

# Monthly Report, September 2012

HIPOCAT 6 FTA Fondo de Titulización de Activos



The amounts are expressed in euros

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

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

## 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	Original
SERIE A ES0345782009 Senior / Pass-Through	23,48%	23.479,75€ 7.876	100.000,00€ 7.876	Floating EURIB.3M+0,28% 17-3/6/9/12	0,532% Date: 17-12-2012 Interests: 31,58 €	15-12-2034		A3	Aaa
SERIE B ES0345782017 Mezzanine / Pass-Through	53,50%	53.500,80€ 157	100.000,00€ 157	Floating EURIB.3M+0,55% 17-3/6/9/12	0,802% Date: 17-12-2012 Interests: 108,46 €	15-12-2034		A3	Aa2
SERIE C ES0345782025 Mezzanine / Pass-Through	53,50%	53.500,80€ 340	100.000,00€ 340	Floating EURIB.3M+0,85% 17-3/6/9/12	1,102% Date: 17-12-2012 Interests: 149,03 €	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: 17-12-2012 Interests: -	-		Baa1	Baa1
<b>Totals</b>		<b>211.516.408,60 €</b>	<b>850.000.000,00 €</b>						

## COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
<b>Count Principal</b>		
Number	3.912	10.467
Outstanding Balance	224.004.326,61€	850.000.308,84€
Average Loan	57.012,36€	81.207,63€
Minimum	110,61€	25.012,48€
Maximum	287.886,81€	484.097,30€
<b>Interest</b>		
Weighted Average	3,7565%	4,7398%
Minimum	1,6610%	2,7500%
Maximum	6,1000%	6,5000%
<b>Remaining Maturity (Months)</b>		
Weighted Average	198,64	302,94
Minimum	1,02	6,47
Maximum	243,02	351,51
<b>Index (Distribution)</b>		
Euribor 1 año	16,07%	12,06%
Mibor 1 Año	2,57%	2,93%
Préstamos Hipotecarios Cajas	8,86%	9,87%
Préstamos Hipotecarios Cajas TAE	70,96%	73,08%
Tipo Activo C.E.C.A TAE	0,01%	0,04%
Tipo Activo CECA	1,53%	2,02%

## PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
<b>Single Monthly</b>	0,0612%	0,2270%	0,2090%	0,2176%	0,8440%
<b>Annual Equivalent</b>	0,7317%	2,6899%	2,4798%	2,5803%	9,6713%

## GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	83,62	84,24
Madrid	5,93	5,85
Comunidad Valenciana	6,80	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	0,43	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	81	14.459,97 €	4.850,56 €	19.310,53 €	5.161.432,96 €	5.175.892,93 €	75,72%	66,5186%
From 1 to 2 months	14	5.069,71 €	3.978,97 €	9.048,68 €	852.136,93 €	857.206,64 €	12,54%	70,9791%
From 2 to 3 months	12	7.254,75 €	6.473,92 €	13.728,67 €	795.449,57 €	802.704,32 €	11,74%	75,2463%
<b>Totals</b>	<b>107</b>	<b>26.784,43 €</b>	<b>15.303,45 €</b>	<b>42.087,88 €</b>	<b>6.809.019,46 €</b>	<b>6.835.803,89 €</b>	<b>100,00%</b>	<b>67,9870%</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	19	1.240,71 €	385,46 €	1.626,17 €	1.150.352,04 €	1.151.592,75 €	23,56%	79,6166%
From 1 to 2 months	5	1.230,63 €	427,38 €	1.658,01 €	339.435,02 €	340.665,65 €	6,97%	75,3345%
From 2 to 3 months	2	485,50 €	167,32 €	652,82 €	110.573,64 €	111.059,14 €	2,27%	75,2743%
From 3 to 6 months	22	17.603,17 €	18.893,86 €	36.497,03 €	1.789.968,55 €	1.807.571,72 €	36,99%	77,8743%
From 6 to 12 months	10	8.384,96 €	7.740,11 €	16.125,07 €	716.792,92 €	725.177,88 €	14,84%	76,6685%
From 12 months to 2 years	5	4.749,28 €	4.368,71 €	9.117,99 €	426.314,99 €	431.064,27 €	8,82%	82,4401%
From 2 to 3 years	2	4.128,83 €	3.347,85 €	7.476,68 €	316.001,83 €	320.130,66 €	6,55%	77,5167%
<b>Totals</b>	<b>65</b>	<b>37.823,08 €</b>	<b>35.330,69 €</b>	<b>73.153,77 €</b>	<b>4.849.438,99 €</b>	<b>4.887.262,07 €</b>	<b>100,00%</b>	<b>78,2074%</b>

(1) Valuations exclusively for mortgage participations

**CREDIT ENHANCEMENT**

	Current			At Issue Date		
	% Notes	Nominal	% CE	% Notes	Nominal	% CE
SERIE A	87,43%	184.926.511,00€	20,55%	92,66%	787.600.000,00€	9,64%
SERIE B	3,97%	8.399.625,60€	16,58%	1,85%	15.700.000,00€	7,79%
SERIE C	8,60%	18.190.272,00€	7,98%	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>211.516.408,60 €</b>			<b>850.000.000,00 €</b>	
<b>Theoretical Reserve Funds</b>		16.877.653,88€	7,98%		19.550.000,00€	2,30%
<b>Real Reserve Funds</b>		16.877.653,88€	7,98%		19.550.000,00€	2,30%

**OTHER FINANCIAL OPERATIONS (Current)**

	Balance	Interest
<b>Assets</b>		
Guaranteed Interest C.	17.095.950,81 €	0,57%
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	17.030.272,58 €	0,25%
Loan Contract for Initial Expenses	0,00 €	0,00%
Amount of the Liquidity Line / Credit Line	0,00 €	0,00%

**OTHER INFORMATION**

	Accumulated	Period
<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>Current</b>	<b>At Issue Date</b>
<b>Endowment shortfall amortization or bonds</b>	0,00 €	0,00 €
<b>Delinquency Ratio</b> Principal Outstanding With Arrears > 90 Days / Principal Outstanding	1,4660%	0,0000%
<b>Weighted Average of LTV Distribution / Valuations</b> Valuations exclusively for mortgage participations	65,2357%	86,7118%

**FORBEARANCE PERIOD INFORMATION**

Principal Outstanding of Forbearance Period	11.057.367,68 €
Interest	229.470,27 €
<b>Ratio: (Outstanding FP + Interest) / Total Outstanding</b>	5,0387%

**INTEREST SWAP**

Swap	Notional Principal	Interest
Receiving	To Determine	1,241742%
Paying	To Determine	To Determine

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## SITUATION PORTFOLIO

<b>Current Outstanding Portfolio</b>	<b>224.004.326,61 €</b>
Principal Outstanding currently paid	212.281.260,65 €
Principal Outstanding with Arrears (< 3 months)	6.835.803,89 €
Principal Outstanding Doubtfully and Subjective	4.887.262,07 €
<b>Amortized Portfolio</b>	<b>623.392.671,27 €</b>
Principal received from the constitution	628.838.259,88 €
Interest capitalization of Forbearance Period	-2.974.458,81 €
<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 RESPONSABILITY:

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](mailto:info@gat-sgft.com) [www.gat-sgft.info](http://www.gat-sgft.info)

Passeig de Gràcia 16, Barcelona

Gestión de Activos Titulizados, SGFT, S.A.