

Brief report

Date: 06/30/2016
 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	39,665.49 473,209,295.70 39.67%	100,000.00 1,193,000,000.00	Floating 3-M Euribor+0.170% 27.Jan/Apr/Jul/Oct	0.0000% 07/27/2016 0.000000 Gross 0.000000 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Baa3sf BBB+sf AAA	Aaa 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	0.0000% 07/27/2016 0.000000 Gross 0.000000 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Baa3sf BBB+sf AAA	Aaa 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	0.2000% 07/27/2016 50.555556 Gross 40.950000 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Casf CCCsf A	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	0.5500% 07/27/2016 139.027778 Gross 112.612500 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Csf Dsf BBB	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	2.7500% 07/27/2016 695.138889 Gross 563.062500 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	C Dsf BB	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	3.7500% 07/27/2016 947.916667 Gross 767.812500 Net	04/27/2050 Quarterly 27.Jan/Apr/Jul/Oct	To Be Determined Due to Cash Reserve reduction	C Dsf CCC-	C C	
Total		1,008,100,431.70	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	4.33	3.83	3.43	3.10	2.82	2.59	2.39	2.22
		Date	08/24/2020	02/24/2020	09/30/2019	06/01/2019	02/20/2019	11/27/2018	09/16/2018	07/15/2018	
	Final Maturity	Years	9.01	8.01	7.25	6.50	6.00	5.50	5.00	4.76	
		Date	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	13.91	12.77	11.79	10.89	10.07	9.37	8.69	8.16
		Date	03/21/2030	01/31/2029	02/05/2028	03/15/2027	05/19/2026	09/07/2025	12/31/2024	06/21/2024	
	Final Maturity	Years	17.51	16.26	15.26	14.26	13.26	12.51	11.51	11.01	
		Date	10/27/2033	07/27/2032	07/27/2031	07/27/2030	07/27/2029	10/27/2028	10/27/2027	04/27/2027	
Series B	With optional redemption *	Average life	Years	14.24	13.14	12.14	11.23	10.42	9.69	9.04	8.45
		Date	07/18/2030	06/13/2029	06/12/2028	07/18/2027	09/24/2026	01/01/2026	05/07/2025	10/05/2024	
	Final Maturity	Years	20.77	19.76	18.76	17.76	16.76	15.76	15.01	14.01	
		Date	01/27/2037	01/27/2036	01/27/2035	01/27/2034	01/27/2033	01/27/2032	04/27/2031	04/27/2030	
Series C	With optional redemption *	Average life	Years	17.51	16.26	15.26	14.26	13.26	12.51	11.51	11.01
		Date	10/27/2033	07/27/2032	07/27/2031	07/27/2030	07/27/2029	10/27/2028	10/27/2027	04/27/2027	
	Final Maturity	Years	17.51	16.26	15.26	14.26	13.26	12.51	11.51	11.01	
		Date	10/27/2033	07/27/2032	07/27/2031	07/27/2030	07/27/2029	10/27/2028	10/27/2027	04/27/2027	
Series D	With optional redemption *	Average life	Years	25.80	23.80	22.62	21.65	20.71	19.80	18.95	18.13
		Date	02/05/2042	02/07/2040	12/05/2038	12/15/2037	01/07/2037	02/07/2036	04/04/2035	06/10/2034	
	Final Maturity	Years	27.52	24.52	23.26	22.26	21.26	20.52	19.51	18.76	
		Date	10/27/2043	10/27/2040	07/27/2039	07/27/2038	07/27/2037	10/27/2036	10/27/2035	01/27/2035	
Series E	With optional redemption *	Average life	Years	17.51	16.26	15.26	14.26	13.26	12.51	11.51	11.01
		Date	10/27/2033	07/27/2032	07/27/2031	07/27/2030	07/27/2029	10/27/2028	10/27/2027	04/27/2027	
	Final Maturity	Years	17.51	16.26	15.26	14.26	13.26	12.51	11.51	11.01	
		Date	10/27/2033	07/27/2032	07/27/2031	07/27/2030	07/27/2029	10/27/2028	10/27/2027	04/27/2027	
Series E	Without optional redemption *	Average life	Years	30.52	30.52	30.52	30.52	30.52	30.52	30.52	30.52
		Date	10/27/2046	10/27/2046	10/27/2046	10/27/2046	10/27/2046	10/27/2046	10/27/2046	10/27/2046	
	Final Maturity	Years	30.52	30.52	30.52	30.52	30.52	30.52	30.52	30.52	
		Date	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%

