

# Monthly Report, February 2012

HIPOCAT 6 FTA Fondo de Titulización de Activos



The amounts are expressed in euros

<b>Date of Constitution</b>	17/09/2003	<b>Managers</b>	CatalunyaCaixa, Deutsche Bank, Crédit Agricole Indosuez
<b>Issue Date</b>	17/09/2003	<b>Originator / Servicer</b>	CatalunyaCaixa
<b>Disbursement Date</b>	22/09/2003	<b>Swap Guarantee</b>	
<b>Management Company</b>	Gestion de Activos Titulizados, SGFT, SA	<b>Paying Agent</b>	Instituto de Crédito Oficial
<b>Administrator</b>	CatalunyaCaixa	<b>Secondary Market</b>	AIAF
<b>Guaranteed Interest C.</b>	Instituto Crédito Oficial	<b>Register of Book Securities</b>	S.C.L.V. Espaclear
<b>Interest Swap</b>	CatalunyaCaixa	<b>Depository</b>	CatalunyaCaixa
<b>Subordinated Loan</b>	CatalunyaCaixa	<b>Auditors</b>	Deloitte & Touche
<b>Lead Manager</b>	CatalunyaCaixa, Deutsche Bank, Crédit Agricole Indosuez		

## MORTGAGE BACKED SECURITIES: ASSET SECURITISATION BONDS (STRUCTURE SENIOR/MEZZANINE)

Class ISIN Code Priority/Type Redemption	Principal Outstanding (Unit/Bonds/Total)		Coupon Type Frequency	Current Coupon Accrued Period 91 days Base: A/ 360	Redemption		Moody's / S&P / Fitch Ibca / DBRS	
	Current Factor	Current			Original	Final Maturity	Next	Current
SERIE A ES0345782009 Senior / Pass-Through	24,93%	24.933,85€ 7.876	100.000,00€ 7.876	Floating EURIB.3M+0,28%	1,706% Date: 15-03-2012 Interests: 107,52 €	15-12-2034 15-3/6/9/12	Aa2 AAA	Aaa AAA
SERIE B ES0345782017 Mezzanine / Pass-Through	56,81%	56.814,50€ 157	100.000,00€ 157	Floating EURIB.3M+0,55%	1,976% Date: 15-03-2012 Interests: 283,78 €	15-12-2034 15-3/6/9/12	Aa2 AAA	Aa2 AA
SERIE C ES0345782025 Mezzanine / Pass-Through	56,81%	56.814,50€ 340	100.000,00€ 340	Floating EURIB.3M+0,85%	2,276% Date: 15-03-2012 Interests: 326,87 €	15-12-2034 15-3/6/9/12	Baa1 AA-	A1 A
SERIE D ES0345782033 Subordinated / Pass-Through	- %	0,00€ 127	100.000,00€ 127	Floating EURIB.3M+0,95%	- % Date: 15-03-2012 Interests: -	15-12-2034 15-3/6/9/12	Baa1 BBB	Baa1 BBB
<b>Totals</b>		<b>224.615.809,10 €</b>	<b>850.000.000,00 €</b>					

## COLLATERAL: TYPE OF GROUPED ASSETS

	Current	Constitution Date
<b>Count Principal</b>		
Number	3.986	10.467
Outstanding Balance	233.452.835,84€	850.000.308,84€
Average Loan	58.319,53€	81.207,63€
Minimum	300,79€	25.012,48€
Maximum	297.292,87€	484.097,30€
<b>Interest</b>		
Weighted Average	3,6457%	4,7398%
Minimum	2,1000%	2,7500%
Maximum	5,9800%	6,5000%
<b>Remaining Maturity (Months)</b>		
Weighted Average	204,70	302,94
Minimum	1,02	6,47
Maximum	250,05	351,51
<b>Index (Distribution)</b>		
Euribor 1 año	16,12%	12,06%
Mibor 1 Año	2,68%	2,93%
Préstamos Hipotecarios Cajas	8,95%	9,87%
Préstamos Hipotecarios Cajas TAE	70,67%	73,08%
Tipo Activo C.E.C.A TAE	0,01%	0,04%
Tipo Activo CECA	1,57%	2,02%

## PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,0885%	0,3021%	0,2524%	0,2295%	0,8930%
Annual Equivalent	1,0570%	3,5657%	2,9874%	2,7189%	10,2048%

## GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	83,54	84,24
Madrid	5,93	5,85
Comunidad Valenciana	6,88	6,32
Baleares	0,83	0,99
Aragón	0,24	0,28
Andalucía	0,93	0,86
Murcia	0,88	0,86
Navarra	0,37	0,26
Rest of Autonomous Regions	0,40	0,34

### DELINQUENCY (< 3 MONTHS)

Aging	Number Mortgage Participations	Mature Debt			Remaining Debt to Mature	Total Debt		% Loan to Value (1)
		Principal	Interests and Others	Totals		Principal	%	
Up to 30 days	71	12.127,24 €	5.162,99 €	17.290,23 €	4.373.095,63 €	4.385.222,87 €	58,31%	67,0753%
From 1 to 2 months	27	14.255,28 €	9.629,23 €	23.884,51 €	2.344.446,72 €	2.358.702,00 €	31,37%	74,4112%
From 2 to 3 months	12	7.951,08 €	6.013,85 €	13.964,93 €	768.122,52 €	776.073,60 €	10,32%	76,4845%
<b>Totals</b>	<b>110</b>	<b>34.333,60 €</b>	<b>20.806,07 €</b>	<b>55.139,67 €</b>	<b>7.485.664,87 €</b>	<b>7.519.998,47 €</b>	<b>100,00%</b>	<b>70,1421%</b>

(1) Valuations exclusively for mortgage participations

### DOUBTFULLY AND SUBJECTIVE DEBTS

Aging	Number Mortgage Participations	Mature Debt			Remaining Debt to Mature	Total Debt		% Loan to Value (1)
		Principal	Interests and Others	Totals		Principal	%	
Up to 30 days	3	7,93 €	0,00 €	7,93 €	156.066,30 €	156.074,23 €	12,54%	88,0365%
From 3 to 6 months	4	3.327,10 €	3.213,19 €	6.540,29 €	325.710,37 €	329.037,47 €	26,43%	78,5813%
From 6 to 12 months	4	4.026,78 €	3.589,05 €	7.615,83 €	362.840,51 €	366.867,29 €	29,46%	85,2339%
From 12 months to 2 years	2	3.048,10 €	3.227,34 €	6.275,44 €	274.222,64 €	277.270,74 €	22,27%	79,6707%
From 2 to 3 years	1	1.884,07 €	967,61 €	2.851,68 €	113.967,25 €	115.851,32 €	9,30%	76,6590%
<b>Totals</b>	<b>14</b>	<b>12.293,98 €</b>	<b>10.997,19 €</b>	<b>23.291,17 €</b>	<b>1.232.807,07 €</b>	<b>1.245.101,05 €</b>	<b>100,00%</b>	<b>81,6078%</b>

(1) Valuations exclusively for mortgage participations

### CREDIT ENHANCEMENT

	Current			At Issue Date		
	% Notes	Nominal	% CE	% Notes	Nominal	% CE
SERIE A	87,43%	196.379.002,60€	20,09%	92,66%	787.600.000,00€	9,64%
SERIE B	3,97%	8.919.876,50€	16,11%	1,85%	15.700.000,00€	7,79%
SERIE C	8,60%	19.316.930,00€	7,51%	4,00%	34.000.000,00€	3,79%
SERIE D	0,00%	0,00€	0,00%	1,49%	12.700.000,00€	2,30%
<b>Totals</b>		<b>224.615.809,10 €</b>			<b>850.000.000,00 €</b>	
<b>Theoretical Reserve Funds</b>		16.877.653,88€	7,51%		19.550.000,00€	2,30%
<b>Real Reserve Funds</b>		16.877.653,88€	7,51%		19.550.000,00€	2,30%

### OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
<b>Assets</b>		
Guaranteed Interest C.	22.176.887,84 €	1,17%
Treasury account (Paying Ag)	0,00 €	0,00%
Repayment account	0,00 €	0,00%
Principal WithHolding Account	0,00 €	0,00%
Treasury account - IRS Collateral	0,00 €	0,00%
Liquidity Line (Limit) / Credit Line	0,00 €	0,00%
<b>Liabilities</b>		
Subordinated Loan	17.039.896,52 €	1,43%
Loan Contract for Initial Expenses	0,00 €	0,00%
Amount of the Liquidity Line / Credit Line	0,00 €	0,00%

### OTHER INFORMATION

	Current	At Issue Date
<b>Consolidated accumulated losses of the portfolio</b> Principal, costs and interest condonation and losses for adjudication or sale of properties.	111.695,81 €	0,00 €
<b>Cumulative Write-Off</b> Amount of accumulated defaulted loans defined as operations with a delinquency greater than 24 months (personal loans) or greater than 36 months (mortgage loans), or classified as defaulted by the Assignor.	1.680.466,77 €	0,00 €
<b>Cumulative Write-Off recovery</b> Principal Outstanding recovery and recovery by the sale of adjudicated properties.	1.319.438,46 €	0,00 €
<b>Endowment shortfall amortization or bonds</b>	0,00 €	0,00 €
<b>Delinquency Ratio</b> Principal Outstanding Doubtfully and Subjective Debts / Principal Outstanding	0,5333%	0,0000%
<b>Weighted Average of LTV Distribution / Valuations</b> Valuations exclusively for mortgage participations	66,5781%	86,8004%

### FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	9.497.176,56 €
Interest	134.169,17 €
<b>Ratio: (Outstanding FP + Interest) / Total Outstanding</b>	4,1256%

### INTEREST SWAP

Swap	Notional Principal	Interest
Receiving	To Determine	2,415742%
Paying	To Determine	To Determine

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## SITUATION PORTFOLIO

<b>Current Outstanding Portfolio</b>	<b>233.452.835,84 €</b>
Principal Outstanding currently paid	224.687.736,32 €
Principal Outstanding with Arrears (< 3 months)	7.519.998,47 €
Principal Outstanding Doubtfully and Subjective	1.245.101,05 €
<b>Amortized Portfolio</b>	<b>616.414.634,21 €</b>
Principal received from the constitution	619.223.051,92 €
Interest capitalization of Forbearance Period	-2.808.417,71 €
<b>Current Outstanding of Defaulted Loans</b>	<b>132.838,79 €</b>
<b>Total Securitized</b>	<b>850.000.308,84 €</b>

### ADDITIONAL INFORMATION:

Management Company: Gestión de Activos Titulizados, SGFT, S.A.

Official Register: Comisión Nacional del Mercado de Valores

**INFORMATION CONTENT RESPONSIBILITY:**

**THE EXECUTIVE DIRECTOR**

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