

MBS BANCAJA 6 Fondo de Titulización de Activos



Brief report

Date: 03/31/2021
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			21,785.77 196,943,360.80 21.79%	100,000.00 904,000,000.00	Floating 3-M Euribor+0.300% 24.Feb/May/Aug/Nov	0.0000% 05/24/2021 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	0.0570% 05/24/2021 11.219127 Gross 9.087493 Net	05/24/2052 Quarterly 24.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa2 (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	0.6570% 05/24/2021 162.425000 Gross 131.564250 Net	05/24/2052 Quarterly 24.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa2 (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	1.4570% 05/24/2021 360.020278 Gross 291.764250 Net	05/24/2052 Quarterly 24.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa2 (sf) n.c.	B1 n.c.
Total		285,299,109.55	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	% 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	4.81	4.42	4.09	3.80	3.54	3.31	3.11	2.93		
		Date	12/15/2025	07/27/2025	03/28/2025	12/10/2024	09/09/2024	08/15/2024	04/04/2024	01/28/2024			
	Final Maturity	Years	10.50	9.75	9.01	8.50	7.75	7.25	7.00	6.50			
	Date	08/24/2031	11/24/2030	02/24/2030	08/24/2029	11/24/2028	05/24/2028	02/24/2028	08/24/2027				
Series B	With optional redemption *	Average life	Years	4.81	4.43	4.09	3.80	3.54	3.31	3.11	2.93		
		Date	12/15/2025	07/28/2025	03/28/2025	12/11/2024	09/08/2024	06/17/2024	04/05/2024	01/30/2024			
	Final Maturity	Years	10.75	10.01	9.25	8.75	8.25	7.50	7.25	6.75			
	Date	11/24/2031	02/24/2031	05/24/2030	11/24/2029	05/24/2029	08/24/2028	05/24/2028	11/24/2027				
Series C	With optional redemption *	Average life	Years	10.50	9.75	9.01	8.50	7.75	7.25	7.00	6.50		
		Date	08/24/2031	11/24/2030	02/24/2030	08/24/2029	11/24/2028	05/24/2028	02/24/2028	08/24/2027			
	Final Maturity	Years	10.50	9.75	9.01	8.50	7.75	7.25	7.00	6.50			
	Date	08/24/2031	11/24/2030	02/24/2030	08/24/2029	11/24/2028	05/24/2028	02/24/2028	08/24/2027				
Series D	With optional redemption *	Average life	Years	11.97	11.21	10.52	9.88	9.29	8.74	8.24	7.78		
		Date	02/11/2033	05/09/2032	09/01/2031	01/10/2031	08/09/2030	11/20/2029	05/19/2029	12/03/2028			
	Final Maturity	Years	13.50	12.50	11.76	11.25	10.50	10.01	9.50	9.01			
	Date	08/24/2034	08/24/2033	05/24/2032	05/24/2032	08/24/2031	02/24/2031	08/24/2030	02/24/2030				

* 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	69.03%	196,943,360.80	48.35%	90.40%	904,000,000.00	16.80%
Series B	10.46%	29,855,748.75	37.89%	3.75%	37,500,000.00	13.05%
Series C	9.99%	28,500,000.00	27.90%	2.85%	28,500,000.00	10.20%
Series D	10.52%	30,000,000.00	17.38%	3.00%	30,000,000.00	7.20%
Issue of Bonds		285,299,109.55			1,000,000,000.00	
Reserve Fund	17.38%	49,577,841.31		7.20%	72,000,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	53,700,507.83	0.0000%	
Servicer ppal collect not yet credited	495,400.19		
Servicer ints collect not yet credited	26,181.92		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		50,000,000.00	0.957%
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

Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid ☎ +34 91 411 84 67 📠 +34 91 411 84 68 🌐 www.edt-sg.com ✉ info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

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Collateral: Mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	4,310	7,710	
Principal			
Principal outstanding	294,062,749.60	1,000,013,631.29	
Average loan	68,228.02	129,703.45	
Minimum	0.00	6.98	
Maximum	576,856.95	982,091.87	
Interest rate			
Weighted average (wac)	0.52%	5.82%	
Minimum	0.00%	4.05%	
Maximum	1.62%	7.50%	
Final maturity			
Weighted average (WARM) (months)	204	302	
Minimum	04/05/2021	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%	2.74	6.74	0.16	7.74
10.01 - 20%	8.36	15.54	1.45	15.86
20.01 - 30%	16.32	25.35	4.30	25.51
30.01 - 40%	21.88	35.42	7.61	35.46
40.01 - 50%	28.85	45.05	10.99	45.16
50.01 - 60%	18.52	54.25	15.50	55.36
60.01 - 70%	2.65	63.43	35.25	66.72
70.01 - 80%	0.51	73.68	22.55	76.44
80.01 - 90%	0.11	81.21	1.12	84.71
90.01 - 100%	0.06	90.50	1.08	96.91
Weighted average (WALTV)	38.62		60.33	
Minimum	0.00		0.00	
Maximum	90.50		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.51%	0.33%	0.33%	0.34%	0.38%
Annual Percentage Rate (CPR)	5.99%	3.88%	3.90%	3.98%	4.48%

Geographic distribution		
	Current	At constitution date
Andalucía	10.22%	9.99%
Aragón	1.05%	0.81%
Asturias	0.20%	0.14%
Balearic Islands	6.32%	7.80%
Basque Country	0.79%	0.61%
Canary Islands	1.88%	2.09%
Cantabria	0.21%	0.18%
Castilla-La Mancha	2.60%	2.03%
Castilla-León	1.61%	2.38%
Catalonia	8.71%	7.49%
Extremadura	0.33%	0.20%
Galicia	0.78%	0.68%
La Rioja	0.18%	0.16%
Madrid	4.72%	4.36%
Murcia	5.07%	4.98%
Navarra	3.34%	3.40%
Valencia	51.97%	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	79	25,907.59	2,386.49	8,699.99	36,994.07	0.51	6,190,821.85	6,227,815.92	18.64	31.94
from > 1 to = 2 months	23	22,425.02	2,348.53	0.00	24,773.55	0.34	2,522,596.29	2,547,369.84	7.62	38.67
from > 2 to = 3 months	10	17,294.55	1,277.81	0.00	18,572.36	0.26	893,165.73	911,738.09	2.73	24.91
from > 3 to = 6 months	11	12,594.66	1,287.16	0.00	14,281.82	0.20	814,755.37	829,037.19	2.48	31.75
from > 6 to < 12 months	19	57,004.86	6,483.08	0.00	63,487.94	0.88	1,110,514.41	1,174,002.35	3.51	30.19
from = 12 to < 18 months	20	142,433.44	14,589.31	0.00	157,022.75	2.18	1,495,012.26	1,652,035.01	4.94	34.25
from = 18 to < 24 months	9	79,935.54	7,448.78	0.00	87,384.32	1.21	498,237.12	585,621.44	1.75	37.42
from ≥ 2 years	177	5,555,973.92	1,226,455.43	27,381.54	6,809,810.89	94.42	12,679,392.63	19,489,203.52	58.32	48.80
Subtotal	348	5,913,969.58	1,262,276.59	36,081.53	7,212,327.70	100.00	26,204,495.66	33,416,823.36	100.00	40.47
Doubt debts (subjectives)										
from ≥ 2 years	81	4,550,986.99	247,883.20	0.00	4,798,870.19	100.00	0.00	4,798,870.19	100.00	24.49
Subtotal	81	4,550,986.99	247,883.20	0.00	4,798,870.19	100.00	0.00	4,798,870.19	100.00	24.49
Total	429	10,464,956.57	1,510,159.79	36,081.53	12,011,197.89		26,204,495.66	38,215,693.55		

Additional information