

# MBS BANCAJA 6 Fondo de Titulización de Activos



## Brief report

Date: 06/30/2021  
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  
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)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating	
		Current	Original			Final maturity (legal)	Next	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" 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	0.6550% 08/24/2021 167.388889 Gross 135.585000 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	1.4550% 08/24/2021 371.833333 Gross 301.185000 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		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													
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		
Series A	With optional redemption *	Average life	Years	4.68	4.30	3.98	3.70	3.45	3.22	3.03	2.85		
		Final Maturity	Years	01/24/2026	09/10/2025	05/16/2025	02/02/2025	11/01/2024	08/12/2024	06/04/2024	03/31/2024		
	Without optional redemption *	Average life	Years	4.68	4.31	3.98	3.70	3.45	3.23	3.03	2.86		
		Final Maturity	Years	01/26/2026	09/12/2025	05/16/2025	02/02/2025	11/03/2024	08/14/2024	06/04/2024	04/01/2024		
Series B	With optional redemption *	Average life	Years	10.01	9.26	8.76	8.26	7.51	7.01	6.76	6.25		
		Final Maturity	Years	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	10.01	9.26	8.76	8.26	7.51	7.01	6.76	6.25		
		Final Maturity	Years	05/24/2031	08/24/2030	02/24/2030	08/24/2029	11/24/2028	05/24/2028	02/24/2028	08/24/2027		
Series C	With optional redemption *	Average life	Years	11.65	10.91	10.24	9.61	9.04	8.51	8.01	7.57		
		Final Maturity	Years	01/12/2033	04/17/2032	08/16/2031	01/01/2031	08/05/2030	11/23/2029	05/27/2029	12/16/2028		
	Without optional redemption *	Average life	Years	13.01	12.26	11.51	11.01	10.26	9.76	9.26	8.76		
		Final Maturity	Years	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 D	With optional redemption *	Average life	Years	10.01	9.26	8.76	8.26	7.51	7.01	6.76	6.25		
		Final Maturity	Years	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		
		Final Maturity	Years	03/29/2036	06/04/2035	08/21/2034	11/27/2033	03/25/2033	08/10/2032	01/15/2032	07/07/2031		
Series D	With optional redemption *	Average life	Years	10.01	9.26	8.76	8.26	7.51	7.01	6.76	6.25		
		Final Maturity	Years	05/23/2031	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		
		Final Maturity	Years	01/12/2042	04/05/2041	07/05/2040	10/12/2039	01/25/2039	05/16/2038	09/12/2037	01/17/2037		
Issue of Bonds	Average life	Years	27.27	27.27	27.27	27.27	27.27	27.27	27.27	27.27	27.27		
	Final Maturity	Years	08/24/2048	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)						
Series	Current	% CE	At issue date			
			% CE		% 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 financial operations (current)			
Assets	Balance	Interest	
Treasury Account	53,957,809.46	0.0000%	
Servicer ppal collect not yet credited	179,596.09		
Servicer ints collect not yet credited	3,963.94		
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	

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.  
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Additional information  
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### Collateral: Mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	4,244	7,710	
Principal			
Principal outstanding	284,868,279.10	1,000,013,631.29	
Average loan	67,122.59	129,703.45	
Minimum	0.00	6.98	
Maximum	571,413.14	982,091.87	
Interest rate			
Weighted average (wac)	0.45%	5.82%	
Minimum	0.00%	4.05%	
Maximum	1.52%	7.50%	
Final maturity			
Weighted average (WARM) (months)	203	302	
Minimum	07/01/2021	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%	2.81	6.73	0.16	7.74
10.01 - 20%	8.54	15.68	1.45	15.86
20.01 - 30%	16.86	25.38	4.30	25.51
30.01 - 40%	22.20	35.49	7.61	35.46
40.01 - 50%	28.97	44.99	10.99	45.16
50.01 - 60%	17.59	54.19	15.50	55.36
60.01 - 70%	2.39	63.46	35.25	66.72
70.01 - 80%	0.49	73.25	22.55	76.44
80.01 - 90%	0.17	83.49	1.12	84.71
90.01 - 100%			1.08	96.91
Weighted average (WALTV)	38.26		60.33	
Minimum	0.00		0.00	
Maximum	89.67		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.48%	0.38%	0.35%	0.37%	0.38%
Annual Percentage Rate (CPR)	5.63%	4.43%	4.16%	4.31%	4.48%

Geographic distribution		
	Current	At constitution date
Andalucia	10.14%	9.99%
Aragon	1.03%	0.81%
Asturias	0.21%	0.14%
Balearic Islands	6.23%	7.80%
Basque Country	0.80%	0.61%
Canary Islands	1.89%	2.09%
Cantabria	0.22%	0.18%
Castilla-La Mancha	2.63%	2.03%
Castilla-Leon	1.63%	2.38%
Catalonia	8.71%	7.49%
Extremadura	0.34%	0.20%
Galicia	0.80%	0.68%
La Rioja	0.19%	0.16%
Madrid	4.71%	4.36%
Murcia	5.03%	4.98%
Navarra	3.31%	3.40%
Valencia	52.15%	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	69	23,136.17	1,831.75	9,100.00	34,067.92	0.47	4,466,418.96	4,500,486.88	14.68	25.93
from > 1 to = 2 months	24	22,530.15	1,654.07	0.00	24,184.22	0.33	2,319,404.89	2,343,589.11	7.65	30.33
from > 2 to = 3 months	14	18,790.58	1,468.91	0.00	20,259.49	0.28	1,164,350.78	1,184,610.27	3.86	28.28
from > 3 to = 6 months	13	24,353.78	2,015.45	0.00	26,369.23	0.37	950,814.38	977,183.61	3.19	37.49
from > 6 to < 12 months	9	42,079.39	4,711.47	0.00	46,790.86	0.65	650,807.95	697,598.81	2.28	38.20
from = 12 to < 18 months	16	129,888.54	13,557.72	0.00	143,446.26	1.99	1,244,572.71	1,388,018.97	4.53	34.43
from = 18 to < 24 months	11	69,219.76	7,309.69	0.00	76,529.45	1.06	610,112.02	686,641.47	2.24	38.50
from ≥ 2 years	170	5,606,646.90	1,211,052.39	30,956.63	6,848,655.92	94.85	12,025,071.68	18,873,727.60	61.57	48.85
Subtotal	326	5,936,645.27	1,243,601.45	40,056.63	7,220,303.35	100.00	23,431,553.37	30,651,856.72	100.00	39.22
<b>Doubt debts (subjectives)</b>										
from ≥ 2 years	81	4,550,986.99	253,095.01	0.00	4,804,082.00	100.00	0.00	4,804,082.00	100.00	24.52
Subtotal	81	4,550,986.99	253,095.01	0.00	4,804,082.00	100.00	0.00	4,804,082.00	100.00	24.52
<b>Total</b>	<b>407</b>	<b>10,487,632.26</b>	<b>1,496,696.46</b>	<b>40,056.63</b>	<b>12,024,385.35</b>		<b>23,431,553.37</b>	<b>35,455,938.72</b>		