

Monthly Report, May 2012

HIPOCAT 6 FTA Fondo de Titulización de Activos



The amounts are expressed in euros

Date of Constitution	17/09/2003	Managers	CatalunyaCaixa, Deutsche Bank, Crédit Agricole Indosuez
Issue Date	17/09/2003	Originator / Servicer	CatalunyaCaixa
Disbursement Date	22/09/2003	Swap Guarantee	
Management Company	Gestion de Activos Titulizados, SGFT, SA	Paying Agent	Instituto de Crédito Oficial
Administrator	CatalunyaCaixa	Secondary Market	AIAF
Guaranteed Interest C.	Instituto Crédito Oficial	Register of Book Securities	S.C.L.V. Espaclear
Interest Swap	CatalunyaCaixa	Depository	CatalunyaCaixa
Subordinated Loan	CatalunyaCaixa	Auditors	Deloitte & Touche
Lead Manager	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 92 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	24,40%	24.401,44€ 7.876	100.000,00€ 7.876	Floating EURIB.3M+0,28%	1,156% Date: 15-06-2012 Interests: 72,09 €	15-12-2034 15-3/6/9/12	Aa2 AAA	Aaa AAA
SERIE B ES0345782017 Mezzanine / Pass-Through	55,60%	55.601,24€ 157	100.000,00€ 157	Floating EURIB.3M+0,55%	1,426% Date: 15-06-2012 Interests: 202,62 €	15-12-2034 15-3/6/9/12	Aa2 AAA	Aa2 AA
SERIE C ES0345782025 Mezzanine / Pass-Through	55,60%	55.601,24€ 340	100.000,00€ 340	Floating EURIB.3M+0,85%	1,726% Date: 15-06-2012 Interests: 245,25 €	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: 15-06-2012 Interests: -	15-12-2034 15-3/6/9/12	Baa1 BBB	Baa1 BBB
Totals		219.819.557,72 €	850.000.000,00 €					

COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
Count Principal		
Number	3.958	10.467
Outstanding Balance	229.691.119,70€	850.000.308,84€
Average Loan	57.787,66€	81.207,63€
Minimum	219,71€	25.012,48€
Maximum	293.377,20€	484.097,30€
Interest		
Weighted Average	3,7886%	4,7398%
Minimum	1,9990%	2,7500%
Maximum	5,9800%	6,5000%
Remaining Maturity (Months)		
Weighted Average	202,21	302,94
Minimum	0,99	6,47
Maximum	247,03	351,51
Index (Distribution)		
Euribor 1 año	16,16%	12,06%
Mibor 1 Año	2,63%	2,93%
Préstamos Hipotecarios Cajas	8,90%	9,87%
Préstamos Hipotecarios Cajas TAE	70,73%	73,08%
Tipo Activo C.E.C.A TAE	0,01%	0,04%
Tipo Activo CECA	1,56%	2,02%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,1530%	0,1451%	0,2228%	0,2132%	0,8703%
Annual Equivalent	1,8203%	1,7277%	2,6410%	2,5285%	9,9575%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	83,55	84,24
Madrid	5,91	5,85
Comunidad Valenciana	6,88	6,32
Baleares	0,83	0,99
Aragón	0,25	0,28
Andalucía	0,92	0,86
Murcia	0,88	0,86
Navarra	0,36	0,26
Rest of Autonomous Regions	0,42	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	50	8.300,89 €	5.047,25 €	13.348,14 €	3.427.073,97 €	3.435.374,86 €	53,81%	72,6750%
From 1 to 2 months	31	11.907,37 €	10.185,37 €	22.092,74 €	2.144.430,28 €	2.156.337,65 €	33,78%	74,8889%
From 2 to 3 months	13	7.867,99 €	6.719,21 €	14.587,20 €	784.813,77 €	792.681,76 €	12,42%	68,2980%
Totals	94	28.076,25 €	21.951,83 €	50.028,08 €	6.356.318,02 €	6.384.394,27 €	100,00%	72,8207%

(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	12	757,71 €	420,76 €	1.178,47 €	502.425,58 €	503.183,29 €	18,32%	61,1045%
From 1 to 2 months	3	322,70 €	211,96 €	534,66 €	142.412,50 €	142.735,20 €	5,20%	68,0850%
From 2 to 3 months	7	624,95 €	244,55 €	869,50 €	490.817,69 €	491.442,64 €	17,90%	73,0430%
From 3 to 6 months	8	8.580,30 €	6.896,21 €	15.476,51 €	743.693,53 €	752.273,83 €	27,40%	73,5172%
From 6 to 12 months	2	1.939,64 €	2.094,31 €	4.033,95 €	205.027,50 €	206.967,14 €	7,54%	79,3199%
From 12 months to 2 years	4	3.643,22 €	3.228,53 €	6.871,75 €	325.587,37 €	329.230,59 €	11,99%	82,2325%
From 2 to 3 years	2	4.128,83 €	3.347,85 €	7.476,68 €	316.001,83 €	320.130,66 €	11,66%	77,5167%
Totals	38	19.997,35 €	16.444,17 €	36.441,52 €	2.725.966,00 €	2.745.963,35 €	100,00%	72,2184%

(1) Valuations exclusively for mortgage participations

CREDIT ENHANCEMENT

	Current			At Issue Date		
	% Notes	Nominal	% CE	% Notes	Nominal	% CE
SERIE A	87,43%	192.185.741,44€	20,25%	92,66%	787.600.000,00€	9,64%
SERIE B	3,97%	8.729.394,68€	16,28%	1,85%	15.700.000,00€	7,79%
SERIE C	8,60%	18.904.421,60€	7,68%	4,00%	34.000.000,00€	3,79%
SERIE D	0,00%	0,00€	0,00%	1,49%	12.700.000,00€	2,30%
Totals		219.819.557,72 €			850.000.000,00 €	
Theoretical Reserve Funds		16.877.653,88€	7,68%		19.550.000,00€	2,30%
Real Reserve Funds		16.877.653,88€	7,68%		19.550.000,00€	2,30%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	21.112.569,26 €	0,85%
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%
Liabilities		
Subordinated Loan	17.036.333,06 €	0,88%
Loan Contract for Initial Expenses	0,00 €	0,00%
Amount of the Liquidity Line / Credit Line	0,00 €	0,00%

OTHER INFORMATION

	Accumulated	Period
Consolidated accumulated losses of the portfolio		
Principal, costs and interest condonation and losses for adjudication or sale of properties.	111.695,81 €	0,00 €
Cumulative Write-Off		
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 €
Cumulative Write-Off recovery		
Principal Outstanding recovery and recovery by the sale of adjudicated properties.	1.319.438,46 €	0,00 €
Endowment shortfall amortization or bonds	0,00 €	0,00 €
Delinquency Ratio		
Principal Outstanding With Arrears > 90 days / Principal Outstanding	0,7003%	0,0000%
Weighted Average of LTV Distribution / Valuations		
Valuations exclusively for mortgage participations	66,0201%	86,8004%

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	10.926.190,73 €
Interest	182.677,27 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	4,8364%

INTEREST SWAP

Swap	Notional Principal	Interest
Receiving	To Determine	1,865742%
Paying	To Determine	To Determine

Monthly Report, May 2012

HIPOCAT 6 FTA Fondo de Titulización de Activos



SITUATION PORTFOLIO

Current Outstanding Portfolio	229.691.119,70 €
Principal Outstanding currently paid	220.560.762,08 €
Principal Outstanding with Arrears (< 3 months)	6.384.394,27 €
Principal Outstanding Doubtfully and Subjective	2.745.963,35 €
Amortized Portfolio	620.176.350,35 €
Principal received from the constitution	623.046.370,98 €
Interest capitalization of Forbearance Period	-2.870.020,63 €
Current Outstanding of Defaulted Loans	132.838,79 €
Total Securitized	850.000.308,84 €

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

Poligon Mas Mateu, Roure, 6-8 08820 El Prat de Llobregat Tel. 93 484 73 36 - FAX: 93 484 73 41
info@gat-sgft.com www.gat-sgft.info

Passeig de Gràcia 16, Barcelona

Gestión de Activos Titulizados, SGFT, S.A.