

Date: 04/30/2019
Currency: EUR

Assets		Balance	Interest
Treasury Account		8,218,047.77	-0.308%
Service ppal collect not yet credited		85,416.79	
Service ints collect not yet credited		4,299.81	
Liabilities		Available	Balance
Start-up Loan L/T			0.00
Start-up Loan S/T			0.00

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MBS BANCAJA 2 Fondo de Titulización de Activos



Brief report

Date: 04/30/2019
Currency: EUR

Constitution date
06/27/2005

VAT Reg. no.
V84388131

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

Originator
Bankia

Servicer
Bankia

Lead Managers
Bancaja
JP Morgan

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

Bond Paying Agent
BNP Paribas

Market
AJAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Citibank

Start-up Loan
Bankia

Swap
Barclays Bank PLC

Assets Custodian
Bankia

Fund Auditor
KPMG Auditores

Collateral: Mortgage loans (PTCs)

General		
	Current	At constitution date
Count	2,538	8,217
Principal		
Principal outstanding	95,461,023.27	800,024,167.19
Average loan	37,612.70	97,362.07
Minimum	0.00	1,231.16
Maximum	444,304.04	1,816,506.15
Interest rate		
Weighted average (wac)	0.79%	3.28%
Minimum	0.06%	2.05%
Maximum	3.42%	5.00%
Final maturity		
Weighted average (WARM) (months)	127	256
Minimum	05/01/2019	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%	3.51	6.34	0.08 7.30
10.01 - 20%	14.36	15.71	0.67 15.70
20.01 - 30%	28.08	24.72	1.97 25.70
30.01 - 40%	27.80	35.27	4.61 35.91
40.01 - 50%	20.56	44.46	8.29 45.48
50.01 - 60%	5.47	54.35	15.54 55.54
60.01 - 70%	0.22	60.37	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)	31.47		65.67
Minimum	0.00		0.77
Maximum	60.76		99.71

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.33%	0.39%	0.42%	0.37%	0.67%
Annual Percentage Rate (CPR)	3.83%	4.62%	4.93%	4.37%	7.78%

Geographic distribution		
	Current	At constitution date
Andalucia	6.03%	5.76%
Aragon	0.70%	0.67%
Asturias	0.02%	0.03%
Balearic Islands	3.57%	3.36%
Basque Country	0.62%	0.47%
Canary Islands	2.18%	1.64%
Cantabria		0.01%
Castilla-La Mancha	3.77%	3.07%
Castilla-Leon	0.60%	0.87%
Catalonia	9.37%	8.13%
Extremadura	0.24%	0.26%
Galicia	0.18%	0.49%
La Rioja	0.10%	0.08%
Madrid	12.29%	11.21%
Murcia	0.66%	0.92%
Navarra	0.17%	0.38%
Valencia	59.50%	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	17,061.37	967.93	0.00	18,029.30	0.76	2,400,218.90	2,418,248.20	24.75	24.65
from > 1 to = 2 months	19	13,706.59	1,261.89	0.00	14,968.48	0.63	867,131.00	882,099.48	9.03	25.09
from > 2 to = 3 months	13	16,475.36	1,538.00	0.00	18,013.36	0.76	700,424.51	718,437.87	7.35	28.44
from > 3 to = 6 months	8	11,355.32	883.72	0.00	12,239.04	0.51	289,065.45	301,304.49	3.08	31.40
from > 6 to < 12 months	12	55,811.27	4,654.82	0.00	60,466.09	2.54	617,657.24	678,123.33	6.94	25.83
from = 12 to < 18 months	9	39,518.77	2,579.62	0.00	42,098.39	1.77	191,432.17	233,530.56	2.39	16.87
from = 18 to < 24 months	3	22,890.00	3,116.91	0.00	26,006.91	1.09	157,558.01	183,564.92	1.88	54.35
from ≥ 2 years	60	1,853,924.99	335,908.55	0.00	2,189,833.54	91.95	2,167,114.79	4,356,948.33	44.58	38.43
Subtotal	187	2,030,743.67	350,911.44	0.00	2,381,655.11	100.00	7,390,602.07	9,772,257.18	100.00	30.07
<i>Doubt debts (subjectives)</i>										
from = 18 to < 24 months	1	19,543.28	163.46	0.00	19,706.74	2.91	0.00	19,706.74	2.91	8.47
from ≥ 2 years	21	617,439.00	39,669.53	0.00	657,108.53	97.09	0.00	657,108.53	97.09	16.34
Subtotal	22	636,982.28	39,832.99	0.00	676,815.27	100.00	0.00	676,815.27	100.00	15.91
Total	209	2,667,725.95	390,744.43	0.00	3,058,470.38		7,390,602.07	10,449,072.45		