

# BANKIA PYME 1 Fondo de Titulización de Activos

## Cartera de Activos Titulizados / Portfolio of Securitised Assets

### Distribución por Índices de Referencia / Distribution by Reference Indexes

Activos / Assets: Préstamos a PYMES / SME Loans

Fecha / Date: 31/10/2015

Divisa / Currency: EUR

| Índices de Referencia<br>Reference Indexes                                              | Saldo Vivo de Principal<br>Outstanding Principal Balance |               |                       |               | Principal Vencido Impagado<br>Overdue Principal |               |                     |               | Principal Pendiente Vencimiento<br>Outstanding Principal |               |                       |               | Tipo Int.<br>Int. Rate | Margen s/Índice<br>Margin o/Index |       |        |
|-----------------------------------------------------------------------------------------|----------------------------------------------------------|---------------|-----------------------|---------------|-------------------------------------------------|---------------|---------------------|---------------|----------------------------------------------------------|---------------|-----------------------|---------------|------------------------|-----------------------------------|-------|--------|
|                                                                                         | Num.                                                     | %             | Importe / Amount      | %             | Num.                                            | %             | Importe / Amount    | %             | Num.                                                     | %             | Importe / Amount      | %             | Med.Pond.<br>W. Avg.   | M.Pond.<br>W. Avg.                | Min.  | Max.   |
| <b>Interés Variable</b><br><i>Floating Interest</i>                                     | <b>2.538</b>                                             | <b>66,60</b>  | <b>204.742.927,72</b> | <b>83,25</b>  | <b>210</b>                                      | <b>56,15</b>  | <b>2.547.167,96</b> | <b>76,63</b>  | <b>2.511</b>                                             | <b>67,19</b>  | <b>202.195.759,76</b> | <b>83,34</b>  | <b>2,226%</b>          |                                   |       |        |
| EURIBOR/MIBOR a 3 meses<br><i>3-month EURIBOR/MIBOR</i>                                 | 48                                                       | 1,26          | 19.865.271,99         | 8,08          | 4                                               | 1,07          | 33.011,61           | 0,99          | 48                                                       | 1,28          | 19.832.260,38         | 8,17          | 1,233%                 | 1,258                             | 0,250 | 5,330  |
| EURIBOR/MIBOR a 6 meses<br><i>6-month EURIBOR/MIBOR</i>                                 | 1.857                                                    | 48,73         | 86.806.945,19         | 35,30         | 151                                             | 40,37         | 2.276.216,37        | 68,47         | 1.836                                                    | 49,13         | 84.530.728,82         | 34,84         | 3,123%                 | 1,607                             | 0,000 | 5,500  |
| EURIBOR/MIBOR a 1 año<br><i>1-year EURIBOR/MIBOR</i>                                    | 3                                                        | 0,08          | 58.167,16             | 0,02          | 0                                               | 0,00          | 0,00                | 0,00          | 3                                                        | 0,08          | 58.167,16             | 0,02          | 4,402%                 | 3,415                             | 1,500 | 6,000  |
| EURIBOR/MIBOR a 1 año (M. Hipotecario)<br><i>1-year EURIBOR/MIBOR (Mortgage Market)</i> | 619                                                      | 16,24         | 97.937.530,11         | 39,82         | 52                                              | 13,90         | 222.404,33          | 6,69          | 615                                                      | 16,46         | 97.715.125,78         | 40,28         | 1,649%                 | 1,480                             | 0,100 | 10,000 |
| M. Hipotecario Conjunto de Entidades<br><i>Mortgage Market: All Institutions</i>        | 1                                                        | 0,03          | 52.433,28             | 0,02          | 0                                               | 0,00          | 0,00                | 0,00          | 1                                                        | 0,03          | 52.433,28             | 0,02          | 3,026%                 | 0,250                             | 0,250 | 0,250  |
| Tipo de Referencia IVF<br><i>IVF Reference Index</i>                                    | 10                                                       | 0,26          | 22.579,99             | 0,01          | 3                                               | 0,80          | 15.535,65           | 0,47          | 8                                                        | 0,21          | 7.044,34              | 0,00          | 4,853%                 | 2,000                             | 2,000 | 2,000  |
| <b>Interés Fijo</b><br><i>Fixed Interest</i>                                            | <b>1.273</b>                                             | <b>33,40</b>  | <b>41.188.769,61</b>  | <b>16,75</b>  | <b>164</b>                                      | <b>43,85</b>  | <b>777.015,95</b>   | <b>23,37</b>  | <b>1.226</b>                                             | <b>32,81</b>  | <b>40.411.753,66</b>  | <b>16,66</b>  | <b>6,351%</b>          |                                   |       |        |
| <b>Total :</b>                                                                          | <b>3.811</b>                                             | <b>100,00</b> | <b>245.931.697,33</b> | <b>100,00</b> | <b>374</b>                                      | <b>100,00</b> | <b>3.324.183,91</b> | <b>100,00</b> | <b>3.737</b>                                             | <b>100,00</b> | <b>242.607.513,42</b> | <b>100,00</b> |                        |                                   |       |        |
| <b>Media Ponderada / Weighted Average :</b>                                             |                                                          |               |                       |               |                                                 |               |                     |               |                                                          |               |                       |               | <b>2,913%</b>          |                                   |       |        |
| <b>Media Simple / Average :</b>                                                         |                                                          |               | <b>64.532,06</b>      |               |                                                 |               | <b>8.888,19</b>     |               |                                                          |               | <b>64.920,39</b>      |               | <b>4,055%</b>          |                                   |       |        |
| <b>Mínimo / Minimum :</b>                                                               |                                                          |               | <b>7,68</b>           |               |                                                 |               | <b>0,43</b>         |               |                                                          |               | <b>36,40</b>          |               | <b>0,240%</b>          |                                   |       |        |
| <b>Máximo / Maximum :</b>                                                               |                                                          |               | <b>21.659.469,26</b>  |               |                                                 |               | <b>514.430,92</b>   |               |                                                          |               | <b>21.659.469,26</b>  |               | <b>12,000%</b>         |                                   |       |        |