

Brief report

Date: 06/30/2013
Currency: EUR

Date of constitution
02/02/2009

VAT Reg. no.
V85623668

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

Originator

Bancaja

Servicer

Bancaja

Lead Manager and Suscriber

Bancaja

Bond Paying Agent

Banco Santander

Market

AIASF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Banco Santander

Start-up Loan

Bancaja

Subordinated Loan

Bancaja

Assets Custodian

Bancaja

Fund Auditors

Deloitte

Issued securities: Mortgage-Backed Bonds

Bonds issue									
Series ISIN Code	Issue date N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating Moody's / S&P	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0361745005	02/04/2009 9,040	67,489.38 610,103,995.20 67.49%	100,000.00 904,000,000.00	Floating 3M Euribor+0.300% 24.Feb/May/Aug/Nov	0.4990% 08/26/2013 87.934913 Gross 69.468581 Net	05/24/2052 Quarterly 24.Feb/May/Aug/Nov	08/26/2013 "Pass-Through"	A3sf Asf	Aaa n.c.
Series B ES0361745013	02/04/2009 375	100,000.00 37,500,000.00 100.00%	100,000.00 37,500,000.00	Floating 3M Euribor+0.600% 24.Feb/May/Aug/Nov	0.7990% 08/26/2013 208.627778 Gross 164.815945 Net	05/24/2052 Quarterly 24.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Baa3sf n.c.	Aa3 n.c.
Series C ES0361745021	02/04/2009 285	100,000.00 28,500,000.00 100.00%	100,000.00 28,500,000.00	Floating 3M Euribor+1.200% 24.Feb/May/Aug/Nov	1.3990% 08/26/2013 365.294444 Gross 288.582611 Net	05/24/2052 Quarterly 24.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Ba2sf n.c.	Baa1 n.c.
Series D ES0361745039	02/04/2009 300	100,000.00 30,000,000.00 100.00%	100,000.00 30,000,000.00	Floating 3M Euribor+2.000% 24.Feb/May/Aug/Nov	2.1990% 08/26/2013 574.183333 Gross 453.604833 Net	05/24/2052 Quarterly 24.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	B2sf n.c.	B1 n.c.
Total		706,103,995.20	1,000,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)											
		% Monthly CPR (SMM)		0,17		0,34		0,51		0,69	
		% Annual equivalent CPR		2,00		4,00		6,00		8,00	
Series A	With optional redemption *	Average life	Years	7.92	6.66	5.71	4.97	4.38	3.91	3.52	3.20
		Date		04/23/2021	01/20/2020	02/06/2019	05/12/2018	10/10/2017	04/20/2017	11/29/2016	08/03/2016
		Final Maturity	Years	18.77	16.52	14.51	12.76	11.51	10.26	9.26	8.51
	Without optional redemption *	Average life	Years	7.92	6.67	5.71	4.97	4.38	3.91	3.52	3.20
		Date		04/23/2021	01/20/2020	02/06/2019	05/12/2018	10/10/2017	04/20/2017	11/29/2016	08/03/2016
		Final Maturity	Years	19.01	16.77	14.76	13.01	11.76	10.51	9.51	8.76
Series B	With optional redemption *	Average life	Years	18.77	16.52	14.51	12.76	11.51	10.26	9.26	8.51
		Date		02/24/2032	11/24/2029	11/24/2027	02/24/2026	11/24/2024	08/24/2023	08/24/2022	11/24/2021
		Final Maturity	Years	18.77	16.52	14.51	12.76	11.51	10.26	9.26	8.51
	Without optional redemption *	Average life	Years	20.41	18.08	16.02	14.25	12.79	11.53	10.44	9.52
		Date		10/16/2033	06/19/2031	05/25/2029	08/21/2027	03/06/2026	11/30/2024	10/29/2023	11/27/2022
		Final Maturity	Years	22.01	19.52	17.52	15.77	14.01	12.76	11.51	10.51
Series C	With optional redemption *	Average life	Years	18.77	16.52	14.51	12.76	11.51	10.26	9.26	8.51
		Date		02/24/2032	11/24/2029	11/24/2027	02/24/2026	11/24/2024	08/24/2023	08/24/2022	11/24/2021
		Final Maturity	Years	18.77	16.52	14.51	12.76	11.51	10.26	9.26	8.51
	Without optional redemption *	Average life	Years	23.56	21.20	19.03	17.14	15.44	14.00	12.76	11.67
		Date		12/10/2036	07/30/2034	05/28/2032	07/08/2030	10/27/2028	05/19/2027	02/22/2026	01/20/2025
		Final Maturity	Years	25.27	23.02	20.77	18.77	17.26	15.52	14.26	13.01
Series D	With optional redemption *	Average life	Years	18.77	16.52	14.51	12.76	11.51	10.26	9.26	8.51
		Date		02/24/2032	11/24/2029	11/24/2027	02/24/2026	11/24/2024	08/24/2023	08/24/2022	11/24/2021
		Final Maturity	Years	18.77	16.52	14.51	12.76	11.51	10.26	9.26	8.51
	Without optional redemption *	Average life	Years	29.06	26.93	24.86	22.86	21.02	19.33	17.79	16.42
		Date		06/09/2042	04/21/2040	03/27/2038	03/26/2036	05/24/2034	09/14/2032	03/05/2031	10/21/2029
		Final Maturity	Years	35.28	35.28	35.28	35.28	35.28	35.28	35.28	35.28

* Optional clean up call when the amount of the outstanding balance of the securitised assets is less than 10 per 100 of the initial outstanding balance.
Hypothesis of delinquency and default assumptions of the securitised assets: 0%

Credit enhancement and financial operations

Credit enhancement (CE)					
		Current		At issue date	
			% CE		% CE
Series A	86.40%	610,103,995.20	23.80%	90.40%	16.80%
Series B	5.31%	37,500,000.00	18.49%	3.75%	13.05%
Series C	4.04%	28,500,000.00	14.45%	2.85%	10.20%
Series D	4.25%	30,000,000.00	10.20%	3.00%	7.20%
Issue of Bonds		706,103,995.20		1,000,000,000.00	
Reserve Fund	10.20%	72,000,000.00		72,000,000.00	

Other financial operations (current)			
Assets		Balance	
			Interest
Treasury Account		93,103,471.50	0.202%
Servicer ppal collect not yet credited		1,675,895.49	
Servicer ints collect not yet credited		53,581.34	
Liabilities	Available	Balance	
			Interest
Subordinated Loan L/T		72,000,000.00	1.698%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		615,000.00	

Additional information

Europea de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 📠 +34 91 411 84 68 🌐 www.edt-sg.com ✉ info@eurotitulizacion.com
Official register CNMV: C/ Miguel Angel, 11 - 28010 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

MBS BANCAJA 6 Fondo de Titulización de Activos



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Fund Auditors
Deloitte

Collateral: Mortgage loans

General		
	Current	At constitution date
Count	6,469	7,710
Principal		
Principal outstanding	700,319,927.29	1,000,013,631.29
Average loan	108,257.83	129,703.45
Minimum	0.00	6.98
Maximum	839,766.72	982,091.87
Interest rate		
Weighted average (wac)	1.60%	5.82%
Minimum	0.78%	4.05%
Maximum	3.30%	7.50%
Final maturity		
Weighted average (WARM) (months)	263	302
Minimum	08/09/2013	02/05/2009
Maximum	09/05/2048	09/10/2048
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR (Mortgage Market)	100.00%	100.00%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.54	7.23	0.16	7.74
10.01 - 20%	2.96	15.66	1.45	15.86
20.01 - 30%	6.40	25.37	4.30	25.51
30.01 - 40%	10.36	35.24	7.61	35.45
40.01 - 50%	14.63	45.46	10.99	45.16
50.01 - 60%	21.72	55.52	15.50	55.36
60.01 - 70%	29.89	64.92	35.25	66.72
70.01 - 80%	12.20	74.07	22.55	76.44
80.01 - 90%	0.86	83.91	1.12	84.71
90.01 - 100%	0.44	94.07	1.08	96.91
Weighted average (WALTV)		54.07		60.33
Minimum		0.00		0.00
Maximum		99.94		100.00

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.78%	0.76%	0.65%	0.58%	0.40%
Annual Percentage Rate (CPR)	9.00%	8.79%	7.57%	6.70%	4.66%

Geographic distribution		
	Current	At constitution date
Andalucia	9.68%	9.99%
Aragon	0.87%	0.81%
Asturias	0.15%	0.14%
Balearic Islands	8.26%	7.80%
Basque Country	0.64%	0.61%
Canary Islands	2.13%	2.09%
Cantabria	0.18%	0.18%
Castilla-La Mancha	2.15%	2.03%
Castilla-Leon	2.12%	2.37%
Catalonia	7.60%	7.49%
Extremadura	0.22%	0.20%
Galicia	0.72%	0.68%
La Rioja	0.17%	0.16%
Madrid	4.56%	4.36%
Murcia	5.13%	4.98%
Navarra	3.71%	3.39%
Valencia	51.70%	52.72%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
<i>Delinquencies</i>										
Up to 1 month	219	63,351.49	25,667.36	0.00	89,018.85	2.43	26,609,223.35	26,698,242.20	28.46	47.33
from > 1 to ≤ 2 months	98	63,308.71	28,766.33	0.00	92,075.04	2.51	11,577,206.79	11,669,281.83	12.44	52.87
from > 2 to ≤ 3 months	63	60,036.79	27,971.30	0.00	88,008.09	2.40	6,893,395.58	6,981,403.67	7.44	51.41
from > 3 to ≤ 6 months	59	123,087.66	53,675.01	0.00	176,762.67	4.83	8,866,129.75	7,042,892.42	7.51	50.49
from > 6 to < 12 months	117	483,540.25	255,064.16	0.00	738,604.41	20.17	15,121,125.63	15,859,730.04	16.91	57.64
from ≥ 12 to < 18 months	102	658,858.98	428,883.53	0.00	1,087,742.51	29.70	13,027,771.88	14,115,514.39	15.05	61.16
from ≥ 18 to < 24 months	37	334,201.75	235,163.00	0.00	569,364.75	15.55	5,108,782.97	5,678,147.72	6.05	55.71
from ≥ 2 years	44	421,799.34	398,742.90	0.00	820,542.24	22.41	4,931,126.06	5,751,668.30	6.13	60.30
Subtotal	739	2,208,184.97	1,453,933.59	0.00	3,662,118.56	100.00	90,134,762.01	93,796,880.57	100.00	53.19
<i>Doubt debts (subjectives)</i>										
Up to 1 month	2	113,225.66	708.88	0.00	113,934.54	11.45	0.00	113,934.54	11.45	14.92
from > 1 to ≤ 2 months	1	30,591.56	181.41	0.00	30,772.97	3.09	0.00	30,772.97	3.09	27.82
from > 2 to ≤ 3 months	5	206,053.29	2,325.98	0.00	208,379.27	20.95	0.00	208,379.27	20.95	14.55
from > 3 to ≤ 6 months	3	42,523.13	943.18	0.00	43,466.31	4.37	0.00	43,466.31	4.37	6.74
from > 6 to < 12 months	10	503,336.90	11,833.87	0.00	515,170.77	51.79	0.00	515,170.77	51.79	19.02
from ≥ 12 to < 18 months	1	68,202.95	2,588.21	0.00	70,791.16	7.12	0.00	70,791.16	7.12	2.76
from ≥ 18 to < 24 months	1	0.00	293.87	0.00	293.87	0.03	0.00	293.87	0.03	0.14
from ≥ 2 years	1	7,045.79	4,957.57	0.00	12,003.36	1.21	0.00	12,003.36	1.21	5.56
Subtotal	24	970,979.28	23,832.97	0.00	994,812.25	100.00	0.00	994,812.25	100.00	11.50
Total	763	3,179,164.25	1,477,766.56	0.00	4,656,930.81		90,134,762.01	94,791,692.82		51.24