

NOTICE OF CALL

BANKIA, S.A.

ORDINARY GENERAL MEETING OF SHAREHOLDERS — JUNE 2013

The Board of Directors of Bankia, S.A. (“**Bankia**” or the “**Company**”) has decided to call the shareholders to the Ordinary General Meeting to be held in Valencia, at the Palacio de Congresos – Avenida de las Cortes Valencianas nº 60, on 25 June 2013, at 12 noon, at first call or, in the absence of the requisite quorum, at second call, on 26 June 2013, at the same place and time, foreseeably at first call; the site will be open for access and attendance by the shareholders from 10:00 in order for the shareholders to deliberate and vote on the points set out in the following

AGENDA

1. Approval of the Financial Statements and Management Report of Bankia and of its consolidated Group that were the subject of the auditors’ report. Allocation of results. Approval of the corporate management for the period from 1 January to 25 May 2012 and for the period from 25 May to 31 December 2012. All of the above in reference to the year ended 31 December 2012.
 - 1.1. Approval of the Separate Financial Statements and Management Report of Bankia.
 - 1.2. Approval of the Consolidated Financial Statements and Management Report of the Bankia Group.
 - 1.3. Approval of the corporate management performed by the Company’s Board of Directors from 1 January 2012 to 25 May 2012.
 - 1.4. Approval of the corporate management performed by the Company’s Board of Directors from 25 May 2012 to 31 December 2012.
 - 1.5. Allocation of losses.
2. Resolution to allocate to losses the reserve generated by the capital reductions approved by the Governing Committee of the Fund for Orderly Bank Restructuring (FROB) by virtue of its decision of 16 April 2013, published in the Official State Gazette of 18 April 2013 and to allocate the share premium reserve to offset losses.
3. Appointment of the statutory auditor of the Company and of its consolidated Group for 2013, 2014 and 2015.
4. Approval of the amendments to the following bylaws: section 2 of article 23 (“Call of General Meeting”), section 1 of article 26 (“Place and time of Meeting”), section 1 of article 37

(“Quantitative composition of the Board”), section 1 of article 38 (“Categories of directors”), section 1 of article 41 (“Board meetings”), sections 1 and 2 of article 44 (“Offices and committees of the Board of Directors”), section 1 of article 45 (“Executive Committee”), sections 1, 2 and 3 of article 46 (“Audit and Compliance Committee”), sections 1 and 3 of article 47 (“Nomination and Remuneration Committee”) and section 4 of article 49 (“Directors’ remuneration”), in order to include in these articles referring to the General Meeting and the Board of Directors certain improvements of a technical nature in order to adapt them to the Code of Good Governance of Listed Companies published by the National Securities Market Commission (Comisión Nacional del Mercado de Valores).

5. 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 pre-emptive subscription rights, rendering null and void the delegation of authority conferred at the previous General Meeting.
6. 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 euros (EUR 5,000,000,000); as well as the authority to increase the share capital by the required amount, and the authority, if applicable, to disapply pre-emptive subscription rights.
7. 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), and non-convertible warrants and securities, up to a maximum of thirty thousand million euros (EUR 30,000,000,000) and promissory notes up to a maximum of fifteen thousand million euros (EUR 15,000,000,000) subject to the limits laid down in the Spanish Corporations Act (Ley de Sociedades de Capital), for a maximum term of five years as from the time the resolution is adopted.
8. Authorisation for the Board of Directors to acquire treasury shares subject to the limits and requirements established in the Corporations Act, with express authority to reduce, if applicable, the share capital one or more times in order to retire the treasury shares acquired. Delegation to the Board of Directors of the authority to execute this resolution.
9. Approval of the merger by absorption of BANKIA, S.A. (absorbing company) and BANCAJA GESTIÓN DE ACTIVOS, S.L.U. (absorbed company). Approval of the merger plan approved and subscribed by the managing bodies of the participating companies on 14 May 2013. Approval of the balance sheet of BANKIA, S.A. for the year ended 31 December 2012, verified by the Company’s auditor as the merger balance sheet. Inclusion of the merger in the special tax

regime provided for in Chapter VIII of Title VII of the Consolidated Spanish Corporation Tax Law approved by Legislative Royal Decree 4/2004 of 5 March.

10. Approval of the merger by absorption of BANKIA, S.A. (absorbing company) and BANKIA BANCA PRIVADA, S.A. (absorbed company). Approval of the merger plan approved and subscribed by the managing bodies of the participating companies on 14 May 2013. Approval of the balance sheet of BANKIA, S.A. for the year ended 31 December 2012, verified by the Company's auditor as the merger balance sheet. Inclusion of the merger in the special tax regime provided for in Chapter VIII of Title VII of the Consolidated Spanish Corporation Tax Law approved by Legislative Royal Decree 4/2004 of 5 March.
11. Approval of the merger by absorption of BANKIA, S.A. (absorbing company) and MADRID LEASING CORPORACION, S.A.U., E.F.C. (absorbed company). Approval of the merger plan approved and subscribed by the managing bodies of the participating companies on 14 May 2013. Approval of the balance sheet of BANKIA, S.A. for the year ended 31 December 2012, verified by the Company's auditor as the merger balance sheet. Inclusion of the merger in the special tax regime provided for in Chapter VIII of Title VII of the Consolidated Spanish Corporation Tax Law approved by Legislative Royal Decree 4/2004 of 5 March.
12. Delegation of authority to the Board of Directors, with authority to sub-delegate, for the formal execution, interpretation, correction and implementation of the resolutions adopted at the General Shareholders' Meeting.
13. Submission for consultative vote of the report on the remuneration policy of Bankia's Board of Directors.
14. Information on the amendment of the Regulations of the Board of Directors in articles: sections 1, 2 and 3 of article 9 ("Chairman of the Board"), section 1 of article 14 ("Executive Committee"), sections 1 and 2 of article 15 ("Audit and Compliance Committee"), sections 1 and 2 of article 16 ("Nomination and Remuneration Committee"), section 1 of article 18 ("Board meetings"), sections 4 and 7 of article 22 ("Nomination, re-election and ratification of directors. Designation of the members of the Board Committees. Appointment to the offices on the Board and its committees"), section 1 of article 23 ("Term of office"), section 3.a) of article 24 ("Removal of directors"), article 25 ("Procedure for the removal or replacement of members of the Board or of its committees and of offices in these bodies"), section 4 of article 28 ("Directors' remuneration"), article 30 ("General obligations of directors"), article 32 ("Non-Compete obligation") and section 4 of article 37 ("Related party transactions"); and renumbering of the articles of the Regulations as a result of the elimination of article 10 ("Vice Chairman").

CAPITAL INCREASES ARISING FROM THE DECISION OF THE GOVERNING COMMITTEE OF THE FUND FOR ORDERLY BANK RESTRUCTURING (FROB) OF 16 APRIL 2013, PUBLISHED IN THE OFFICIAL STATE GAZETTE ON 18 APRIL 2013

By virtue of the Decision of the Governing Committee of the FROB of 16 April 2013, published in the Official State Gazette (“BOE”) of 18 April 2013, in exercise of the powers granted by Law 9/2012 of 14 November on restructuring and resolution of credit institutions, the following decisions have been approved: (i) a capital increase with pre-emptive subscription rights for a nominal amount of EUR 7,910,324,072; and (ii) the obligatory purchase and sale in cash by Banco Financiero y de Ahorros, S.A.U. (BFA) of all the preferred participating securities and subordinated debt instruments, with automatic allocation of the cash received by the holders of these instruments to the subscription of shares to be issued by Bankia, S.A. or, in certain circumstances, to the placement of a deposit, or with the possibility of opting to amend the conditions of certain issues. The new shares referred to above will be allocated, once subscribed and paid by the new shareholders, once the public deed in relation to the capital increase has been executed.

Consequently, the holders of hybrid instruments affected by the aforementioned decision will have shareholder status for all purposes once the public deed in relation to the capital increase has been executed, without prejudice to the fact that, once the capital increase has been filed at the Mercantile Registry, Iberclear may register the book entries relating to the new shares in the name of the new shareholders in the accounting records of the member entities. All the foregoing would occur prior to the scheduled date for holding the General Meeting.

Therefore, regardless of the process of executing the deed and filing it at the Registry, from the moment of this notice of call, the Company recognises for the holders of hybrid capital instruments and subordinated debt, once the public deed in relation to the capital increase at Bankia, S.A. has been executed, by virtue of the decision by the FROB mentioned above, the rights relating to them as shareholders and, where appropriate, when they acquire shareholder status, the right of information relating to the shareholders of Bankia.

SUPPLEMENT TO THE CALL

In accordance with the terms of article 519 of the Corporations Act, shareholders representing at least 5% of the share capital may request the publication of a supplement to the call of a General Shareholders’ Meeting adding one or more points to the agenda, provided the new points are accompanied by an explanatory justification or, as applicable, by a proposed resolution with an explanatory justification.

Similarly, shareholders representing 5% or more of the share capital may submit reasoned proposals for resolutions on matters already included or which should be included on the agenda.

These rights will be exercised by sending certifiable notice to the Company, which must be received at the registered office Calle Pintor Sorolla, 8, 46002 Valencia, to the attention of the Secretary of the Board of Directors, within five days following publication of this call.

This written notice must state the name or company name of the shareholder or shareholders making the request and must enclose the appropriate documentation -a copy of the attendance card or certificate of entitlement- evidencing shareholder status, in order check this information against that provided by Sociedad de Gestión de los Sistemas de Registro, Compensación y Liquidación de Valores, S.A.U. (Iberclear), and the content or the points proposed by the shareholder or the content of the proposal or proposals made by the shareholder.

If the shareholder proposes a new point or new points on the Agenda, the shareholder may also be required to attach the proposal or proposals and the reports or supporting reports for the proposals to which the points included in the supplement refer, in cases where this is necessary for legal reasons.

The additional items will be published at least 15 days prior to the date set for the Meeting at first call.

NOTARY ATTESTATION OF THE GENERAL MEETING OF SHAREHOLDERS

The Board of Directors has requested the presence of a notary public to write up the minutes of the General Meeting, in accordance with the terms of article 203 of the Corporations Act in conjunction with article 101 of the Regulations of the Companies Registry and article 4.2 of the General Meeting Regulations.

RIGHT OF ATTENDANCE

This Meeting may be attended by all holders of record of any number of shares of Bankia registered in their name in the related accounting register five days prior to the date on which the Meeting is to be held. The shareholders must provide proof of this circumstance on entry to the venue at which the General Meeting is held, through the related attendance card indicating the number, class and series of shares held, and the number of votes that may be cast. The card will be issued by the affiliated entities of Iberclear to the holders of the shares providing evidence of having registered them five days prior to the date on which the General Meeting is to be held at first call.

For the purposes of providing proof of identity of the shareholders or of those validly representing them, on entry to the venue where the General Meeting is to be held, the attendees may be requested, together with presentation of the attendance card, proof of identity through the presentation of the National Identity Card or any other current, official document that is generally accepted for these purposes. The site will be open for access and attendance by the shareholders from 10:00.

PROXIES AND REMOTE VOTING

Shareholders entitled to attend may appoint proxies and vote by remote means of communication before the General Meeting is held, in accordance with the provisions of articles

25 and 31 of the bylaws and articles 8 and 20 of the General Meeting Regulations. The mechanisms for on-line voting and appointment of proxies prior to the Meeting will be available on the Bankia website (www.bankia.com) as from 29 May 2013, and will be closed at midnight of the third day before the date scheduled for holding the General Meeting at first call.

Shareholders must complete and sign proxies and the related attendance and proxy card.

The persons to whom the proxy and vote are granted must cast the vote by attending the Meeting in person. They must present the attendance and proxy cards at the registration desks at the shareholders' entrance, at the place and time indicated for holding the General Meeting, as from two hours before the scheduled time for commencing the Meeting.

Proxies may be revoked at any time. By attending the Meeting in person, the represented shareholder thereby revokes the proxy, provided that compliance is made with section "1.4. Basic rules for proxy appointments and voting before the General Meeting and personal attendance" below.

The proxy must be granted specifically for each General Meeting, in writing or by remote communication.

Where the represented shareholders have issued instructions, the representative will cast the vote in accordance therewith and will be obliged to retain these instructions for twelve months as from the date on which the Meeting is held.

A proxy may represent more than one shareholder, with no limit regarding the number of shareholders represented. When a proxy represents multiple shareholders, it may cast conflicting votes based on the instructions given by each shareholder.

In any event, the number of represented shares will be used in the calculation for validly convening the Meeting.

The documents stating the proxies for the General Meeting must include the following information at least:

- (a) Date on which the General Meeting is held and the Agenda.
- (b) Identity of the represented shareholder and the proxy. Where not specified, the proxy will be deemed to have been granted to the Chairman of the Board of Directors, without prejudice to the indications below with regard to conflict of interest.
- (c) Number of shares held by the shareholder granting the proxy.
- (d) Instructions on the way in which to cast the vote of the shareholder granting the proxy on each point on the Agenda.

The Chairman of the General Meeting or the persons designated by the Chairman will be deemed authorised to determine the validity of the proxies granted in compliance with the General Meeting attendance requirements.

The provisions of the preceding paragraphs will not be applicable where the proxy is a spouse, ascendant or descendant of the person represented, and provides evidence as such, or is the holder of a general power or attorney in a deed, which can be provided, to manage all the shareholders' assets in Spain.

Pursuant to the provisions cited above, the Board of Directors has developed the following rules for proxy appointments and remote voting prior to the Meeting:

1. REMOTE APPOINTMENT OF PROXIES PRIOR TO THE GENERAL MEETING

The following remote communication media will be valid for appointing proxies:

1.1. In-person or postal delivery

The shareholder may appoint a proxy by completing the nominative card of attendance, proxy and remote voting issued and sent to the shareholder's address or made available to the shareholders by the Company on its website (www.bankia.com). The card must be duly signed by the shareholder and delivered to any of branches of the Bankia network or one of the Services Offices of the General Meeting, located at the following addresses:

Bankia, S.A. - Oficina de Atención a la Junta General de Accionistas
Paseo de la Castellana nº 189, 28046 Madrid

Bankia, S.A. - Oficina de Atención a la Junta General de Accionistas
C/ Pintor Sorolla nº 8, 46002 Valencia

The shareholder may likewise appoint a proxy by completing the nominative card of attendance, proxy and remote voting issued and sent to the shareholder's address, signing it and delivering it, for these purposes, by mail or any other similar courier service to the following address:

Bankia, S.A. - Departamento de Valores
Calle Gabriel García Márquez nº 1, 28232 Las Rozas - Madrid

Shareholders who are legal persons that grant a proxy to a third party by mail must enclose a copy of the power of attorney of the individual who signs the nominative card of attendance, proxy and remote voting or provide evidence of said person's powers by some other legally admissible means.

1.2. Electronic means

Individuals may grant proxies or vote directly through the Electronic Service operational on the Bankia website (www.bankia.com), by complying with the related instructions, detailing the proxies granted and the identity of the shareholders granting the proxies, including their electronic signatures based on an Electronic User Certificate issued by the Spanish Royal Mint or electronic DNI.

All electronic proxies (except those granted to the Chairman, the Directors or the General Secretary of Bankia) must be printed and submitted, together with the identification document, by the designated representatives, to the staff responsible for registering shareholders on the day and at the place of holding the General Meeting, within two hours prior to the time scheduled for the Meeting to begin.

1.3. Remote voting prior to the General Meeting

The same procedure as established in section 1.1 above for remote appointment of proxies will be followed.

Individuals may cast their vote directly through the Electronic Service operational on the Bankia website (www.bankia.com) , following the relevant instructions and using their electronic signatures based on an Electronic User Certificate issued by the Spanish Royal Mint or electronic National Identity Card.

1.4. Basic rules for proxy appointments and voting before the General Meeting and personal attendance

1.4.1. Time limits for receipt by the Company of proxy appointments and remote votes prior to the Meeting, whether delivered in person or by mail or by electronic means:

They must be received by midnight of the third day before the date scheduled for holding the General Meeting at first call. Shareholders casting votes remotely, whether by mail or on-line, will be considered to be in attendance for the purposes of the quorum of the General Meeting.

Votes cast remotely may only be rendered null and void by subsequent express revocation made by the same means and within the same term as those relating to the votes cast, by attendance in person at the Meeting of the shareholders who cast the vote or their representative, or due to the sale of the shares entitling the shareholders to vote, provided this is known by Bankia.

A remote vote may not be changed once cast, except through the attendance in person at the Meeting of the shareholder who cast the vote or, in the case of electronic voting, through a subsequent valid vote cast within the established term, or through the revocation of the vote cast electronically within the established term.

1.4.2. Rules on priority of proxies, remote voting and attendance in person:

(a) Priority of proxies, remote voting and attendance in person:

Attendance in person at the General Meeting of a shareholder who had previously granted a proxy or voted remotely, through whichever means for casting votes, will render said proxy or vote null and void.

Votes cast through whichever means will render ineffective any proxy granted electronically or in writing either previously (in which case the proxy is deemed to have been revoked) or subsequently (in which case the proxy is deemed not to have been granted).

(b) Priority based on means used for granting the proxy or for casting the vote:

Where shareholders grant proxies validly both by electronic means and using the nominative attendance, proxy and remote voting card printed on paper, the latter takes priority over the former regardless of their respective dates.

Also, votes cast validly by handwritten signature on the nominative attendance, proxy and remote voting card printed on paper render votes made by electronic means ineffective, whether cast earlier or later.

(c) Priority based on the timing of the proxy appointment or vote:

Without prejudice to provisions of section 1.4.2 (b) above, which will prevail over the provisions of this paragraph, where a shareholder makes several proxy appointments or casts several votes, the latest action (proxy appointment or vote) takes priority. If the time the shareholder granted one of the proxies or cast one of the votes is uncertain, the vote, regardless of the means used for casting it, will have priority over the proxy. If a shareholder casts multiple and inconsistent votes, the vote cast most recently will have priority.

1.5. Other matters

Co-holders of share deposits are entitled to vote, grant proxies and attend, and the rules on priorities established in section 1.4 above will be applicable to them.

For the purposes of article 126 of the Corporations Act, it is presumed that a co-holder performing an action at any given moment (granting a proxy, casting a vote or attending in person) has been designated by the other co-owners to exercise the shareholder rights.

Shareholders who are legal entities and shareholders who are not residents of Spain must consult the Service Office for the General Meeting of Shareholders to adapt, with due safeguards, the mechanisms for remote voting and proxy appointments to their specific circumstances.

Where the shareholder is a legal entity, it must notify any amendment to, or revocation of, the powers of attorney of its representative and, accordingly, Bankia accepts no liability until this notification has been made and provided that this occurs before the General Meeting commences.

Disposal of shares entitling shareholders to vote that are known to Bankia, will render the votes cast and proxies granted null and void.

The shareholder is wholly responsible for custody of the electronic signature for using the on-line proxy appointment and voting service.

1.6. Technical issues

Bankia reserves the right to modify, suspend, cancel or restrict the electronic voting and proxy mechanisms prior to the General Meeting when required or forced to do so for technical or security reasons.

Bankia will not be liable for any losses caused to the shareholders as a result of faults, overloads, line failures, connection failures, malfunctioning of the mail service or any other eventuality of an identical or similar nature beyond Bankia's control that hinder the use of the electronic voting and proxy mechanisms prior to the General Meeting.

1.7. Situations of conflict of interest

Prior to being appointed, the representative must inform the shareholder in detail of the existence of any conflict of interest. If the conflict arose following the appointment and the represented shareholder had not been informed of its existence, the shareholder must be informed immediately. In both cases, if new precise voting instructions have not been received for each of the matters on which the representative has to vote on behalf of the shareholder, the representative must abstain from casting a vote.

If the proxy has been validly granted in accordance with the law and the Meeting Regulations but instructions are not included for casting the vote or if doubts arise as to the recipient or the scope of the proxy, it will be understood that: (i) the proxy is granted to the Chairman of the Board of Directors; (ii) it refers to all the proposals forming part of the Agenda of the General Meeting; (iii) the vote will be cast in the way considered appropriate, and (iv) it also covers any points that may arise outside the Agenda, in respect of which the representative will cast a vote in the way he or she considers appropriate.

Unless an indication is made by the represented shareholder, where the representative is involved in a conflict of interest, it will be understood that the represented shareholder has designated, in addition, jointly and in succession, the Chairman of the General Meeting or, if the latter is in a conflict of interest, the Secretary of the General Meeting.

RIGHT OF INFORMATION

From the day of publication of this call of General Meeting, the shareholders may examine, at the Service Offices of the General Meeting of Shareholders located at Calle Pintor Sorolla no. 8, 46002 Valencia (registered office) or at Paseo de la Castellana no. 189, 28046 Madrid, from Monday to Friday between 9:00 am and 2:00 pm, or may ask to be sent (immediately and free of charge) a copy of the verbatim text of the proposed resolutions on the agenda already approved by the Board of Directors and any prescribed reports in relation to the items on the Agenda. The same documentation may be examined and obtained through the Company's website (www.bankia.com).

In addition to the aforementioned documentation, according to the provisions of article 518 of the Corporations Act, the Company's website will make available, without interruption from the moment the General Meeting is called until it is held, the notice of call, the total number of shares and voting rights at the date of the notice of call, the complete text of the proposed resolutions, the separate and consolidated financial statements of the Bank and its Group, the management reports and the related auditors' reports, the report on the remuneration policy of the Board of Directors, the forms that must be used for proxy and remote voting, and all the documents to be submitted for approval at the Meeting.

In accordance with the provisions of articles 197 and 520 of the Corporations Act and article 7 of the Regulations of the General Meeting of Shareholders, from the day of publication of the call of the General Meeting until and including the seventh day prior to the day it is scheduled to be held at first call, the shareholders may request in writing information or clarifications or submit the written questions they consider appropriate to the matters on the Agenda. Also, in the same time frame and by the same means, the shareholders may request information or clarifications and pose questions, either in writing or verbally while the Meeting is being held, with regard to any information accessible to the public that may have been provided by the Company to the Spanish National Securities Markets Commission since the last General Meeting was held and with regard to the auditors' report.

Requests for information shall be sent in writing to the Service Offices for the General Shareholders' Meeting at the addresses indicated above and delivered by hand at the address or sent by post or by electronic means using the Electronic Service provided on the Company's corporate website (www.bankia.com), in which case, in order to equip the system with appropriate guarantees of authenticity and identification of the shareholders exercising their right to information, an electronic signature (advanced or recognised), in the terms set forth in Electronic Signature Law 59/2003 of 19 December, based on either a recognised electronic certificate of which there is no record of its having been revoked that has been issued by the Royal Spanish Mint (FNMT-RCM) or an electronic ID number. Whichever means is used for sending the requests for information, the shareholders' requests must include their name and surnames (or company name), the taxpayer identification number and evidence of the shares

held, in order to be able to check this information against the list of shareholders and the number of shares appearing in each shareholder's name provided by Sociedad de Gestión de los Sistemas de Registro, Compensación y Liquidación de Valores, S.A. (Iberclear). The shareholder will be understood to give his or her consent to the requests for information being answered by a reply to the email address of the requesting shareholder. The shareholders may also request information by contacting the Service Offices of the General Shareholders' Meeting by telephone (902 10 75 75, or +34 81 787 75 75 for calls from outside Spain) or by electronic means using the Electronic Service provided on the Company's corporate website (www.bankia.com), in which case the shareholders must use their electronic signature as indicated above.

With regard to any verbal requests for information or clarifications regarding the matters on the Agenda made while the General Meeting is being held and that are not answered at the time, the Board of Directors is obliged to provide this information in writing within seven days after the General Meeting has ended.

The directors shall not be obliged to respond to specific questions if, prior to asking the questions, the requested information is already clearly and directly available on the Company's corporate website (www.bankia.com) in a question and answer format. Also, pursuant to the provisions of article 197 of the Corporations Act and article 7.3 of the Company's General Meeting Regulations, it is hereby stated that the directors shall not be obliged to provide the aforementioned information if disclosure thereof could be contrary to the corporate interests and if it is requested by shareholders representing less than 25% of the Company's share capital, when this request is abusive, does not refer to items on the Agenda or to information accessible to the public provided by the National Securities Markets Commission since the holding of the most recent General Meeting or for other reasons established by law or in the bylaws.

INFORMATION ON SECTIONS 9, 10 AND 11 OF THE AGENDA

Since the date of publication of this notice of call, the following information has been included on the Company website (www.bankia.com), in the area devoted to the "2013 General Meeting":

- **Section 9 of the Agenda:**
 - a. The common merger plan of the Company and BANCAJA GESTIÓN DE ACTIVOS, S.L.U., which is also deposited at the Valencia Mercantile Registry;
 - b. The legally required financial statements and management reports' of the companies taking part in the merger, with the related auditors' reports.
 - c. The merger balance sheets of each of the companies taking part in the merger, together with the related auditors' reports. The merger balance sheet of Bankia, S.A. is the balance sheet for 2012, which forms part of the financial statements for that year, which are submitted to approval at this General Meeting in point one on the Agenda.
 - d. The current bylaws of the companies taking part in the merger.

- e. The identity of the directors of the companies taking part in the merger and the date from which they have discharged their functions.

Also, it is hereby stated that, prior to the publication of this notice of call, the aforementioned documents are at the disposal of the shareholders, debenture holders, holders of special rights and employees' representatives, who are entitled to examine a copy of these documents at the registered office and to receive free delivery in person or by mail thereof.

- **Section 10 of the Agenda:**

- a. The common merger plan of the Company and BANKIA BANCA PRIVADA, S.A., which is also deposited at the mercantile registries of Valencia and Madrid;
- b. The legally required financial statements and management reports' of the companies taking part in the merger, with the related auditors' reports.
- c. The merger balance sheets of each of the companies taking part in the merger, together with the related auditors' reports. The merger balance sheet of Bankia, S.A. is the balance sheet for 2012, which forms part of the financial statements for that year, which are submitted to approval at this General Meeting in point one on the Agenda.
- d. The current bylaws of the companies taking part in the merger.
- e. The identity of the directors of the companies taking part in the merger and the date from which they have discharged their functions.

Also, it is hereby stated that, prior to the publication of this notice of call, the aforementioned documents are at the disposal of the shareholders, debenture holders, holders of special rights and employees' representatives, who are entitled to examine a copy of these documents at the registered office and to receive free delivery in person or by mail thereof.

- **Section 11 of the Agenda:**

- a. The common merger plan of the Company and MADRID LEASING CORPORACION, S.A.U., E.F.C., which is also deposited at the mercantile registries of Valencia and Madrid;
- b. The legally required financial statements and management reports' of the companies taking part in the merger, with the related auditors' reports.
- c. The merger balance sheets of each of the companies taking part in the merger, together with the related auditors' reports. The merger balance sheet of Bankia, S.A. is the balance sheet for 2012, which forms part of the financial statements for that year, which are submitted to approval at this General Meeting in point one on the Agenda.
- d. The current bylaws of the companies taking part in the merger.
- e. The identity of the directors of the companies taking part in the merger and the date from which they have discharged their functions.

Also, it is hereby stated that, prior to the publication of this notice of call, the aforementioned documents are at the disposal of the shareholders, debenture holders, holders of special rights and employees' representatives, who are entitled to examine a copy of these documents at the registered office and to receive free delivery thereof.

DOCUMENTS AVAILABLE ON THE WEBSITE

Irrespective of the right of information indicated above, as from the date on which the notice of call is published, the following documents, among others, will be available for consultation on the Company website (www.bankia.com):

- (i) This call of General Meeting.
- (ii) Total number of shares and voting rights as at the date the General Meeting is called.
- (iii) The full text of the proposed resolutions for the points on the General Meeting Agenda, as well as the related directors' reports on points 2, 4, 5 and 6 of the Agenda.
- (iv) The financial statements, management report and auditors' report for 2012, as well as the consolidated financial statements, management report of the Group and auditors' report for the same year. As well as the Annual Corporate Governance Report for 2012.
- (v) The report on the Board of Directors' remuneration policy and the 2012 Report of the Nomination and Remuneration Committee.
- (vi) The 2012 Report of the Audit and Compliance Committee.
- (vii) Documentation relating to points 9, 10 and 11 on the Agenda referring to the previous section "INFORMATION ON SECTIONS 9, 10 AND 11 OF THE AGENDA".
- (viii) Instructions for attending the General Meeting, proxy granting and remote voting.
- (ix) The Attendance, Proxy and Remote Voting Card.
- (x) Regulations of the Shareholders' Electronic Forum.
- (xi) Right of information.
- (xii) Bylaws.
- (xiii) General Meeting Regulations.
- (xiv) Board of Directors Regulations
- (xv) FAQs.

SPECIAL INSTRUMENTS OF DISCLOSURE

In accordance with article 539.2 of the Corporations Act, Bankia has set up on its corporate website (www.bankia.com) a Shareholders' Electronic Forum (hereinafter the "**Forum**"), which can be accessed with the appropriate safeguards by all individual shareholders and by any voluntary associations of shareholders that may be set up in accordance with the provisions of article 539.4 of the Corporations Act.

Any supplementary proposals to the agenda announced in the notice of the general meeting may be posted on the Forum, together with requests for support for such proposals, initiatives to

reach the percentage required to exercise statutory non-controlling shareholder rights and any offers or requests to act as a voluntary proxy.

The Forum is not a mechanism for on-line conversations between shareholders, nor a place for virtual debate. Nor does the Forum constitute a communication channel between the Company and its shareholders. The Forum is set up for the purpose of facilitating communication between Bankia shareholders from the time the General Meeting is called until it is held.

After entering the Forum via the Bankia website, shareholders must identify themselves, by using their electronic signature based on an Electronic Certificate of User issued by the Spanish Royal Mint or the electronic National Identity Card. Legal persons and non-residents of Spain should consult the Service Office of the General Meeting in order to adapt, with the requisite safeguards, the mechanisms for participating in the Shareholders' Electronic Forum. As from the date of publication of the notice of call, the necessary information and requirements for participating in the Forum may be consulted on the Bankia website (www.bankia.com). Access to the Forum and the terms and conditions for its use and operation will be governed by the provisions of this call of General Meeting and in the operating rules for the Shareholders' Electronic Forum, which may be consulted on the Bankia website.

MINIMUM DISCLOSURES ON THE MERGER PLANS RELATING TO RESOLUTIONS NINE, TEN AND ELEVEN ON THE AGENDA

A.- In accordance with article 40.2 of the Structural Modifications Law, in relation to Resolution Nine on the Agenda, with regard to the merger between Bankia, S.A. and Bancaja Gestión de Activos S.L.U., the minimum disclosures regarding the common merger plan, which was published on the Bankia website on 14 May 2013, are as follows:

(1) Identification of the companies taking part in the merger;

Bankia, S.A., a Spanish company with registered office in Valencia at C/ Pintor Sorolla, 8 (postal code: 46002 Valencia) that was incorporated for an indefinite period of time under the name "Banco de Córdoba, S.A." by virtue of a public deed executed in the presence of Granada notary, Mr Antonio Tejero Romero on 5 December 1963, amended by subsequent public deeds that changed its name, made other changes to the bylaws and adapted the bylaws to their current wording. **Bankia, S.A.**, is registered at the Valencia Mercantile Registry in volume 9,341, book 6,623, sheet 104, page V-17,274, with corporate taxpayer identification number A-14010342. Registered at the Bank of Spain Registry of Banks and Bankers under code 2038.

Bancaja Gestión de Activos, S.L.U., a Spanish company with registered office in Valencia, at Calle Pintor Sorolla, 8 (postal code: 46002 Valencia) that was incorporated for an indefinite period of time in the presence of Valencia notary, Mr Manuel Ángel Rueda Pérez on 3 January 2006, with protocol number 2. **Bancaja Gestión de Activos, S.L.U.**, is registered at the Valencia Mercantile Registry in volume 8,366, book 5657, sheet 74, section 8, page V-110923, entry 1. Its corporate taxpayer identification number is B-97685184.

(2) Impact of the merger on the industry contributions and the ancillary performance contributions of the absorbed company;

In order to continue with the activity of the holding, management and administration of investments in companies engaging in financial activities in the most efficient manner possible and with the synergies, advantages and cost savings involved in performing centralised management through a single entity, the managing bodies of Bankia and the absorbed company have resolved to propose the merger of Bankia, S.A. as the absorbing entity and Bancaja Gestión de Activos, S.L.U. as the absorbed company, a wholly-owned subsidiary of Bankia, S.A. There are no ancillary performance contributions, special shares or special rights other than the shares at Bancaja Gestión de Activos, S.L.U.

(3) Rights to be granted to holders of special rights or holders of securities other than shares;

There are no ancillary performance contributions, special shares or special rights other than the shares at Bankia, S.A. or Bancaja Gestión de Activos, S.L.U.

(4) Advantages for the independent experts or directors of the companies that are merging;

No advantages of any kind will be attributed to the directors of either of the entities taking part in the merger or to any independent expert involved in the merger process.

(5) Date on which the merger will take place for accounting purposes;

1 January 2013 has been set as the date from which the transactions of Bancaja Gestión de Activos, S.L.U. will be deemed to have been performed by Bankia, S.A. for accounting purposes. It is hereby stated that, for the appropriate purposes, the effective date for accounting purposes complies with the Spanish National Chart of Accounts, approved by Royal Decree 1514/2007 of 16 November.

(6) Bylaws of the company resulting from the merger;

The directors of the companies taking part in the merger have agreed to propose that the absorbing company in the merger, Bankia, S.A. should continue to be governed by its current bylaws, without prejudice to future adaptations to the bylaws in line with the Group's final corporate structure. Without prejudice to that which is indicated in the preceding paragraph, the bylaws of Bankia, S.A. may be amended as a result of the holding by Bankia, S.A. of the 2013 Ordinary General Meeting described in this notice of call, the Agenda of which includes the amendment of certain articles of the bylaws in order to include improvements thereto of a technical nature and for the purpose of adaptation to the Code of Good Corporate Governance.

(7) Possible consequences of the merger on employment, and possible impact on gender in the managing bodies, as well as any effect on the Company's social responsibility;

Possible consequences of the merger in relation to employment

In accordance with the provisions of article 44 of the Workers' Statute, which regulates the succession of the Company, as the absorbing company in the merger, Bankia, S.A. will be subrogated to the employment rights and obligations of the employees of Bancaja Gestión de Activos, S.L.U., as the absorbed company. Bankia, S.A., as the absorbing company, will be liable, in the legally-stipulated terms, for the labour obligations arising prior to the merger and for all obligations relating to social security, whether in relation to

obligations for charges or for the payment of benefits arising previously. The employees' legal representatives will be notified of the planned merger, as provided for under law, as will the appropriate public bodies, in particular the Social Security General Treasury. As a consequence of the implementation of the planned merger, an analysis is planned of a possible rationalisation of the workforce of Bankia, S.A. and Bancaja Gestión de Activos, S.L.U. in order to continue with the activity of the holding, management and administration of investments in companies engaging in financial activities carried on by the aforementioned companies, in the most efficient manner possible and with the synergies and advantages involved in performing centralised management through a single entity.

Possible impact on gender in the managing bodies

As a result of the planned merger described in this document, no change is expected to occur in the structure of the managing body of the absorbing entity from the standpoint of breakdown by gender.

Effect of the merger on the Company's social responsibility

The merger is not expected to affect the social responsibility of Bankia, S.A. in any way.

(8) Tax regime;

The planned merger will avail itself of the special tax regime for mergers, spin-offs, asset contributions, securities exchanges and change of registered address of a European company or a European cooperative entity from one EU Member State to another, established in Chapter VIII of Title VII and Additional Provision Two of the Consolidated Corporation Tax Law, approved by Legislative Royal Decree 4/2004 of 5 March (Corporation Tax Law) and in articles 19.2 and 45, paragraph I. B.) 10. of the Consolidated Transfer and Stamp Tax Law. For this purpose, pursuant to the provisions of the aforementioned Consolidated Law, the option to avail itself of this special tax regime is included in the Common Merger Plan. Similarly, the exercise of the option will be placed on record in the corporate resolutions of the companies approving the merger. Also, the merger transaction and the option to apply the special tax regime will be reported to the Ministry of Finance and Public Administration in the form and by the deadline established in legislation.

B.- In accordance with article 40.2 of the Structural Modifications Law, in relation to Resolution Ten on the Agenda, with regard to the merger between Bankia, S.A. and Bankia Banca Privada S.A., the minimum disclosures regarding the common merger plan, which was published on the Bankia website on 14 May 2013, are as follows:

(1) Identification of the companies taking part in the merger;

Bankia, S.A., a Spanish company with registered office in Valencia at C/ Pintor Sorolla, 8 (postal code: 46002 Valencia) that was incorporated for an indefinite period of time under the name "Banco de Córdoba, S.A." by virtue of a public deed executed in the presence of Granada notary, Mr Antonio Tejero Romero on 5 December 1963, amended by subsequent public deeds that changed its name, made other changes to the bylaws and adapted the bylaws to their current wording. **Bankia, S.A.** is registered at the Valencia Mercantile Registry in volume 9,341, book 6,623, sheet 104, page V-17,274, with

corporate taxpayer identification number A-14010342. Registered at the Bank of Spain Registry of Banks and Bankers under code 2038.

Bankia Banca Privada, S.A., a Spanish company with registered office in Madrid, at C/ María de Molina, 39, 28006 Madrid, was incorporated for an indefinite period of time as a general partnership under the name “Masaveu y Compañía, Sociedad Regular Colectiva” (Banca Masaveu). It was subsequently reorganised through three public deeds authorised by the Avilés notary, Mr José Manuel de Latorre y García Rendueles, on 18 July 1950, 22 December 1954 and 23 March 1965, which were amended by subsequent deeds that changed its name, made other changes to the bylaws and adapted the bylaws to the current wording. Bankia Banca Privada, S.A., is registered at the Madrid Mercantile Registry in volume 87, sheet 1, page 1718-M, with corporate taxpayer identification number A-33001215. It is registered at the Bank of Spain Registry of Banks and Bankers under number 0099.

(2) Impact of the merger on the industry contributions and the ancillary performance contributions of the absorbed company;

The absorption of Bankia Banca Privada by Bankia is for reasons of efficiency, cost rationalisation, operating risk reduction, to facilitate common management and to obtain a more effective management of resources. In order to continue with this private banking activity and certain investment service company activities in the most efficient manner possible and with the synergies and advantages involved in performing centralised management directly from Bankia, S.A., the managing bodies of Bankia, S.A. and of the entity to be absorbed have resolved to promote the merger of Bankia, S.A., the absorbing entity and of Bankia Banca Privada, S.A. There are no ancillary performance contributions, special shares or special rights other than the shares at Bankia Banca Privada, S.A.

(3) Rights to be granted to holders of special rights or holders of securities other than shares;

There are no ancillary performance contributions, special shares or special rights other than the shares at Bankia, S.A. or Bankia Banca Privada, S.A.

(4) Advantages for the independent experts or directors of the companies that are merging;

No advantages of any kind will be attributed to the directors of either of the entities taking part in the merger or to any independent expert involved in the merger process.

(5) Date on which the merger will take place for accounting purposes;

1 January 2013 has been set as the date from which the transactions of Bankia Banca Privada, S.A. will be deemed to have been performed by Bankia, S.A. for accounting purposes. It is hereby stated that, for the appropriate purposes, the effective date for accounting purposes complies with the Spanish National Chart of Accounts, approved by Royal Decree 1514/2007 of 16 November.

(6) Bylaws of the company resulting from the merger;

The directors of the companies taking part in the merger have agreed to propose that the absorbing company in the merger, Bankia, S.A. should continue to be governed by its current bylaws, without prejudice to future adaptations to the bylaws in line with the Group’s final corporate structure. Without prejudice to that which is indicated in the

preceding paragraph, the bylaws of Bankia, S.A. may be amended as a result of the holding by Bankia, S.A. of the 2013 Ordinary General Meeting described in this notice of call, the Agenda of which includes the amendment of certain articles of the bylaws in order to include improvements thereto of a technical nature and for the purpose of adaptation to the Code of Good Corporate Governance.

- (7) *Possible consequences of the merger on employment, and possible impact on gender in the managing bodies, as well as any effect on the Company's social responsibility;*

Possible consequences of the merger in relation to employment

In accordance with the provisions of article 44 of the Workers' Statute, which regulates the succession of the Company, as the absorbing company in the merger, Bankia, S.A. will be subrogated to the employment rights and obligations of the employees of Bankia Banca Privada, S.A., as the absorbed company. Bankia, S.A., as the absorbing company, will be liable, in the legally-stipulated terms, for the labour obligations arising prior to the merger and for all obligations relating to social security, whether in relation to obligations for charges or for the payment of benefits arising previously. The employees' legal representatives will be notified of the planned merger, as provided for under law, as will the appropriate public bodies, in particular the Social Security General Treasury. As a consequence of the implementation of the planned merger, an analysis is planned of a possible rationalisation of the workforce of Bankia, S.A. and Bankia Banca Privada, S.A. in order to continue with the activity of private banking and investment services carried on by the latter, in the most efficient manner possible and with the synergies and advantages involved in performing centralised management through a single entity.

Possible impact on gender in the managing bodies

As a result of the planned merger described in this document, no change is expected to occur in the structure of the managing body of the absorbing entity from the standpoint of breakdown by gender.

Effect of the merger on the Company's social responsibility

The merger is not expected to affect the social responsibility of Bankia, S.A. in any way.

- (8) *Tax regime;*

The planned merger will avail itself of the special tax regime for mergers, spin-offs, asset contributions, securities exchanges and change of registered address of a European company or a European cooperative entity from one EU Member State to another, established in Chapter VIII of Title VII and Additional Provision Two of the Consolidated Corporation Tax Law, approved by Legislative Royal Decree 4/2004 of 5 March (Corporation Tax Law) and in articles 19.2 and 45, paragraph I. B.) 10. of the Consolidated Transfer and Stamp Tax Law. For this purpose, pursuant to the provisions of the aforementioned Consolidated Law, the option to avail itself of this special tax regime is included in the Common Merger Plan. Similarly, the exercise of the option will be placed on record in the corporate resolutions of the companies approving the merger. Also, the merger transaction and the option to apply the special tax regime will be reported to the Ministry of Finance and Public Administration in the form and by the deadline established in legislation.

C.- In accordance with article 40.2 of the Structural Modifications Law, in relation to Resolution Eleven on the Agenda, with regard to the merger between Bankia, S.A. and Madrid Leasing Corporación, S.A.U., E.F.C., the minimum disclosures regarding the common merger plan, which was published on the Bankia website on 14 May 2013, are as follows:

(1) Identification of the companies taking part in the merger;

Bankia, S.A., a Spanish company with registered office in Valencia at C/ Pintor Sorolla, 8 (postal code: 46002 Valencia). Incorporated for an indefinite period of time under the name “Banco de Córdoba, S.A.” by virtue of a public deed executed in the presence of Granada notary, Mr Antonio Tejero Romero on 5 December 1963, amended by subsequent public deeds that changed its name, made other changes to the bylaws and adapted the bylaws to their current wording. Bankia, S.A. is registered at the Valencia Mercantile Registry in volume 9,341, book 6,623, sheet 104, page V-17,274, with corporate taxpayer number A-14010342. Registered at the Bank of Spain Registry of Banks and Bankers under code 2038.

Madrid Leasing Corporación, S.A.U., E.F.C. a Spanish company with registered office in Madrid, at Calle Doctor Esquerdo, 138 (postal code: 28007 Madrid). **Madrid Leasing Corporación, S.A.U., E.F.C.**, is registered at the Madrid Mercantile Registry in volume 29,325, sheet 72, section 8, page M-1841, with corporate taxpayer number A-79.419.107. Registered at the Bank of Spain Registry of Banks and Bankers under code 4837.

(2) Impact of the merger on the industry contributions and the ancillary performance contributions of the absorbed company;

The absorption of Madrid Leasing Corporación, S.A.U., E.F.C. by Bankia is for reasons of efficiency, cost rationalisation, operating risk reduction, to facilitate common management and to obtain a more effective management of resources. In order to continue with this activity of specialised lending for businesses, traders and independent professionals (mainly leasing, factoring and confirming) in the most efficient manner possible and with the synergies and advantages involved in performing centralised management through a single entity, together with the performance of the specialised lending activity from Bankia, S.A., as indicated above, the managing bodies of Bankia and Madrid Leasing Corporación have resolved to promote the merger of Bankia, S.A., the absorbing entity and of Madrid Leasing Corporación, S.A.U., E.F.C., as the absorbed company, a wholly-owned subsidiary of Bankia, S.A. There are no ancillary performance contributions, special shares or special rights other than the shares at Madrid Leasing Corporación, S.A.U., E.F.C.

(3) Rights to be granted to holders of special rights or holders of securities other than shares;

There are no ancillary performance contributions, special shares or special rights other than the shares at Bankia, S.A. or Madrid Leasing Corporación, S.A.U., E.F.C.

(4) Advantages for the independent experts or directors of the companies that are merging;

No advantages of any kind will be attributed to the directors of either of the entities taking part in the merger or to any independent expert involved in the merger process.

(5) Date on which the merger will take place for accounting purposes;

1 January 2013 has been set as the date from which the transactions of Madrid Leasing Corporación, S.A.U., E.F.C. will be deemed to have been performed by Bankia, S.A. for accounting purposes. It is hereby stated that, for the appropriate purposes, the effective date for accounting purposes complies with the Spanish National Chart of Accounts, approved by Royal Decree 1514/2007 of 16 November.

(6) Bylaws of the company resulting from the merger;

The directors of the companies taking part in the merger have agreed to propose that the absorbing company in the merger, Bankia, S.A. should continue to be governed by its current bylaws, without prejudice to future adaptations to the bylaws in line with the Group's final corporate structure. Without prejudice to that which is indicated in the preceding paragraph, the bylaws of Bankia, S.A. may be amended as a result of the holding by Bankia, S.A. of the 2013 Ordinary General Meeting described in this notice of call, the Agenda of which includes the amendment of certain articles of the bylaws in order to include improvements thereto of a technical nature and for the purpose of adaptation to the Code of Good Corporate Governance.

(7) Possible consequences of the merger on employment, and possible impact on gender in the managing bodies, as well as any effect on the Company's social responsibility;

Possible consequences of the merger in relation to employment

In accordance with the provisions of article 44 of the Workers' Statute, which regulates the succession of the Company, as the absorbing company in the merger, Bankia, S.A. will be subrogated to the employment rights and obligations of the employees of Madrid Leasing Corporación, S.A.U., E.F.C., as the absorbed company. Bankia, S.A., as the absorbing company, will be liable, in the legally-stipulated terms, for the labour obligations arising prior to the merger and for all obligations relating to social security, whether in relation to obligations for charges or for the payment of benefits arising previously. The employees' legal representatives will be notified of the planned merger, as provided for under law, as will the appropriate public bodies, in particular the Social Security General Treasury. As a consequence of the implementation of the planned merger, an analysis is planned of a possible rationalisation of the workforce of Bankia, S.A. and Madrid Leasing Corporación, S.A.U., E.F.C. in order to continue with the activity of activity of specialised lending for businesses, traders and independent professionals (mainly leasing, factoring and confirming) carried on by the latter, in the most efficient manner possible and with the synergies and advantages involved in performing centralised management through a single entity.

Possible impact on gender in the managing bodies

As a result of the planned merger described in this document, no change is expected to occur in the structure of the managing body of the absorbing entity from the standpoint of breakdown by gender.

Effect of the merger on the Company's social responsibility

The merger is not expected to affect the social responsibility of Bankia, S.A. in any way.

(8) Tax regime;

The planned merger will avail itself of the special tax regime for mergers, spin-offs, asset contributions, securities exchanges and change of registered address of a European company or a European cooperative entity from one EU Member State to another, established in Chapter VIII of Title VII and Additional Provision Two of the Consolidated Corporation Tax Law, approved by Legislative Royal Decree 4/2004 of 5 March (Corporation Tax Law) and in articles 19.2 and 45, paragraph I. B.) 10. of the Consolidated Transfer and Stamp Tax Law. For this purpose, pursuant to the provisions of the aforementioned Consolidated Law, the option to avail itself of this special tax regime is included in the Common Merger Plan. Similarly, the exercise of the option will be placed on record in the corporate resolutions of the companies approving the merger. Also, the merger transaction and the option to apply the special tax regime will be reported to the Ministry of Finance and Public Administration in the form and by the deadline established in legislation.

PROTECTION OF PERSONAL DATA

The personal data that shareholders or their representatives submit to Bankia for purposes of exercising their General Meeting information, attendance, proxy and voting rights, or that are provided by the banks and securities brokers and dealers that hold the shares of those shareholders in custody via the Iberclear system, will be processed for the purpose of managing the pursuit, development and control of the shareholder relationship and, where applicable, the representation relation that exists. All personal data included in the nominative attendance, proxy and voting care are necessary and mandatory in order to exercise attendance, proxy and voting rights. If not properly completed, Bankia may not execute the aforesaid actions.

The shareholders will be responsible for obtaining the consent of their representatives, if they appoint a proxy, for Bankia to process their personal data for the purposes indicated above.

The details may be notified to the notary who will attend the General Meeting and to third parties in exercise of the right of information provided for under law, or made accessible to the public to the extent that they form part of the documentation available on the Company website or are stated at the General Meeting, which may be the subject of audiovisual recording and public broadcast on the website. By attending the General Meeting, attendees give their consent to the recording and broadcasting of the Meeting.

In addition, for the purposes provided for in Organic Act 15/1999 of 13 December 1999 on the Protection of Personal Data, the shareholders and their representatives are hereby informed that said data will be entered in an automated filing system owned by Bankia in respect of which the shareholders and representatives may at all times exercise their right of access, rectification, cancellation and objection by sending their written request to such effect, with proof of their identity, to the email address protecciondedatos@bankia.com or to the postal address Apartado de Correos 61076 Madrid 28080, indicating "LOPD-derechos ARCO-Accionistas" as reference.

Valencia, 22 May 2013
General Secretary and Secretary of the Board of Directors
Miguel Crespo Rodríguez