

Brief report

Date: 04/30/2020
 Currency: EUR

Constitution date
 02/02/2009

VAT Reg. no.
 V85623668

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

Originator
 Bankia

Servicer
 Bankia

Lead Manager and Subscriber
 Bankia

Bond Paying Agent
 Bankia

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Bankia

Start-up Loan
 Bankia

Subordinated Loan
 Bankia

Assets Custodian
 Bankia

Fund Auditor
 KPMG Auditores

Issued securities: Mortgage-Backed Bonds

Bonds Issue									
Series ISIN Code	Issue date Nº 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	25.567.63 231,131,375.20 25.57%	100,000.00 904,000,000.00	Floating 3-M Euribor+0.300% 24.Feb/May/Aug/Nov	0.0000% 05/25/2020 0.000000 Gross 0.000000 Net	05/24/2052 Quarterly 24.Feb/May/Aug/Nov	05/25/2020 "Pass-Through"	Aa2 (sf) A (sf)	Aaa n.c.
Series B ES0361745013	02/04/2009 375	79.615.33 29,855,748.75 79.62%	100,000.00 37,500,000.00	Floating 3-M Euribor+0.600% 24.Feb/May/Aug/Nov	0.1900% 05/25/2020 38.237474 Gross 30.972354 Net	05/24/2052 Quarterly 24.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	A1 (sf) 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 3-M Euribor+1.200% 24.Feb/May/Aug/Nov	0.7900% 05/25/2020 199.694444 Gross 161.752500 Net	05/24/2052 Quarterly 24.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	A1 (sf) 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 3-M Euribor+2.000% 24.Feb/May/Aug/Nov	1.5900% 05/25/2020 401.916667 Gross 325.552500 Net	05/24/2052 Quarterly 24.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	A1 (sf) n.c.	B1 n.c.
Total		319,487,123.95	1,000,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date

Series	With optional redemption *	Average life Years	Final Maturity Date	% Monthly CPR (SMM)							
				0,08	0,17	0,25	0,34	0,43	0,51	0,60	0,69
				% Annual equivalent CPR							
				1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00
Series A	With optional redemption *	Average life Years	Date	5.29 06/09/2025	4.86 01/03/2025	4.49 08/19/2024	4.16 04/21/2024	3.87 01/09/2024	3.62 10/09/2023	3.40 07/17/2023	3.19 05/04/2023
		Final Maturity Years	Date	11.50 08/24/2031	10.76 11/24/2030	10.01 02/24/2030	9.25 05/24/2029	8.76 11/24/2028	8.25 05/24/2028	7.75 11/24/2027	7.25 05/24/2027
Series B	With optional redemption *	Average life Years	Date	5.30 06/10/2025	4.87 01/04/2025	4.49 08/20/2024	4.16 04/23/2024	3.88 01/09/2024	3.62 10/08/2023	3.40 07/18/2023	3.20 05/06/2023
		Final Maturity Years	Date	12.01 02/24/2032	11.01 02/24/2031	10.25 05/24/2030	9.76 11/24/2029	9.01 02/24/2029	8.50 08/24/2028	8.01 02/24/2028	7.50 08/24/2027
Series C	With optional redemption *	Average life Years	Date	11.50 08/24/2031	10.76 11/24/2030	10.01 02/24/2030	9.25 05/24/2029	8.76 11/24/2028	8.25 05/24/2028	7.75 11/24/2027	7.25 05/24/2027
		Final Maturity Years	Date	11.50 08/24/2031	10.76 11/24/2030	10.01 02/24/2030	9.25 05/24/2029	8.76 11/24/2028	8.25 05/24/2028	7.75 11/24/2027	7.25 05/24/2027
Series D	With optional redemption *	Average life Years	Date	13.17 04/23/2033	12.33 06/20/2032	11.58 09/18/2031	10.87 01/05/2031	10.22 05/11/2030	9.61 09/30/2029	9.06 03/10/2029	8.55 09/08/2028
		Final Maturity Years	Date	14.76 11/24/2034	13.76 11/24/2033	12.76 05/24/2032	12.25 08/24/2031	11.50 11/24/2030	10.76 05/24/2030	10.25 11/24/2029	9.76 11/24/2029
Series A	Without optional redemption *	Average life Years	Date	11.50 08/24/2031	10.76 11/24/2030	10.01 02/24/2030	9.25 05/24/2029	8.76 11/24/2028	8.25 05/24/2028	7.75 11/24/2027	7.25 05/24/2027
		Final Maturity Years	Date	11.50 08/24/2031	10.76 11/24/2030	10.01 02/24/2030	9.25 05/24/2029	8.76 11/24/2028	8.25 05/24/2028	7.75 11/24/2027	7.25 05/24/2027
Series B	Without optional redemption *	Average life Years	Date	16.35 06/25/2036	15.46 08/07/2035	14.60 09/26/2034	13.79 12/04/2033	13.04 03/06/2033	12.35 06/28/2032	11.72 11/09/2031	11.13 04/09/2031
		Final Maturity Years	Date	18.26 05/24/2038	17.26 05/24/2037	16.51 08/24/2036	15.76 11/24/2035	15.01 02/24/2035	14.25 05/24/2034	13.51 08/24/2033	12.76 11/24/2032
Series C	Without optional redemption *	Average life Years	Date	11.50 08/24/2031	10.76 11/24/2030	10.01 02/24/2030	9.25 05/23/2029	8.76 11/24/2028	8.25 05/24/2028	7.75 11/24/2027	7.25 05/24/2027
		Final Maturity Years	Date	11.50 08/24/2031	10.76 11/24/2030	10.01 02/24/2030	9.25 05/24/2029	8.76 11/24/2028	8.25 05/24/2028	7.75 11/24/2027	7.25 05/24/2027
Series D	Without optional redemption *	Average life Years	Date	22.11 03/30/2042	21.28 06/01/2041	20.48 08/10/2040	19.69 10/28/2039	18.92 01/20/2039	18.17 04/21/2038	17.44 07/28/2037	16.73 11/12/2036
		Final Maturity Years	Date	28.52 08/24/2048	28.52 08/24/2048	28.52 08/24/2048	28.52 08/24/2048	28.52 08/24/2048	28.52 08/24/2048	28.52 08/24/2048	28.52 08/24/2048

* 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	% CE	% CE
Series A	72.34%	231,131,375.20	43.12%	904,000,000.00	16.80%
Series B	9.34%	29,855,748.75	33.78%	37,500,000.00	13.05%
Series C	8.92%	28,500,000.00	24.86%	28,500,000.00	10.20%
Series D	9.39%	30,000,000.00	15.47%	30,000,000.00	7.20%
Issue of Bonds		319,487,123.95		1,000,000,000.00	
Reserve Fund	15.47%	49,410,796.28	7.20%	72,000,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	55,316,726.91	0.0000%	
Servicer ppal collect not yet credited	88,967.70		
Servicer ints collect not yet credited	4,429.06		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		50,000,000.00	1.085%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

MBS BANCAJA 6 Fondo de Titulización de Activos

Brief report

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Collateral: Mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	4,530	7,710	
Principal			
Principal outstanding	327,942,287.96	1,000,013,631.29	
Average loan	72,393.44	129,703.45	
Minimum	0.00	6.98	
Maximum	596,128.36	982,091.87	
Interest rate			
Weighted average (wac)	0.62%	5.82%	
Minimum	0.00%	4.05%	
Maximum	1.75%	7.50%	
Final maturity			
Weighted average (WARM) (months)	211	302	
Minimum	05/05/2020	02/05/2009	
Maximum	10/10/2048	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%	2.23	6.99	0.16	7.74
10.01 - 20%	7.86	15.53	1.45	15.86
20.01 - 30%	14.25	25.51	4.30	25.51
30.01 - 40%	20.10	35.27	7.61	35.46
40.01 - 50%	28.31	45.03	10.99	45.16
50.01 - 60%	21.44	54.18	15.50	55.36
60.01 - 70%	4.95	62.84	35.25	66.72
70.01 - 80%	0.71	74.58	22.55	76.44
80.01 - 90%	0.10	84.63	1.12	84.71
90.01 - 100%	0.05	93.43	1.08	96.91
Weighted average (WALTV)	40.24		60.33	
Minimum	0.00		0.00	
Maximum	93.43		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.21%	0.18%	0.23%	0.26%	0.38%
Annual Percentage Rate (CPR)	2.44%	2.13%	2.74%	3.08%	4.51%

Geographic distribution		
	Current	At constitution date
Andalucia	10.03%	9.99%
Aragon	1.03%	0.81%
Asturias	0.19%	0.14%
Balearic Islands	6.72%	7.80%
Basque Country	0.81%	0.61%
Canary Islands	1.89%	2.09%
Cantabria	0.24%	0.18%
Castilla-La Mancha	2.50%	2.03%
Castilla-Leon	1.62%	2.38%
Catalonia	8.55%	7.49%
Extremadura	0.32%	0.20%
Galicia	0.80%	0.68%
La Rioja	0.18%	0.16%
Madrid	4.74%	4.36%
Murcia	4.99%	4.98%
Navarra	3.40%	3.40%
Valencia	51.99%	52.72%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
Delinquencies										
Up to 1 month	143	56,221.73	5,504.03	5,099.99	66,825.75	0.99	12,079,423.86	12,146,249.61	29.16	31.85
from > 1 to = 2 months	42	27,941.42	3,465.20	0.00	31,406.62	0.47	2,929,934.16	2,961,340.78	7.11	35.64
from > 2 to = 3 months	16	20,924.29	2,248.10	0.00	23,172.39	0.34	1,509,650.83	1,532,823.22	3.68	33.58
from > 3 to = 6 months	20	34,238.39	4,606.03	0.00	38,844.42	0.58	1,754,304.99	1,793,149.41	4.31	41.09
from > 6 to < 12 months	15	65,515.47	7,470.42	0.00	72,985.89	1.08	1,272,252.61	1,345,238.50	3.23	37.82
from = 12 to < 18 months	14	79,252.07	9,619.62	0.00	88,871.69	1.32	908,935.21	997,806.90	2.40	37.70
from = 18 to < 24 months	10	95,491.00	13,948.20	0.00	109,439.20	1.63	812,605.93	922,045.13	2.21	41.17
from ≥ 2 years	175	5,038,257.81	1,243,002.79	17,698.38	6,298,958.98	93.59	13,652,906.51	19,951,865.49	47.90	49.78
Subtotal	435	5,417,842.18	1,289,864.39	22,798.37	6,730,504.94	100.00	34,920,014.10	41,650,519.04	100.00	40.09
Doubt debts (subjectives)										
from ≥ 2 years	82	4,657,416.69	227,926.71	0.00	4,885,343.40	100.00	0.00	4,885,343.40	100.00	24.56
Subtotal	82	4,657,416.69	227,926.71	0.00	4,885,343.40	100.00	0.00	4,885,343.40	100.00	24.56
Total	517	10,075,258.87	1,517,791.10	22,798.37	11,615,848.34		34,920,014.10	46,535,862.44		