

# MBS BANCAJA 6 Fondo de Titulización de Activos



## Brief report

Date: 08/31/2020  
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  
Bancaja

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) Current Original		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating	
						Final maturity (legal)	Next	Current	Original
Series A ES0361745005	02/04/2009 9,040	23.626.48 213.583.379.20 23.63%	100,000.00 904,000,000.00	Floating 3-M Euribor+0.300% 24.Feb/May/Aug/Nov	0.0000% 11/24/2020 0.000000 Gross 0.000000 Net	05/24/2052 Quarterly 24.Feb/May/Aug/Nov	11/24/2020 "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	0.1090% 11/24/2020 22.177292 Gross 17.963607 Net	05/24/2052 Quarterly 24.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / 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	0.7090% 11/24/2020 181.188889 Gross 146.763000 Net	05/24/2052 Quarterly 24.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / 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	1.5090% 11/24/2020 385.633333 Gross 312.363000 Net	05/24/2052 Quarterly 24.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	A1 (sf) n.c.	B1 n.c.
Total		301,939,127.95	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	Hypothesis	Average life Years	% Monthly CPR (SMM)									
			0,08	0,17	0,25	0,34	0,43	0,51	0,60	0,69		
Series A	With optional redemption *	5.08	4.67	4.31	4.00	3.73	3.49	3.27	3.08			
	Final Maturity	09/21/2025	04/24/2025	12/14/2024	08/23/2024	05/14/2024	02/17/2024	11/30/2023	09/22/2023			
Series B	With optional redemption *	5.08	4.67	4.32	4.00	3.73	3.49	3.27	3.08			
	Final Maturity	09/22/2025	04/25/2025	12/16/2024	08/24/2024	05/16/2024	02/18/2024	12/02/2023	09/23/2023			
Series C	With optional redemption *	11.01	10.26	9.51	9.01	8.26	7.75	7.25	7.00			
	Final Maturity	08/24/2031	11/24/2030	02/24/2030	08/24/2029	11/24/2028	05/24/2028	11/24/2027	08/24/2027			
Series D	With optional redemption *	11.01	10.26	9.51	9.01	8.26	7.75	7.25	7.00			
	Final Maturity	08/24/2031	11/24/2030	02/24/2030	08/24/2029	11/24/2028	05/24/2028	11/24/2027	08/24/2027			

\* 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

Series	Current		At issue date	
	% CE	% CE	% CE	% CE
Series A	70.74%	213,583,379.20	45.65%	90,000,000.00
Series B	9.89%	29,855,748.75	35.76%	37,500,000.00
Series C	9.44%	28,500,000.00	26.32%	28,500,000.00
Series D	9.94%	30,000,000.00	16.38%	30,000,000.00
Issue of Bonds		301,939,127.95		1,000,000,000.00
Reserve Fund	16.38%	49,463,880.63	7.20%	72,000,000.00

### Other financial operations (current)

Assets	Balance	Interest
Treasury Account	49,823,681.36	0.0000%
Servicer ppal collect not yet credited	43,961.41	
Servicer ints collect not yet credited	3,310.89	
Liabilities	Available	Balance
Subordinated Loan L/T		50,000,000.00
Subordinated Loan S/T		0.00
Start-up Loan L/T		0.00
Start-up Loan S/T		0.00

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.  
Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information  
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### Collateral: Mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	4,445	7,710	
Principal			
Principal outstanding	315,545,035.40	1,000,013,631.29	
Average loan	70,988.76	129,703.45	
Minimum	0.00	6.98	
Maximum	589,128.68	982,091.87	
Interest rate			
Weighted average (wac)	0.63%	5.82%	
Minimum	0.00%	4.05%	
Maximum	1.92%	7.50%	
Final maturity			
Weighted average (WARM) (months)	209	302	
Minimum	09/01/2020	02/05/2009	
Maximum	11/05/2048	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%	2.41	6.91	0.16	7.74
10.01 - 20%	8.25	15.59	1.45	15.86
20.01 - 30%	15.18	25.66	4.30	25.51
30.01 - 40%	20.50	35.50	7.61	35.46
40.01 - 50%	28.03	45.04	10.99	45.16
50.01 - 60%	20.84	54.15	15.50	55.36
60.01 - 70%	3.97	62.89	35.25	66.72
70.01 - 80%	0.66	74.09	22.55	76.44
80.01 - 90%	0.10	83.39	1.12	84.71
90.01 - 100%	0.05	92.36	1.08	96.91
Weighted average (WALTV)	39.66		60.33	
Minimum	0.00		0.00	
Maximum	92.36		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.17%	0.39%	0.31%	0.28%	0.38%
Annual Percentage Rate (CPR)	1.97%	4.61%	3.68%	3.34%	4.50%

Geographic distribution		
	Current	At constitution date
Andalucía	10.12%	9.99%
Aragón	1.03%	0.81%
Asturias	0.19%	0.14%
Balearic Islands	6.56%	7.80%
Basque Country	0.79%	0.61%
Canary Islands	1.88%	2.09%
Cantabria	0.21%	0.18%
Castilla-La Mancha	2.54%	2.03%
Castilla-León	1.57%	2.38%
Catalonia	8.70%	7.49%
Extremadura	0.32%	0.20%
Galicia	0.76%	0.68%
La Rioja	0.18%	0.16%
Madrid	4.69%	4.36%
Murcia	5.01%	4.98%
Navarra	3.31%	3.40%
Valencia	52.14%	52.72%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
<b>Delinquencies</b>										
Up to 1 month	108	33,210.41	3,600.16	5,099.99	41,910.56	0.59	8,598,406.13	8,640,316.69	21.98	30.28
from > 1 to = 2 months	31	24,722.10	2,208.45	0.00	26,930.55	0.38	2,444,777.90	2,471,708.45	6.29	36.28
from > 2 to = 3 months	16	16,745.33	2,175.11	0.00	18,920.44	0.27	1,261,099.31	1,280,019.75	3.26	34.99
from > 3 to = 6 months	33	40,180.79	4,479.19	0.00	44,639.98	0.63	2,908,219.74	2,952,859.72	7.51	36.75
from > 6 to < 12 months	20	72,694.66	6,582.56	0.00	79,277.42	1.12	1,461,360.30	1,540,637.72	3.92	30.65
from = 12 to < 18 months	16	108,654.37	12,388.04	0.00	121,042.41	1.70	1,211,209.59	1,332,252.00	3.39	42.21
from = 18 to < 24 months	10	72,906.95	8,317.42	0.00	81,224.37	1.14	501,313.14	582,537.51	1.48	34.30
from ≥ 2 years	179	5,383,490.42	1,284,826.65	19,563.71	6,687,880.78	94.17	13,822,145.31	20,510,026.09	52.17	49.76
Subtotal	413	5,752,585.23	1,324,577.58	24,663.70	7,101,826.51	100.00	32,208,531.42	39,310,357.93	100.00	40.06
<b>Doubt debts (subjectives)</b>										
from ≥ 2 years	82	4,657,416.69	236,660.42	0.00	4,894,077.11	100.00	0.00	4,894,077.11	100.00	24.60
Subtotal	82	4,657,416.69	236,660.42	0.00	4,894,077.11	100.00	0.00	4,894,077.11	100.00	24.60
<b>Total</b>	<b>495</b>	<b>10,410,001.92</b>	<b>1,561,238.00</b>	<b>24,663.70</b>	<b>11,995,903.62</b>		<b>32,208,531.42</b>	<b>44,204,435.04</b>		