

## **SHAREHOLDER'S RIGHT OF INFORMATION**

From the day of publication of the call of the General Meeting, the shareholders may examine, at the Service Offices of the General Meeting 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 9am and 2pm, 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 reports, if mandatory, in accordance with the items on the agenda. The same documentation may be examined and obtained through the Company's website ([www.bankia.com](http://www.bankia.com)). In particular, any shareholder may request delivery or sending at no charge of the Annual Financial Review for 2015, including the individual and consolidated annual accounts, the individual and consolidated management reports, and the respective reports of the corresponding auditors, the full text of the proposed amendment of the Bylaws and the report of the directors explaining the proposed amendment.

In addition to the aforementioned documentation, pursuant to the provisions of article 518 of the Spanish Corporations Act (Ley de Sociedades de Capital), the Company's website will make available, without interruption from the moment the General Meeting is called until it is held, the call of the General Meeting, the total number of shares and voting rights at the date of the call publication, the complete text of the proposed resolutions, the necessary reports issued by the Board of Directors on the proposed resolutions, the (separate and consolidated) financial statements of the Bank and its Group, the corresponding management and auditors' reports, the annual report on directors' remuneration, the forms that must be used for proxy and remote voting, all the documents that will be submitted to the General Meeting for approval, as well as those issued for information purposes only. In the event of appointments, ratifications or reelections of members of the Board of Directors, the identity of the person, their curriculum vitae and the type of directorship applicable to each position will be provided, as well as the proposal and reports referred to in article 529 decies. If a proposal relates to a legal person, the information must include the details of the physical person that is to be appointed to permanently exercise the responsibilities of the role.

In accordance with the provisions of articles 197 and 520 of the Consolidated Corporations Act, approved by Legislative Royal Decree 1/2010 of 2 July (the "Corporations Act") and article 7 of the Company's General Meeting Regulations, from the day of publication of the call of the General Meeting until and including the fifth day prior to the day it is set to be held, or during the General Meeting, the shareholders may request such information or clarifications as they may deem to be necessary, or pose written questions they deem to be pertinent to the matters on the agenda. Furthermore, within the same term and in the same manner, the shareholders may request information and clarifications or pose questions, in writing, regarding information accessible to the public that has been provided by Bankia to the National Securities Market Commission since the holding of the most recent General Meeting, and about the auditor's report.

Requests for information will be sent in writing to the Service Offices of the General 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](http://www.bankia.com)), in which case, in order to provide the system with the 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 for which there is no record of its having been revoked and 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 surname (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.U. (Iberclear) for the General Meeting in question. Unless the shareholder specifies otherwise, the Company may handle the requests for information it receives by replying to the shareholder who sent it using the latter's email address. 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 from Monday to Friday from 8:00 am to 10:00 pm) or by electronic means using the Electronic Service provided on the Company's corporate website ([www.bankia.com](http://www.bankia.com)), in which case the shareholders must use their electronic signature as indicated above.

Valid requests for information or clarification or questions made in writing, and the directors' answers provided in writing, will be included on the Company's website.

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 may limit their answer to remitting to the information provided when, prior to the statement of the specific question, the requested information is available in a clear, express and direct manner for all shareholders on the Company's corporate website ([www.bankia.com](http://www.bankia.com)) in question and answer format. Also, pursuant to the provisions of article 197 of the Corporations Act and article 7.4 of the Company's General Meeting Regulations, it is hereby stated that the directors will not be obliged to provide the aforementioned information if (i) the information is unnecessary to uphold the shareholder's rights, or there are objective reasons to believe that it could be used for purposes unrelated to the company or that its publication may damage the company or its related companies and it is requested by shareholders representing less than twenty-five per cent (25%) of the Company's share capital; (ii) the request 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 to the auditor's report; (iii) for any reason the information may be considered abusive or contrary to the principle of equal treatment of all shareholders; (iv) the requested information is clearly and directly available to all shareholders on the Company's corporate website ([www.bankia.com](http://www.bankia.com)) in FAQ format; or (v) for other reasons established by law or in the Bylaws.