

MBS BANCAJA 6 Fondo de Titulización de Activos



Brief report

Date: 09/30/2021
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
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		Rating Moody's / S&P	
						Final maturity (legal)	Next	Current	Original
Series A ES0361745005	02/04/2009 9,040	19,692.45 178,019,748.00 19.69%	100,000.00 904,000,000.00	Floating 3-M Euribor+0.300% 24.Feb/May/Aug/Nov	0.0000% 11/24/2021 0.000000 Gross 0.000000 Net	05/24/2052 Quarterly 24.Feb/May/Aug/Nov	11/24/2021 "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	0.0520% 11/24/2021 10.579993 Gross 8.569794 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	0.6520% 11/24/2021 166.622222 Gross 134.964000 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	1.4520% 11/24/2021 371.066667 Gross 300.564000 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		266,375,496.75	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	4.52	4.16	3.85	3.57	3.33	3.13	2.94	2.77		
		Final Maturity	Years	03/01/2026	10/20/2025	06/29/2025	03/20/2025	12/23/2024	10/08/2024	07/31/2024	05/30/2024		
	Without optional redemption *	Average life	Years	4.52	4.16	3.85	3.58	3.34	3.13	2.94	2.77		
		Final Maturity	Years	03/02/2026	10/22/2025	06/29/2025	03/22/2025	12/24/2024	10/08/2024	07/31/2024	05/30/2024		
Series B	With optional redemption *	Average life	Years	9.75	9.01	8.51	7.75	7.26	7.01	6.51	6.25		
		Final Maturity	Years	05/24/2031	08/24/2030	02/24/2030	05/24/2029	11/24/2028	08/24/2028	02/24/2028	11/24/2027		
	Without optional redemption *	Average life	Years	9.75	9.01	8.51	7.75	7.26	7.01	6.51	6.25		
		Final Maturity	Years	05/24/2031	08/24/2030	02/24/2030	05/24/2029	11/24/2028	08/24/2028	02/24/2028	11/24/2027		
Series C	With optional redemption *	Average life	Years	11.29	10.58	9.91	9.31	8.75	8.23	7.75	7.33		
		Final Maturity	Years	12/01/2032	03/13/2032	07/20/2031	12/12/2030	05/21/2030	11/14/2029	05/24/2029	12/19/2028		
	Without optional redemption *	Average life	Years	12.76	12.01	11.26	10.51	10.01	9.51	9.01	8.51		
		Final Maturity	Years	05/24/2034	08/24/2033	11/24/2032	02/24/2032	08/24/2031	02/24/2031	08/24/2030	02/24/2030		
Series D	With optional redemption *	Average life	Years	9.75	9.01	8.51	7.75	7.26	7.01	6.51	6.25		
		Final Maturity	Years	05/24/2031	08/24/2030	02/24/2030	05/24/2029	11/24/2028	08/24/2028	02/24/2028	11/24/2027		
	Without optional redemption *	Average life	Years	20.35	19.58	18.84	18.12	17.41	16.73	16.06	15.42		
		Final Maturity	Years	12/24/2041	03/20/2041	06/22/2040	10/02/2039	01/17/2039	05/12/2038	09/12/2037	01/20/2037		

* 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	66.83%	178,019,748.00	43.17%	90.40%
Series B	11.21%	29,855,748.75	31.96%	3.75%
Series C	10.70%	28,500,000.00	21.26%	2.85%
Series D	11.26%	30,000,000.00	10.00%	3.00%
Issue of Bonds		266,375,496.75		1,000,000,000.00
Reserve Fund	10.00%	26,637,549.68	7.20%	72,000,000.00

Other financial operations (current)

Assets	Balance	Interest
Treasury Account	29,990,611.14	0.000%
Servicer ppal collect not yet credited	278,688.87	
Servicer ints collect not yet credited	3,111.65	
Liabilities	Available	Balance
Subordinated Loan L/T		26,637,549.68
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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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	4,151	7,710	
Principal			
Principal outstanding	275,107,097.63	1,000,013,631.29	
Average loan	66,274.90	129,703.45	
Minimum	0.00	6.98	
Maximum	565,967.35	982,091.87	
Interest rate			
Weighted average (wac)	0.39%	5.82%	
Minimum	0.00%	4.05%	
Maximum	1.52%	7.50%	
Final maturity			
Weighted average (WARM) (months)	201	302	
Minimum	10/05/2021	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%	2.86	6.60	0.16	7.74
10.01 - 20%	8.72	15.68	1.45	15.86
20.01 - 30%	17.31	25.26	4.30	25.51
30.01 - 40%	23.08	35.52	7.61	35.46
40.01 - 50%	28.41	44.95	10.99	45.16
50.01 - 60%	16.72	54.00	15.50	55.36
60.01 - 70%	2.33	63.41	35.25	66.72
70.01 - 80%	0.52	74.44	22.55	76.44
80.01 - 90%	0.06	88.84	1.12	84.71
90.01 - 100%			1.08	96.91
Weighted average (WALTV)	37.84		60.33	
Minimum	0.00		0.00	
Maximum	88.84		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.43%	0.48%	0.43%	0.38%	0.38%
Annual Percentage Rate (CPR)	5.01%	5.62%	5.05%	4.47%	4.50%

Geographic distribution		
	Current	At constitution date
Andalucía	10.09%	9.99%
Aragón	1.02%	0.81%
Asturias	0.21%	0.14%
Balearic Islands	6.15%	7.80%
Basque Country	0.82%	0.61%
Canary Islands	1.91%	2.09%
Cantabria	0.22%	0.18%
Castilla-La Mancha	2.67%	2.03%
Castilla-León	1.48%	2.38%
Catalonia	8.83%	7.49%
Extremadura	0.35%	0.20%
Galicia	0.81%	0.68%
La Rioja	0.19%	0.16%
Madrid	4.71%	4.36%
Murcia	5.03%	4.98%
Navarra	3.36%	3.40%
Valencia	52.17%	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	71	23,659.60	1,359.86	10,407.66	35,427.12	0.42	4,601,402.26	4,636,829.38	15.14	27.29
from > 1 to = 2 months	15	17,519.24	787.25	0.00	18,306.49	0.21	1,286,020.35	1,304,326.84	4.26	25.33
from > 2 to = 3 months	16	18,017.30	1,255.37	0.00	19,272.67	0.23	1,249,820.26	1,269,092.93	4.14	33.73
from > 3 to = 6 months	15	28,135.58	2,422.68	0.00	30,558.26	0.36	1,161,437.46	1,191,995.72	3.89	33.22
from > 6 to < 12 months	14	59,601.61	5,180.96	0.00	64,782.57	0.76	1,004,537.84	1,069,320.41	3.49	36.78
from = 12 to < 18 months	6	38,689.40	5,232.77	0.00	43,922.17	0.52	398,847.40	442,769.57	1.45	30.71
from = 18 to < 24 months	11	110,122.39	11,043.20	0.00	121,165.59	1.42	827,136.89	948,302.48	3.10	35.06
from ≥ 2 years	172	6,868,691.77	1,282,038.18	32,168.38	8,182,898.33	96.08	11,580,108.41	19,763,006.74	64.53	49.85
Subtotal	320	7,164,436.89	1,309,320.27	42,576.04	8,516,333.20	100.00	22,109,310.87	30,625,644.07	100.00	40.20
Doubt debts (subjectives)										
from ≥ 2 years	66	4,058,210.81	238,785.10	0.00	4,296,995.91	100.00	0.00	4,296,995.91	100.00	25.73
Subtotal	66	4,058,210.81	238,785.10	0.00	4,296,995.91	100.00	0.00	4,296,995.91	100.00	25.73
Total	386	11,222,647.70	1,548,105.37	42,576.04	12,813,329.11		22,109,310.87	34,922,639.98		