

ORDINARY GENERAL MEETING OF SHAREHOLDERS, JUNE 2012

Card of Attendance, Proxy and Remote Voting for the Ordinary General Meeting of Bankia, S.A. to be held in Valencia, at the Palacio de Congresos – Avenida de las Cortes Valencianas no. 60, on 29 June 2012, at 12 noon, at first call or, in the absence of the requisite quorum, at second call, on 30 June 2012, at the same place and time.

Shareholders may also vote by proxy or remotely, by electronic means, as indicated on the reverse of this card and on the Bank's website (www.bankia.com).

ATTENDANCE

Shareholders who wish to attend the General Meeting in person

Any shareholder who wishes to attend the General Meeting in person must sign this card in the space below and present it on the day of the Meeting at the place where the Meeting is held.

Signature of the shareholder who is to attend in person

BANKIA, S.A.
The General Secretary

..... [place], [day] [month], 2012

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Shareholder Number:

Number of Shares:



PROXY

REMOTE VOTING

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The holder of this card may grant a proxy or vote remotely by filling out the appropriate fields in the table of points on the Agenda and by signing the proxy appointment or remote voting section, as appropriate. If both sections are signed, remote voting will prevail and the proxy appointment will be void.

Shareholders wishing to appoint a proxy

The shareholder in whose name this card was issued appoints the following person as a proxy:

(Check only one of the following boxes and, where applicable, name the proxy. For this proxy to be valid, the shareholder who appoints the proxy must sign in the space provided.)

1. The Chairman of the Board of Directors.

2.

Any proxy appointment that does not name the individual or legal entity who is to hold the proxy will be deemed to appoint the Chairman of the Board of Directors. If the proxy holder appointed as described above has a conflict of interest in the vote on any of the proposals, whether on the agenda or not, that are submitted to the vote of the General Meeting, the proxy will be deemed to be given to the General Secretary of Bankia, except in cases where precise voting instructions have been given for each of said proposals. If the General Secretary of Bankia is likewise subject to a conflict of interest, he/she shall abstain.

To give voting instructions, check the appropriate box in the following table. If no instructions are given, the proxy will vote on the proposals as he/she deems fit.

Point on the agenda	1	2	3a	3b	3c	3d	3e	3f	3g	3h	3i	3j	3k
In favour													
Against													
Abstention													
Blank													

Point on the agenda	4	5	6	7	8	9	10	11	12	13	14	15
In favour												
Against												
Abstention												
Blank												

Proposals on points not included in the Agenda

The proxy extends to proposals on points not included in the Agenda. In such cases the proxy will vote on the proposal as he/she deems fit.

If you do not wish this to be the case, check the "NO" box below, in which case it will be understood that the shareholder instructs the proxy to abstain.

NO

PROXY

Signature of the shareholder who appoints the proxy

..... [place], [day] [month], 2012

Shareholders who wish to vote remotely in relation to the proposals on the Agenda

If, before the General Meeting is held, the shareholder in whose name this card was issued wishes to vote remotely in relation to the proposals on the Agenda of this General Meeting, said shareholder must check the appropriate box to indicate a vote in favour, against, or abstention.

Remote voting on proposals not included in the agenda is not permitted. If, in relation to any point on the Agenda, no box is checked, it will be understood that the shareholder votes in favour of the Board of Directors' proposal.

In any case, besides the provisions of the Law, the Bylaws and the General Meeting Regulations, any rules stated in the notice of General Meeting or on the Bankia website (www.bankia.com) must also be followed.

Any shareholder who votes remotely will be considered present for quorum purposes.

REMOTE VOTING

Signature of the shareholder who is to vote remotely

..... [place], [day] [month], 2012

Shareholder Number:

Number of Shares:



RIGHT OF ATTENDANCE

The Meeting may be attended by all shareholders holding one or more shares registered in the accounting record at least 5 days before the date of the Meeting.

SHAREHOLDERS WISHING TO APPOINT A PROXY BY MEANS OF THIS CARD

Any shareholder who does not propose to attend may appoint any other individual or legal entity as his/her proxy. To do this the shareholder must complete the proxy appointment form on the other side of this card and sign it in the space provided. The proxy form may be delivered to the Bank by hand or by regular mail, in accordance with the Bylaws and the General Meeting Regulations. Any rules stated in the notice of General Meeting or on the Bankia website (www.bankia.com) must also be followed.

SHAREHOLDERS WISHING TO VOTE REMOTELY PRIOR TO THE SHAREHOLDERS' MEETING BY MEANS OF THIS CARD

Any shareholder who does not propose to attend and who does not wish to appoint a proxy may vote remotely on the points on the Agenda. To do this the shareholder must complete the remote voting space on the other side of this card and sign it in the space provided. Any shareholder who votes remotely will be considered present for quorum purposes. Remote votes may be delivered to the Bank by hand or by regular mail, in accordance with the Bylaws and the General Meeting Regulations. Any rules stated in the notice of General Meeting or on the Bankia website (www.bankia.com) must also be followed.

PROXY APPOINTMENT AND REMOTE VOTING PRIOR TO THE GENERAL MEETING BY ELECTRONIC MEANS

Shareholders may also appoint a proxy or vote on the points on the Agenda of the General Meeting, prior to the date of the Meeting, by electronic means, in accordance with the provisions of the Bylaws and the General Meeting Regulations. To do this they must follow the rules included in the notice of General Meeting and on the Bank's website (www.bankia.com).

AGENDA

1. Approval of the Annual Accounts and Management Report of Bankia and of its consolidated Group. Allocation of results. Approval of the corporate management. All of the above in reference to the year closed on 31 December 2011.
2. Renewal or, as applicable, appointment of the statutory auditor of the Company and its consolidated Group.
3. Appointment of directors. Ratification of the directors appointed by co-option. Determination of number of members of the Board of Directors.
 - a) Mr. José Ignacio Goirigolzarri Tellaeché;
 - b) Mr. José Sevilla Álvarez;
 - c) Mr. Joaquín Ayuso García;
 - d) Ms. Eva Castillo Sanz;
 - e) Mr. José Whanon Levy;
 - f) Mr. Francisco Javier Campo García;
 - g) Mr. Jorge Cosmen Menéndez-Castañedo;
 - h) Mr. Fernando Fernández Mendez de Andés;
 - i) Mr. Jose Luis Feito Higuera;
 - j) Appointments of directors or ratification of directors appointed by co-option;
 - k) Determination of number of members of the Board of Directors.
4. Approval of the amendment of the following articles of the Company Bylaws: Article 12.1 ("Pending contributions"), article 18.2 ("Convertible and Exchangeable Debentures"), article 21.1 ("Distribution of authority"), article 23.1 and 23.2 ("Call of General Meeting"), new article 23 bis ("Disclosures prior to the General Meeting"), article 25.1 and 25.2 ("Proxies and online attendance at General Meeting"), article 26.1 ("Place and time of meeting"), article 27.2 ("Quorum for General Meeting"), article 29.1 and 29.6 ("List of those Attending"), article 31.2 and 31.5 ("Manner of adopting resolutions"), title and paragraphs 3, 4, 5, 6, 7, 8, 9 and 10 of article 32 ("Adoption of resolutions and remote voting"), article 33.2 ("General Meeting minutes"), paragraphs 4, 5 and 6 of article 38 ("Categories of directors"), 2nd paragraph in article 40 ("Subjective conditions for being a director"), article 45.1 ("Executive Committee"), article 46.1 ("Audit and Compliance Committee"), article 47.1 ("Appointments and Remuneration Committee"), article 48.2 ("Board Risk Committee"), article 51.1 ("Annual corporate governance report") and paragraphs 1, 2 and 3 of article 52 ("Website"); in order to adapt them to the amendments made in the applicable laws and regulations since the last reform of the Company's Bylaws including, inter alia, Act 25/2011 of 1 August 2011 on partial reform of the Spanish Corporations Act (Ley de Sociedades de Capital — LSC) and on the incorporation of Directive 2007/36/EC of the European Parliament and of the Council of 11 July 2007, on the exercise of certain rights of shareholders in listed companies, as well as to introduce certain technical improvements.
5. Approval of the amendment of the following articles of the Regulations of the General Meeting of Shareholders: Article 2.2 ("General Meeting of Shareholders"), article 4.1 ("Call of the General Meeting"), paragraphs 1, 2, 3, 4 and 5 of article 5 ("Notice of call"), paragraphs 1, 2 and 4 of article 6 ("Information available from the call date"), paragraphs 1, 2, 3 and 4 of article 7 ("Right of information prior to the holding of the General Meeting"), paragraphs 1, 4, 5, 7, 8 and 9 of article 8 ("Proxies"), article 11.2 ("Holding the General Meeting"), article 12.2 ("General Meeting officers"), title and paragraph 1 of article 14 ("Place of Meeting"), paragraphs 3, 4 and 6 of article 15 ("Constitution"), article 17.1 ("Presentations"), article 18.2 ("Information"), article 19 ("Proposals"), paragraphs 1, 2 and 5 of article 20 ("Remote voting"), new article 20 bis ("Remote attendance at General Meeting in real time"), article 21.5 ("Voting on proposals for resolutions"), article 22 ("Split votes") and article 25 ("Minutes of the Meeting"); in order to adapt them to the amendments made in the applicable laws and regulations since the last reform of the General Meeting Regulations including, inter alia, Act 25/2011 of 1 August 2011 on partial reform of the Spanish Corporations Act (Ley de Sociedades de Capital — LSC) and on the incorporation of Directive 2007/36/EC of the European Parliament and of the Council of 11 July 2007, on the exercise of certain rights of shareholders in listed companies, and to adapt them to the Bylaws, as well as to introduce certain technical improvements.
6. Delegation to the Board of Directors of the authority to increase the share capital by up to a maximum of 50% of the subscribed share capital, by means of one or more increases at any time within a maximum of five years, by means of cash contributions, with authority, if applicable, to disapply preferential subscription rights, annulling the delegation of authority conferred at the previous General Meeting.
7. Delegation to the Board of Directors of the authority to issue securities convertible into and/or exchangeable for shares of the Company, as well as warrants or other similar securities that may directly or indirectly entitle the holder to subscribe for or acquire shares of the Company, for an aggregate amount of up to five thousand million (5,000,000,000) euros; as well as the authority to increase the share capital in the requisite amount, and the authority, if applicable, to disapply preferential subscription rights.
8. Approval of the delegation to the Board of Directors of the authority to issue debentures, bonds and other straight non-convertible fixed-income securities (including, inter alia, asset-backed notes and commercial paper), warrants and preferred participating securities, up to a maximum of forty thousand million (40,000,000,000) euros and promissory notes up to a maximum of fifteen thousand million (15,000,000,000) euros, subject to the limits and to the requirements laid down in the Spanish Corporations Act (Ley de Sociedades de Capital — LSC), for a term of five years as from the time the resolution is adopted.
9. Authorisation for Bankia to be able to acquire its own shares, directly or through companies in its Group. Authorisation so the Board of Directors can acquire own shares of the Company subject to the limits and to the requirements established by the General Meeting of Shareholders and in articles 146, 509 and related provisions of the Spanish Corporations Act (Ley de Sociedades de Capital — LSC), with express authority to reduce, if

applicable, the share capital one or more times in order to retire the own shares acquired. Delegation within the Board of the authority to execute this resolution.

10. Approval of the reduction to 15 days of the notice period for calling Extraordinary General Meetings, in accordance with the provisions of article 515 of the Spanish Corporations Act (Ley de Sociedades de Capital — LSC).
11. Ratification of the creation of the Company's corporate website (www.bankia.com).
12. Delegation of authority to the Board of Directors, with authority to subdelegate, for the formal execution, interpretation, correction and implementation of the resolutions adopted at the General Meeting.
13. Information on the amendment of the Regulations of the Board of Directors in articles: Article 14.8 ("Executive Committee) and article 17.8 ("Board Risk Committee"), in relation to the powers of the Executive Committee and of the Board Risk Committee.
14. Submission for consultative vote of the Report on the Plan for Restructuring, Viability and Improved Corporate Governance.
15. Submission for consultative vote of the Report on the Bankia Board of Directors remuneration policy.

PROTECTION OF PERSONAL DATA

In accordance with Organic Act 15/1999 on the Protection of Personal Information, Bankia, S.A. guarantees the confidentiality of any information provided and assures that said information will be stored in a file, owned by Bankia, that is duly registered in the General Register of the Spanish Data Protection Agency. You may exercise your right of access, rectification, cancellation and objection at any time by sending a written request to such effect, with proof of your identity, to the email address protecciondedatos@bankia.com or to the postal address Apartado de Correos 61076 Madrid 28080, giving "LOPD-derechos ARCO-Accionistas" as reference.