312867007	07/20/2007 2,600	0.00 0.00 0.00%	100,000.00 260,000,000.00	Floating 3-M Euribor+0.070% 27.Jan/Apr/Jul/Oct		04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	Amortized	Aaa AAA		
Series A2 ES0312867015	07/20/2007 11,930	41,103.82 490,368,572.60 41.10%	100,000.00 1,193,000,000.00	Floating 3-M Euribor+0.170% 27.Jan/Apr/Jul/Oct	0.0150% 04/27/2016 1.558520 Gross 1.262401 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Ba3sf BBB+sf Aaa		
Series A3 ES0312867023	07/20/2007 4,400	92,043.44 404,991,136.00 92.04%	100,000.00 440,000,000.00	Floating 3-M Euribor+0.210% 27.Jan/Apr/Jul/Oct	0.0550% 04/27/2016 12.796595 Gross 10.365242 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Ba3sf BBB+sf Aaa		
Series B ES0312867031	07/20/2007 630	100,000.00 63,000,000.00 100.00%	100,000.00 63,000,000.00	Floating 3-M Euribor+0.450% 27.Jan/Apr/Jul/Oct	0.2950% 04/27/2016 74.569444 Gross 60.401250 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Casf CCCsf A1 A		
Series C ES0312867049	07/20/2007 240	100,000.00 24,000,000.00 100.00%	100,000.00 24,000,000.00	Floating 3-M Euribor+0.800% 27.Jan/Apr/Jul/Oct	0.6450% 04/27/2016 163.041667 Gross 132.063750 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Csf Dsf Baa3 BBB		
Series D ES0312867056	07/20/2007 200	100,000.00 20,000,000.00 100.00%	100,000.00 20,000,000.00	Floating 3-M Euribor+3.000% 27.Jan/Apr/Jul/Oct	2.8450% 04/27/2016 719.152778 Gross 582.513750 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	C Dsf Ba3 BB		
Series E ES0312867064	07/20/2007 229	100,000.00 22,900,000.00 100.00%	100,000.00 22,900,000.00	Floating 3-M Euribor+4.000% 27.Jan/Apr/Jul/Oct	3.8450% 04/27/2016 971.930556 Gross 787.263750 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined Due to Cash Reserve reduction	C Dsf C CCC		
Total		1,025,259,708.60	2,022,900,000.00							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)													
Series	Hypothesis	Average life	Final Maturity	% Monthly CPR (SMM)									
				0.17	0.25	0.34	0.42	0.51	0.60	0.69	0.78		
Series A2	With optional redemption *	Average life	Years	4.46	3.96	3.65	3.22	2.94	2.71	2.51	2.33		
		Final Maturity	Years	07/11/2020	01/10/2020	08/14/2019	04/15/2019	01/04/2019	10/10/2018	07/29/2018	05/27/2018		
	Without optional redemption *	Average life	Years	9.25	8.25	7.50	6.75	6.25	5.75	5.25	5.01		
		Final Maturity	Years	04/27/2025	04/27/2024	07/27/2023	10/27/2022	04/27/2022	10/27/2021	04/27/2021	01/27/2021		
Series A3	With optional redemption *	Average life	Years	14.18	13.09	12.04	11.13	10.30	9.60	8.96	8.37		
		Final Maturity	Years	03/30/2030	02/24/2029	02/06/2028	03/12/2027	05/14/2026	08/30/2025	01/08/2025	06/07/2024		
	Without optional redemption *	Average life	Years	17.76	16.76	15.51	14.51	13.51	12.76	12.01	11.25		
		Final Maturity	Years	10/27/2033	10/27/2032	07/27/2031	07/27/2030	07/27/2029	10/27/2028	01/27/2028	04/27/2027		
Series B	With optional redemption *	Average life	Years	17.76	16.76	15.51	14.51	13.51	12.76	12.01	11.25		
		Final Maturity	Years	10/27/2033	10/27/2032	07/27/2031	07/27/2030	07/27/2029	10/27/2028	01/27/2028	04/27/2027		
	Without optional redemption *	Average life	Years	22.97	21.73	20.64	19.63	18.68	17.76	16.86	16.01		
		Final Maturity	Years	01/10/2039	10/15/2037	09/12/2036	09/10/2035	09/28/2034	10/27/2033	12/02/2032	01/26/2032		
Series C	With optional redemption *	Average life	Years	17.76	16.76	15.51	14.51	13.51	12.76	12.01	11.25		
		Final Maturity	Years	10/27/2033	10/27/2032	07/27/2031	07/27/2030	07/27/2029	10/27/2028	01/27/2028	04/27/2027		
	Without optional redemption *	Average life	Years	26.14	24.41	23.16	22.02	20.97	20.03	19.18	18.36		
		Final Maturity	Years	03/11/2042	06/18/2040	03/19/2039	01/29/2038	01/09/2037	02/03/2036	03/30/2035	06/03/2034		
Series D	With optional redemption *	Average life	Years	17.76	16.76	15.51	14.51	13.51	12.76	12.01	11.25		
		Final Maturity	Years	10/27/2033	10/27/2032	07/27/2031	07/27/2030	07/27/2029	10/27/2028	01/27/2028	04/27/2027		
	Without optional redemption *	Average life	Years	29.25	28.27	24.98	23.36	21.24	20.31	19.51	18.75		
		Final Maturity	Years	04/21/2045	04/28/2042	08/18/2040	05/30/2039	04/23/2038	04/18/2037	05/12/2036	07/25/2035		
Series E	With optional redemption *	Average life	Years	17.76	16.76	15.51	14.51	13.51	12.76	12.01	11.25		
		Final Maturity	Years	10/27/2033	10/27/2032	07/27/2031	07/27/2030	07/27/2029	10/27/2028	01/27/2028	04/27/2027		
	Without optional redemption *	Average life	Years	30.77	30.77	30.77	30.77	30.77	30.77	30.77	30.77		
		Final Maturity	Years	10/27/2046	10/27/2046	10/27/2046	10/27/2046	10/27/2046	10/27/2046	10/27/2046	10/27/2046		

\* 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%

