CONSUMO BANCAJA 1 Fondo de Titulización de Activos

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

Brief report

Date: 06/30/2015
Currency: EUR

Date of constitution
06/26/2006

VAT Reg. no.
V84752856

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

Originator
Bankia

Servicer
Bankia

Lead Managers
Bankia
JPMorgan
BNP Paribas

Bond Underwriters and Placement Agents
Bankia
JPMorgan
BNP Paribas

Bond Paying Agent
Barclays Bank PLC

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Barclays Bank PLC

Start-up Loan
Bankia

Swap
BNP / Royal Bank of Scotland

Assets Custodian
Bankia

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

Issued securities: Bonds

Bonds issue

Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	 Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	 Next	Rating Fitch / Moody´s Current	 Original
Series A ES0323633000	06/29/2006 5,661	0.00 0.00 0.00%	100,000.00 566,100,000.00	Floating 3-M Euribor+0.110% 26.Feb/May/Aug/Nov		05/26/2020 Quarterly 26.Feb/May/Aug/Nov	Amortized		AAA Aaa
Series B ES0323633018	06/29/2006 147	0.00 0.00 0.00%	100,000.00 14,700,000.00	Floating 3-M Euribor+0.160% 26.Feb/May/Aug/Nov		05/26/2020 Quarterly 26.Feb/May/Aug/Nov	Amortized		AA Aa2
Series C ES0323633026	06/29/2006 192	4,308.27 827,187.84 4.31%	100,000.00 19,200,000.00	Floating 3-M Euribor+0.220% 26.Feb/May/Aug/Nov	0.2080% 08/26/2015 2.290085 Gross 1.843518 Net	05/26/2020 Quarterly 26.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Bsf Ca	A- A2
Series D ES0323633034	06/29/2006 129	100,000.00 12,900,000.00 100.00%	100,000.00 12,900,000.00	Floating 3-M Euribor+4.000% 26.Feb/May/Aug/Nov	3.9880% 08/26/2015 1,019.155556 Gross 820.420223 Net	05/26/2020 Quarterly 26.Feb/May/Aug/Nov	To Be Determined Due to Cash Reserve reduction	Csf C	CCC Caa2
Total		13,727,187.84	612.900.000,00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)

		% Monthly CPR (SMM)		0,34	0,51	0,69	0,87	1,06	1,25	1,43	1,61
		% Annual equivalent CPR		4,00	6,00	8,00	10,00	12,00	14,00	16,00	18,00
Series C	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	08/26/2015	08/26/2015	08/26/2015	08/26/2015	08/26/2015	08/26/2015	08/26/2015	08/26/2015
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	08/26/2015	08/26/2015	08/26/2015	08/26/2015	08/26/2015	08/26/2015	08/26/2015	08/26/2015
	Without optional redemption *	Average life	Years	1.21	1.19	1.18	1.17	1.15	1.14	1.12	1.11
			Date	08/08/2016	08/03/2016	07/29/2016	07/24/2016	07/19/2016	07/13/2016	07/08/2016	07/03/2016
		Final Maturity	Years	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76
			Date	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018
Series D	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	08/26/2015	08/26/2015	08/26/2015	08/26/2015	08/26/2015	08/26/2015	08/26/2015	08/26/2015
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	08/26/2015	08/26/2015	08/26/2015	08/26/2015	08/26/2015	08/26/2015	08/26/2015	08/26/2015
	Without optional redemption *	Average life	Years	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76
			Date	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018
		Final Maturity	Years	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76
			Date	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018	02/26/2018

Restitution period will end up 26.05.2008. Meanwhile loans will be restitute in every payment date for its initial amount available in each payment date.
* Optional Clean up call when the amount of the Outstanding Balance of the Securitised Loans is less than 10 per 100 of the initial Outstanding Balance, when the securitised assets Revolving Period is over.
Hypothesis of delinquency and default assumptions of the securitised assets: 0%

Credit enhancement and financial operations

Credit enhancement (CE)

		Current	% CE		At issue date	% CE
Series A	0.00%	0.00	242.31%	92.36%	566,100,000.00	7.80%
Series B	0.00%	0.00	242.31%	2.40%	14,700,000.00	5.35%
Series C	6.03%	827,187.84	142.31%	3.13%	19,200,000.00	2.15%
Series D	93.97%	12,900,000.00		2.10%	12,900,000.00	
Issue of Bonds		13,727,187.84			612,900,000.00	
Reserve Fund	142.31%	1,177,207.02		2.15%	12,900,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		1,364,892.44	0.000%
Servicer ppal collect not yet credited		10,418.70	
Servicer ints collect not yet credited		2,532.13	
Liabilities	**Available**	**Balance**	**Interest**
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	
Swap collateralized amount	**Amount**	**Credited**	
CSA *	0.00		
Cash		0.00	
Securities		0.00	

* Credit Support Amount in favour of the Fund

Collateral: Consumer loans to individuals

General

	Current	At constitution date
Count	225	82,461
Principal		
Principal outstanding	971,177.18	599,795,897.15
Average loan	4,316.34	7,273.69
Minimum	0.00	0.01
Maximum	12,595.03	27,783.88
Interest rate		
Weighted average (wac)	6.68%	6.62%
Minimum	1.00%	4.00%
Maximum	10.75%	13.22%
Final maturity		
Weighted average (WARM) (months)	24	46
Minimum	07/01/2015	06/27/2006
Maximum	04/29/2018	04/05/2016
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR (Mortgage Market)	16.07%	64.99%
Fixed Interest	83.93%	34.81%

Additional information
Europea de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 Fax +34 91 411 84 68 www.edt-sg.com info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 www.cnmv.com

CONSUMO BANCAJA 1 Fondo de Titulización de Activos

Brief report

Date: **06/30/2015**
Currency: **EUR**

Date of constitution
06/26/2006

VAT Reg. no.
V84752856

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

Originator
Bankia

Servicer
Bankia

Lead Managers
Bankia
JPMorgan
BNP Paribas

Bond Underwriters and Placement Agents
Bankia
JPMorgan
BNP Paribas

Bond Paying Agent
Barclays Bank PLC

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Barclays Bank PLC

Start-up Loan
Bankia

Swap
BNP / 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)	0.36%	0.73%	0.64%	0.47%	1.09%
Annual Percentage Rate (CPR)	4.18%	8.46%	7.43%	5.49%	12.30%

Replenishment of securitised assets

Last acquisition (date)	02/26/2008
Number of loans acquired	4,786
Additional loan principal	64,106,792
Cumulative acquisitions	
Number of loans acquired	37,148
Additional loan principal	471,718,117.32
Next acquisition (date)	
End of revolving period	05/26/2008

Geographic distribution

	Current	At constitution date
Andalucia	1.11%	1.75%
Aragon	0.09%	0.52%
Asturias		0.07%
Balearic Islands	0.28%	1.24%
Basque Country		0.35%
Canary Islands	0.52%	1.25%
Cantabria		0.07%
Castilla-La Mancha	1.55%	3.52%
Castilla-Leon		0.53%
Catalonia	3.92%	4.95%
Ceuta		0.00%
Extremadura	0.07%	0.11%
Galicia	0.23%	0.51%
La Rioja		0.14%
Madrid	2.89%	4.39%
Melilla		0.00%
Murcia	1.32%	0.41%
Navarra		0.08%
Valencia	88.03%	79.92%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	5	966.20	115.57	0.00	1,081.77	0.00	21,611.49	22,693.26	0.06
from > 1 to ≤ 2 months	2	406.39	31.24	0.00	437.63	0.00	4,728.82	5,166.45	0.01
from > 2 to ≤ 3 months	1	802.69	17.38	0.00	820.07	0.00	611.34	1,431.41	0.00
from > 6 to < 12 months	10	11,069.23	1,071.46	0.00	12,140.69	0.03	15,404.45	27,545.14	0.08
from ≥ 12 to < 18 months	19	22,726.57	820.29	0.00	23,546.86	0.07	7,244.88	30,791.74	0.08
from ≥ 18 to < 24 months	36	52,492.43	4,210.48	0.00	56,702.91	0.16	21,589.26	78,292.17	0.22
from ≥ 2 years	5,874	31,787,711.26	4,198,516.28	0.00	35,986,227.54	99.74	189,432.72	36,175,660.26	99.54
Subtotal	5,947	31,876,174.77	4,204,782.70	0.00	36,080,957.47	100.00	260,622.96	36,341,580.43	100.00
Doubt debts (subjectives)									
from > 6 to < 12 months	1	631.68	4.36	0.00	636.04	0.06	0.00	636.04	0.06
from ≥ 12 to < 18 months	8	10,103.04	139.33	0.00	10,242.37	0.96	0.00	10,242.37	0.96
from ≥ 18 to < 24 months	11	7,518.28	105.73	0.00	7,624.01	0.72	0.00	7,624.01	0.72
from ≥ 2 years	221	951,202.25	93,789.53	0.00	1,044,991.78	98.26	0.00	1,044,991.78	98.26
Subtotal	241	969,455.25	94,038.95	0.00	1,063,494.20	100.00	0.00	1,063,494.20	100.00
Total	6,188	32,845,630.02	4,298,821.65	0.00	37,144,451.67		260,622.96	37,405,074.63	

Additional information

Europea de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 ☎ +34 91 411 84 68 www.edt-sg.com info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 www.cnmv.com