MBS BANCAJA 6 Fondo de Titulización de Activos

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

Brief report

Date: 05/31/2021
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 Suscriber
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 Final maturity (legal)	 Next	Rating Moody's / S&P Current	 Original
Series A ES0361745005	02/04/2009 9,040	20,798.28 188,016,451.20 20.80%	100,000.00 904,000,000.00	Floating 3-M Euribor+0.300% 24.Feb/May/Aug/Nov	0.0000% 08/24/2021 0.000000 Gross 0.000000 Net	05/24/2052 Quarterly 24.Feb/May/Aug/Nov	08/24/2021 "Pass-Through"	Aa1 (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	0.0550% 08/24/2021 11.190377 Gross 9.064205 Net	05/24/2052 Quarterly 24.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / 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	0.6550% 08/24/2021 167.388889 Gross 135.585000 Net	05/24/2052 Quarterly 24.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / 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	1.4550% 08/24/2021 371.833333 Gross 301.185000 Net	05/24/2052 Quarterly 24.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Aa2 (sf) n.c.	B1 n.c.
Total		276,372,199.95	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

			% 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	4.68	4.30	3.98	3.70	3.45	3.22	3.03	2.85
			Date	01/24/2026	09/10/2025	05/16/2025	02/02/2025	11/01/2024	08/12/2024	06/04/2024	03/31/2024
		Final Maturity	Years	10.01	9.26	8.76	8.26	7.51	7.01	6.76	6.25
			Date	05/24/2031	08/24/2030	02/24/2030	08/24/2029	11/24/2028	05/24/2028	02/24/2028	08/24/2027
	Without optional redemption *	Average life	Years	4.68	4.31	3.98	3.70	3.45	3.23	3.03	2.86
			Date	01/26/2026	09/12/2025	05/16/2025	02/02/2025	11/03/2024	08/14/2024	06/04/2024	04/01/2024
		Final Maturity	Years	10.26	9.76	9.01	8.51	7.76	7.51	7.01	6.51
			Date	08/24/2031	02/24/2031	05/24/2030	11/24/2029	02/24/2029	11/24/2028	05/24/2028	11/24/2027
Series B	With optional redemption *	Average life	Years	10.01	9.26	8.76	8.26	7.51	7.01	6.76	6.25
			Date	05/24/2031	08/24/2030	02/24/2030	08/24/2029	11/24/2028	05/24/2028	02/24/2028	08/24/2027
		Final Maturity	Years	10.01	9.26	8.76	8.26	7.51	7.01	6.76	6.25
			Date	05/24/2031	08/24/2030	02/24/2030	08/24/2029	11/24/2028	05/24/2028	02/24/2028	08/24/2027
	Without optional redemption *	Average life	Years	11.65	10.91	10.24	9.61	9.04	8.51	8.01	7.57
			Date	01/12/2033	04/17/2032	08/16/2031	01/01/2031	06/05/2030	11/23/2029	05/27/2029	12/16/2028
		Final Maturity	Years	13.01	12.26	11.51	11.01	10.26	9.76	9.26	8.76
			Date	05/24/2034	08/24/2033	11/24/2032	05/24/2032	08/24/2031	02/24/2031	08/24/2030	02/24/2030
Series C	With optional redemption *	Average life	Years	10.01	9.26	8.76	8.26	7.51	7.01	6.76	6.25
			Date	05/24/2031	08/24/2030	02/24/2030	08/24/2029	11/24/2028	05/24/2028	02/24/2028	08/24/2027
		Final Maturity	Years	10.01	9.26	8.76	8.26	7.51	7.01	6.76	6.25
			Date	05/24/2031	08/24/2030	02/24/2030	08/24/2029	11/24/2028	05/24/2028	02/24/2028	08/24/2027
	Without optional redemption *	Average life	Years	14.86	14.04	13.25	12.52	11.85	11.22	10.65	10.13
			Date	03/29/2036	06/04/2035	08/21/2034	11/27/2033	03/25/2033	08/10/2032	01/15/2032	07/07/2031
		Final Maturity	Years	16.77	16.01	15.26	14.51	13.76	13.01	12.51	11.76
			Date	02/24/2038	05/24/2037	08/24/2036	11/24/2035	02/24/2035	05/24/2034	11/24/2033	02/24/2033
Series D	With optional redemption *	Average life	Years	10.01	9.26	8.76	8.26	7.51	7.01	6.76	6.25
			Date	05/23/2031	08/24/2030	02/24/2030	08/24/2029	11/24/2028	05/24/2028	02/24/2028	08/24/2027
		Final Maturity	Years	10.01	9.26	8.76	8.26	7.51	7.01	6.76	6.25
			Date	05/24/2031	08/24/2030	02/24/2030	08/24/2029	11/24/2028	05/24/2028	02/24/2028	08/24/2027
	Without optional redemption *	Average life	Years	20.65	19.88	19.13	18.40	17.69	16.99	16.32	15.66
			Date	01/12/2042	04/05/2041	07/05/2040	10/12/2039	01/25/2039	05/16/2038	09/12/2037	01/17/2037
		Final Maturity	Years	27.27	27.27	27.27	27.27	27.27	27.27	27.27	27.27
			Date	08/24/2048	08/24/2048	08/24/2048	08/24/2048	08/24/2048	08/24/2048	08/24/2048	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	% CE		At issue date	% CE
Series A	68.03%	188,016,451.20	50.02%	90.40%	904,000,000.00	16.80%
Series B	10.80%	29,855,748.75	39.22%	3.75%	37,500,000.00	13.05%
Series C	10.31%	28,500,000.00	28.91%	2.85%	28,500,000.00	10.20%
Series D	10.85%	30,000,000.00	18.06%	3.00%	30,000,000.00	7.20%
Issue of Bonds		276,372,199.95			1,000,000,000.00	
Reserve Fund	18.06%	49,922,611.11		7.20%	72,000,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		50,701,063.55	0.000%
Servicer ppal collect not yet credited		41,880.15	
Servicer ints collect not yet credited		2,573.93	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		50,000,000.00	0.955%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Additional information
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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	4,265	7,710
Principal		
Principal outstanding	288,220,396.71	1,000,013,631.29
Average loan	67,578.05	129,703.45
Minimum	0.00	6.98
Maximum	573,227.96	982,091.87
Interest rate		
Weighted average (wac)	0.48%	5.82%
Minimum	0.00%	4.05%
Maximum	1.62%	7.50%
Final maturity		
Weighted average (WARM) (months)	203	302
Minimum	06/01/2021	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%	2.72	6.63	0.16	7.74
10.01 - 20%	8.48	15.57	1.45	15.86
20.01 - 30%	16.54	25.31	4.30	25.51
30.01 - 40%	22.18	35.42	7.61	35.46
40.01 - 50%	28.99	44.99	10.99	45.16
50.01 - 60%	18.00	54.21	15.50	55.36
60.01 - 70%	2.41	63.43	35.25	66.72
70.01 - 80%	0.52	73.22	22.55	76.44
80.01 - 90%	0.16	83.79	1.12	84.71
90.01 - 100%			1.08	96.91
Weighted average (WALTV)		38.39		60.33
Minimum		0.00		0.00
Maximum		89.95		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.32%	0.38%	0.37%	0.35%	0.38%
Annual Percentage Rate (CPR)	3.80%	4.49%	4.31%	4.14%	4.47%

Geographic distribution

	Current	At constitution date
Andalucia	10.21%	9.99%
Aragon	1.02%	0.81%
Asturias	0.20%	0.14%
Balearic Islands	6.32%	7.80%
Basque Country	0.80%	0.61%
Canary Islands	1.89%	2.09%
Cantabria	0.21%	0.18%
Castilla-La Mancha	2.61%	2.03%
Castilla-Leon	1.63%	2.38%
Catalonia	8.75%	7.49%
Extremadura	0.34%	0.20%
Galicia	0.79%	0.68%
La Rioja	0.18%	0.16%
Madrid	4.73%	4.36%
Murcia	5.00%	4.98%
Navarra	3.30%	3.40%
Valencia	52.01%	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	81	23,007.20	1,878.95	9,100.00	33,986.15	0.47	5,796,113.12	5,830,099.27	18.24	27.72
from > 1 to = 2 months	20	19,216.66	1,577.59	0.00	20,794.25	0.29	2,160,706.76	2,181,501.01	6.82	34.36
from > 2 to = 3 months	18	23,025.74	1,897.51	0.00	24,923.25	0.35	1,328,192.45	1,353,115.70	4.23	27.19
from > 3 to = 6 months	9	15,234.46	1,319.03	0.00	16,553.49	0.23	757,274.90	773,828.39	2.42	40.93
from > 6 to < 12 months	9	32,702.56	4,940.10	0.00	37,642.66	0.52	629,802.07	667,444.73	2.09	37.27
from = 12 to < 18 months	20	160,422.48	15,367.69	0.00	175,790.17	2.45	1,514,050.67	1,689,840.84	5.29	34.42
from = 18 to < 24 months	9	62,633.79	6,885.19	0.00	69,518.98	0.97	478,089.44	547,608.42	1.71	36.16
from ≥ 2 years	171	5,556,703.47	1,211,963.37	29,756.64	6,798,423.48	94.72	12,122,168.53	18,920,592.01	59.19	48.92
Subtotal	337	5,892,946.36	1,245,829.43	38,856.64	7,177,632.43	100.00	24,786,397.94	31,964,030.37	100.00	39.40
Doubt debts (subjectives)										
from ≥ 2 years	81	4,550,986.99	251,398.73	0.00	4,802,385.72	100.00	0.00	4,802,385.72	100.00	24.51
Subtotal	81	4,550,986.99	251,398.73	0.00	4,802,385.72	100.00	0.00	4,802,385.72	100.00	24.51
Total	418	10,443,933.35	1,497,228.16	38,856.64	11,980,018.15		24,786,397.94	36,766,416.09		

Additional information
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