

Monthly Report, August 2012

HIPOCAT 6 FTA Fondo de Titulización de Activos



The amounts are expressed in euros

Date of Constitution	17/09/2003
Issue Date	17/09/2003
Disbursement Date	22/09/2003
Management Company	Gestion de Activos Titulizados, SGFT, SA
Administrator	CatalunyaCaixa
Guaranteed Interest C.	Instituto Crédito Oficial
Interest Swap	CatalunyaCaixa
Subordinated Loan	CatalunyaCaixa
Lead Manager	CatalunyaCaixa, Deutsche Bank, Crédit Agricole Indosuez

Managers	CatalunyaCaixa, Deutsche Bank, Crédit Agricole Indosuez
Originator / Servicer	CatalunyaCaixa
Paying Agent	Instituto de Crédito Oficial
Secondary Market	AIAF
Register of Book Securities	S.C.L.V. Espaclear
Depository	CatalunyaCaixa
Auditors	Deloitte & Touche
Deposit guarantee/liquidity	
Liquidity Line/Credit	

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 94 days Base: A/ 360	Redemption		Moody's / S&P / Fitch Ibca / DBRS	
	Current Factor	Current	Original			Final Maturity	Next	Current	Original
SERIE A ES0345782009 Senior / Pass-Through	23,99%	23.985,12€ 7.876	100.000,00€ 7.876	Floating EURIB.3M+0,28% 17-3/6/9/12	0,942% Date: 17-09-2012 Interests: 59,00 €	15-12-2034		A3	Aaa
SERIE B ES0345782017 Mezzanine / Pass-Through	54,65%	54.652,51€ 157	100.000,00€ 157	Floating EURIB.3M+0,55% 17-3/6/9/12	1,212% Date: 17-09-2012 Interests: 172,96 €	15-12-2034		A3	Aa2
SERIE C ES0345782025 Mezzanine / Pass-Through	54,65%	54.652,51€ 340	100.000,00€ 340	Floating EURIB.3M+0,85% 17-3/6/9/12	1,512% Date: 17-09-2012 Interests: 215,77 €	15-12-2034		Baa1	A1
SERIE D ES0345782033 Subordinated / Pass-Through	- %	0,00€ 127	100.000,00€ 127	Floating EURIB.3M+0,95% 17-3/6/9/12	- % Date: 17-09-2012 Interests: -	-		Baa1	Baa1
Totals		216.069.102,59 €	850.000.000,00 €						

COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
Count Principal		
Number	3.918	10.467
Outstanding Balance	225.008.858,16€	850.000.308,84€
Average Loan	57.183,17€	81.207,63€
Minimum	117,95€	25.012,48€
Maximum	289.282,22€	484.097,30€
Interest		
Weighted Average	3,7832%	4,7398%
Minimum	1,7190%	2,7500%
Maximum	6,1000%	6,5000%
Remaining Maturity (Months)		
Weighted Average	199,50	302,94
Minimum	0,99	6,47
Maximum	244,01	351,51
Index (Distribution)		
Euribor 1 año	16,09%	12,06%
Mibor 1 Año	2,58%	2,93%
Préstamos Hipotecarios Cajas	8,88%	9,87%
Préstamos Hipotecarios Cajas TAE	70,91%	73,08%
Tipo Activo C.E.C.A TAE	0,01%	0,04%
Tipo Activo CECA	1,54%	2,02%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,2571%	0,2921%	0,2169%	0,2321%	0,8515%
Annual Equivalent	3,0421%	3,4497%	2,5723%	2,7499%	9,7527%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	83,61	84,24
Madrid	5,94	5,85
Comunidad Valenciana	6,81	6,32
Baleares	0,83	0,99
Aragón	0,25	0,28
Andalucía	0,92	0,86
Murcia	0,86	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	71	12.534,55 €	4.881,94 €	17.416,49 €	4.468.624,42 €	4.481.158,97 €	68,13%	67,3452%
From 1 to 2 months	17	6.836,77 €	4.906,30 €	11.743,07 €	1.165.807,44 €	1.172.644,21 €	17,83%	75,4708%
From 2 to 3 months	15	7.866,57 €	7.919,26 €	15.785,83 €	916.150,29 €	924.016,86 €	14,05%	77,4628%
Totals	103	27.237,89 €	17.707,50 €	44.945,39 €	6.550.582,15 €	6.577.820,04 €	100,00%	69,9820%

(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	10	436,64 €	0,00 €	436,64 €	419.008,53 €	419.445,17 €	12,72%	59,2763%
From 1 to 2 months	2	138,16 €	0,00 €	138,16 €	96.615,63 €	96.753,79 €	2,93%	82,4445%
From 2 to 3 months	2	71,28 €	0,00 €	71,28 €	50.861,94 €	50.933,22 €	1,54%	58,0466%
From 3 to 6 months	18	13.485,56 €	14.214,70 €	27.700,26 €	1.447.250,77 €	1.460.736,33 €	44,30%	78,1300%
From 6 to 12 months	7	7.502,05 €	6.769,95 €	14.272,00 €	612.866,21 €	620.368,26 €	18,81%	78,2490%
From 12 months to 2 years	4	3.643,22 €	3.228,53 €	6.871,75 €	325.587,37 €	329.230,59 €	9,98%	82,2325%
From 2 to 3 years	2	4.128,83 €	3.347,85 €	7.476,68 €	316.001,83 €	320.130,66 €	9,71%	77,5167%
Totals	45	29.405,74 €	27.561,03 €	56.966,77 €	3.268.192,28 €	3.297.598,02 €	100,00%	75,1688%

(1) Valuations exclusively for mortgage participations

CREDIT ENHANCEMENT

	Current			At Issue Date		
	% Notes	Nominal	% CE	% Notes	Nominal	% CE
SERIE A	87,43%	188.906.805,12€	20,38%	92,66%	787.600.000,00€	9,64%
SERIE B	3,97%	8.580.444,07€	16,41%	1,85%	15.700.000,00€	7,79%
SERIE C	8,60%	18.581.853,40€	7,81%	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		216.069.102,59 €			850.000.000,00 €	
Theoretical Reserve Funds		16.877.653,88€	7,81%		19.550.000,00€	2,30%
Real Reserve Funds		16.877.653,88€	7,81%		19.550.000,00€	2,30%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	22.074.794,45 €	0,60%
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	17.033.638,56 €	0,66%
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	1,2135%	0,0000%
Weighted Average of LTV Distribution / Valuations Valuations exclusively for mortgage participations	65,4199%	86,7118%

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	11.132.380,21 €
Interest	220.952,59 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	5,0457%

INTEREST SWAP

Swap	Notional Principal	Interest
Receiving	To Determine	1,651742%
Paying	To Determine	To Determine

SITUATION PORTFOLIO

Current Outstanding Portfolio	225.008.858,16 €
Principal Outstanding currently paid	215.133.440,10 €
Principal Outstanding with Arrears (< 3 months)	6.577.820,04 €
Principal Outstanding Doubtfully and Subjective	3.297.598,02 €
Amortized Portfolio	623.392.671,27 €
Principal received from the constitution	627.797.743,11 €
Interest capitalization of Forbearance Period	-2.938.473,60 €
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

Polígon 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.