



Brief report

Date: 03/31/2017  
 Currency: EUR

Date of constitution  
 06/27/2005

VAT Reg. no.  
 V84388131

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

Originator  
 Bankia

Servicer  
 Bankia

Lead Managers  
 Bankia  
 JP Morgan

Bond Underwriters and Placement Agents  
 Bankia  
 JP Morgan  
 IXIS CIB  
 Fortis Bank  
 Banco Pastor

Bond Paying Agent  
 BNP Paribas

Market  
 AIAF Mercado de Renta Fija

Register of Book Securities  
 Iberclear

Treasury Account  
 Citibank

Start-up Loan  
 Bankia

Swap  
 Barclays Bank

Assets Custodian  
 Bankia

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

Collateral: Mortgage loans

General		
	Current	At constitution date
Count	2,974	8,217
Principal		
Principal outstanding	134,230,014.72	800,024,167.19
Average loan	45,134.50	97,362.07
Minimum	0.00	1,231.16
Maximum	604,736.81	1,816,506.15
Interest rate		
Weighted average (wac)	0.90%	3.28%
Minimum	0.17%	2.05%
Maximum	3.55%	5.00%
Final maturity		
Weighted average (WARM) (months)	142	256
Minimum	04/05/2017	06/29/2005
Maximum	01/15/2035	01/15/2035
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%	2.95	7.69	0.08	7.30
10.01 - 20%	10.90	15.19	0.67	15.70
20.01 - 30%	18.38	25.86	1.97	25.70
30.01 - 40%	27.57	34.75	4.61	35.91
40.01 - 50%	25.26	44.78	8.29	45.48
50.01 - 60%	11.74	54.15	15.54	55.54
60.01 - 70%	3.20	64.02	27.42	65.78
70.01 - 80%			29.05	75.38
80.01 - 90%			6.66	84.37
90.01 - 100%			5.71	95.28
Weighted average (WALTV)	35.94			65.67
Minimum	0.00			0.77
Maximum	68.22			99.71

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.49%	0.43%	0.45%	0.38%	0.73%
Annual Percentage Rate (CPR)	5.73%	5.03%	5.31%	4.45%	8.40%

Geographic distribution		
	Current	At constitution date
Andalucía	6.56%	5.76%
Aragón	0.61%	0.67%
Asturias	0.03%	0.03%
Balearic Islands	3.77%	3.36%
Basque Country	0.55%	0.47%
Canary Islands	2.12%	1.64%
Cantabria		0.01%
Castilla-La Mancha	3.49%	3.07%
Castilla-León	0.63%	0.87%
Catalonia	8.92%	8.13%
Extremadura	0.25%	0.26%
Galicia	0.21%	0.49%
La Rioja	0.11%	0.08%
Madrid	11.63%	11.21%
Murcia	0.65%	0.92%
Navarra	0.16%	0.38%
Valencia	60.30%	62.64%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
<i>Delinquencies</i>										
Up to 1 month	63	20,090.54	1,979.76	0.00	22,070.30	0.96	3,221,092.76	3,243,163.06	26.72	32.20
from > 1 to ≤ 2 months	23	15,824.02	1,573.82	0.00	17,397.84	0.76	1,180,304.71	1,197,702.55	9.87	28.49
from > 2 to ≤ 3 months	9	14,274.09	1,549.66	0.00	15,823.75	0.69	648,332.22	664,155.97	5.47	30.72
from > 3 to ≤ 6 months	18	28,986.33	3,049.97	0.00	32,036.30	1.40	801,094.91	833,131.21	6.86	35.30
from > 6 to < 12 months	5	13,719.11	1,926.96	0.00	15,646.07	0.68	238,613.51	254,259.58	2.09	37.86
from ≥ 12 to < 18 months	2	11,913.71	941.98	0.00	12,855.69	0.56	75,364.08	88,219.77	0.73	32.09
from ≥ 18 to < 24 months	7	73,924.31	12,563.99	0.00	86,488.30	3.78	569,607.15	656,095.45	5.41	39.26
from ≥ 2 years	63	1,721,889.06	364,778.40	0.00	2,086,667.46	91.16	3,115,214.29	5,201,881.75	42.85	40.93
Subtotal	190	1,900,621.17	388,364.54	0.00	2,288,985.71	100.00	9,849,623.63	12,138,609.34	100.00	35.57
<i>Doubt debts (subjectives)</i>										
Up to 1 month	1	627.03	1.75	0.00	628.78	0.10	0.00	628.78	0.10	5.93
from > 3 to ≤ 6 months	1	21,320.21	149.83	0.00	21,470.04	3.30	0.00	21,470.04	3.30	16.92
from > 6 to < 12 months	1	1,177.05	53.31	0.00	1,230.36	0.19	0.00	1,230.36	0.19	0.53
from ≥ 2 years	21	596,120.03	30,309.69	0.00	626,429.72	96.41	0.00	626,429.72	96.41	15.12
Subtotal	24	619,244.32	30,514.58	0.00	649,758.90	100.00	0.00	649,758.90	100.00	14.39
Total	214	2,519,865.49	418,879.12	0.00	2,938,744.61		9,849,623.63	12,788,368.24		33.10