

# MBS BANCAJA 6 Fondo de Titulización de Activos



## Brief report

Date: 09/30/2020  
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) Current Original		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal) Next		Rating Moody's / S&P 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
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	Final Maturity Date	% 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	09/21/2025	4.67	4.31	4.00	3.73	3.49	3.27	3.08	2.89	2.70	2.52	2.35
	Without optional redemption *	5.08	09/22/2025	4.67	4.32	4.00	3.73	3.49	3.27	3.08	2.89	2.70	2.52	2.35
Series B	With optional redemption *	11.01	08/24/2031	10.26	9.51	8.26	7.75	7.25	7.00	6.75	6.50	6.25	6.00	5.75
	Without optional redemption *	11.01	09/22/2031	10.26	9.51	8.26	7.75	7.25	7.00	6.75	6.50	6.25	6.00	5.75
Series C	With optional redemption *	11.01	08/24/2031	10.26	9.51	8.26	7.75	7.25	7.00	6.75	6.50	6.25	6.00	5.75
	Without optional redemption *	11.01	09/22/2031	10.26	9.51	8.26	7.75	7.25	7.00	6.75	6.50	6.25	6.00	5.75
Series D	With optional redemption *	21.59	03/22/2042	20.78	20.00	19.23	18.49	17.76	17.05	16.36	15.67	15.00	14.35	13.70
	Without optional redemption *	21.59	03/22/2042	20.78	20.00	19.23	18.49	17.76	17.05	16.36	15.67	15.00	14.35	13.70

\* 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%	45.65%	90.40%	16.80%
Series B	9.89%	35.76%	3.75%	13.05%
Series C	9.44%	26.32%	2.85%	10.20%
Series D	9.94%	16.38%	3.00%	7.20%
Issue of Bonds	301,939,127.95		1,000,000,000.00	
Reserve Fund	16.38%	7.20%		

### Other financial operations (current)

Assets	Balance	Interest	
Treasury Account	52,746,360.06	0.0000%	
Servicer ppal collect not yet credited	343,676.75		
Servicer ints collect not yet credited	5,924.51		
Liabilities	Available	Balance Interest	
Subordinated Loan L/T		50,000,000.00	1.009%
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	4,427	7,710	
Principal			
Principal outstanding	312,331,678.98	1,000,013,631.29	
Average loan	70,551.54	129,703.45	
Minimum	0.00	6.98	
Maximum	587,377.31	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)	208	302	
Minimum	10/05/2020	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%	2.49	6.92	0.16	7.74
10.01 - 20%	8.14	15.53	1.45	15.86
20.01 - 30%	15.58	25.60	4.30	25.51
30.01 - 40%	20.74	35.55	7.61	35.46
40.01 - 50%	27.88	45.03	10.99	45.16
50.01 - 60%	20.62	54.09	15.50	55.36
60.01 - 70%	3.78	62.92	35.25	66.72
70.01 - 80%	0.62	74.16	22.55	76.44
80.01 - 90%	0.10	83.08	1.12	84.71
90.01 - 100%	0.05	92.10	1.08	96.91
Weighted average (WALTV)	39.48		60.33	
Minimum	0.00		0.00	
Maximum	92.10		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.41%	0.42%	0.34%	0.29%	0.38%
Annual Percentage Rate (CPR)	4.82%	4.98%	4.03%	3.42%	4.50%

Geographic distribution		
	Current	At constitution date
Andalucia	10.11%	9.99%
Aragon	1.04%	0.81%
Asturias	0.20%	0.14%
Balearic Islands	6.49%	7.80%
Basque Country	0.80%	0.61%
Canary Islands	1.88%	2.09%
Cantabria	0.21%	0.18%
Castilla-La Mancha	2.55%	2.03%
Castilla-Leon	1.57%	2.38%
Catalonia	8.73%	7.49%
Extremadura	0.33%	0.20%
Galicia	0.76%	0.68%
La Rioja	0.18%	0.16%
Madrid	4.71%	4.36%
Murcia	5.03%	4.98%
Navarra	3.30%	3.40%
Valencia	52.12%	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	86	27,114.97	2,613.59	5,099.99	34,828.55	0.48	6,292,290.08	6,327,118.63	16.76	30.55
from > 1 to = 2 months	40	32,197.15	4,010.40	0.00	36,207.55	0.50	3,727,291.23	3,763,498.78	9.97	39.43
from > 2 to = 3 months	16	17,384.90	1,843.76	0.00	19,228.66	0.27	986,099.07	1,005,327.73	2.66	32.04
from > 3 to = 6 months	29	32,123.60	3,804.53	0.00	35,928.13	0.50	2,640,776.62	2,676,704.75	7.09	36.91
from > 6 to < 12 months	21	70,487.72	7,033.73	0.00	77,521.45	1.08	1,418,447.55	1,495,969.00	3.96	30.07
from = 12 to < 18 months	15	118,088.07	12,467.06	0.00	130,555.03	1.81	1,148,185.02	1,278,741.05	3.39	39.40
from = 18 to < 24 months	11	67,178.16	8,377.32	0.00	75,555.48	1.05	540,121.12	615,676.60	1.63	36.38
from ≥ 2 years	180	5,474,350.13	1,294,654.88	20,108.21	6,789,113.22	94.31	13,791,783.52	20,580,896.74	54.53	49.67
Subtotal	398	5,838,925.60	1,334,805.27	25,208.20	7,198,939.07	100.00	30,544,994.21	37,743,933.28	100.00	41.03
<b>Doubt debts (subjectives)</b>										
from ≥ 2 years	82	4,657,416.69	238,858.43	0.00	4,896,275.12	100.00	0.00	4,896,275.12	100.00	24.61
Subtotal	82	4,657,416.69	238,858.43	0.00	4,896,275.12	100.00	0.00	4,896,275.12	100.00	24.61
<b>Total</b>	<b>480</b>	<b>10,496,342.29</b>	<b>1,573,663.70</b>	<b>25,208.20</b>	<b>12,095,214.19</b>		<b>30,544,994.21</b>	<b>42,640,208.40</b>		