



SHAREHOLDERS' 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).

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 and the forms that must be used for proxy and remote voting.

In accordance with the provisions of articles 197 and 520 of 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 seventh day prior to the day it is set to be held on first call, the shareholders in writing 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. The shareholders, within the same terms and in the same manner, may request information or clarifications and pose questions in writing regarding information accessible to the public that has been provided by the Company to the National Securities Markets Commission (Comisión Nacional del Mercado de Valores) since the holding of the most recent General Meeting and regarding the auditors' report.

Requests for information shall 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), 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. (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

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information by contacting the Service Offices of the General 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.

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 publication thereof could be contrary to the corporate interests and if it is requested by shareholders representing less than twenty-five per cent (25%) of the Company's share capital, if the request is excessive, 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.

CAPITAL INCREASES STEMMING FROM THE DECISION OF THE STEERING COMMITTEE OF THE FUND FOR ORDERLY BANK RESTRUCTURING (FROB) OF 16 APRIL 2013 PUBLISHED IN THE OFFICIAL STATE GAZETTE (BOE) ON 18 APRIL 2013.

The Steering Committee of the Fund for Orderly Bank Restructuring (FROB), in its Resolution of 16 April 2013, published in the Official State Gazette (BOE) on 18 April 2013, exercising the powers granted to it under Law 9/2012, of 14 November on the restructuring and resolution of credit entities, agreed the following: (i) a capital increase with preferential subscription rights for a nominal sum of €7,910,324,072 and (ii) a mandatory tender offer by Banco Financiero y de Ahorros, S.A. (BFA), of all of its preference shares and subordinated debt instruments, with the funds received by the holders of these instruments to be automatically used to subscribe for shares to be issued by Bankia S.A., or in certain circumstances as a deposit or a bond. These new shares, once subscribed and disbursed by the new shareholders, shall be allocated when the deed of the capital increase is granted.

The holders of the hybrid instruments affected by this resolution shall be regarded for all purposes as shareholders once the deed of capital increase has been granted, without prejudice to Iberclear, once the capital increase has been registered in the Commercial Register, registering the book entries of the new shares to be registered in the name of the new shareholders in the accounting records of the associated companies before the scheduled date on which the General Meeting is to be held.

This means that, in addition to the deed and registration process in the Register, the holders of hybrid capital and subordinated debt instruments shall be afforded all relevant shareholders' rights once the Bankia, S.A capital increase deed has been granted by virtue of the previously-mentioned resolution of the FROB, as well as, where relevant, the Bankia shareholders right to receive information.