

# Monthly Report, October 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<br>ISIN Code<br>Priority/Type Redemption         | Principal Outstanding (Unit/Bonds/Total) |                         |                         | Coupon Type<br>Frequency                  | Current Coupon<br>Accrued Period<br>91 days<br>Base: A/ 360 | Redemption        |      | Moody's / S&P / Fitch<br>Ibca / DBRS |          |
|--|--|-------------------------|-------------------------|---|---|-------------------|------|--------------------------------------|----------|
|  | Current<br>Factor                        | Current                 | Original                |   |   | Final<br>Maturity | Next | Current                              | Original |
| SERIE A<br>ES0345782009<br>Senior / Pass-Through       | 23,48%                                   | 23.479,75€<br>7.876     | 100.000,00€<br>7.876    | Floating<br>EURIB.3M+0,28%<br>17-3/6/9/12 | 0,532%<br>Date: 17-12-2012<br>Interests: 31,58 €            | 15-12-2034        |      | A3                                   | Aaa      |
| SERIE B<br>ES0345782017<br>Mezzanine / Pass-Through    | 53,50%                                   | 53.500,80€<br>157       | 100.000,00€<br>157      | Floating<br>EURIB.3M+0,55%<br>17-3/6/9/12 | 0,802%<br>Date: 17-12-2012<br>Interests: 108,46 €           | 15-12-2034        |      | A3                                   | Aa2      |
| SERIE C<br>ES0345782025<br>Mezzanine / Pass-Through    | 53,50%                                   | 53.500,80€<br>340       | 100.000,00€<br>340      | Floating<br>EURIB.3M+0,85%<br>17-3/6/9/12 | 1,102%<br>Date: 17-12-2012<br>Interests: 149,03 €           | 15-12-2034        |      | Baa1                                 | A1       |
| SERIE D<br>ES0345782033<br>Subordinated / Pass-Through | - %                                      | 0,00€<br>127            | 100.000,00€<br>127      | Floating<br>EURIB.3M+0,95%<br>17-3/6/9/12 | - %<br>Date: 17-12-2012<br>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                             | 3.900           | 10.467            |
| Outstanding Balance                | 222.634.957,83€ | 850.000.308,84€   |
| Average Loan                       | 56.838,24€      | 81.207,63€        |
| Minimum                            | 83,10€          | 25.012,48€        |
| Maximum                            | 286.489,05€     | 484.097,30€       |
| <b>Interest</b>                    |                 |                   |
| Weighted Average                   | 3,7444%         | 4,7398%           |
| Minimum                            | 1,4770%         | 2,7500%           |
| Maximum                            | 6,1000%         | 6,5000%           |
| <b>Remaining Maturity (Months)</b> |                 |                   |
| Weighted Average                   | 197,75          | 302,94            |
| Minimum                            | 0,99            | 6,47              |
| Maximum                            | 242,00          | 351,51            |
| <b>Index (Distribution)</b>        |                 |                   |
| Euribor 1 año                      | 16,04%          | 12,06%            |
| Mibor 1 Año                        | 2,55%           | 2,93%             |
| Préstamos Hipotecarios Cajas       | 8,86%           | 9,87%             |
| Préstamos Hipotecarios Cajas TAE   | 71,03%          | 73,08%            |
| Tipo Activo C.E.C.A TAE            | 0,01%           | 0,04%             |
| Tipo Activo CECA                   | 1,51%           | 2,02%             |

## PREPAYMENTS

|                          | Current<br>Month | Last 3<br>Months | Last 6<br>Months | Last 12<br>Months | Historical |
|--------------------------|------------------|------------------|------------------|-------------------|------------|
| <b>Single Monthly</b>    | 0,2230%          | 0,1798%          | 0,2175%          | 0,2176%           | 0,8377%    |
| <b>Annual Equivalent</b> | 2,6440%          | 2,1366%          | 2,5792%          | 2,5807%           | 9,6019%    |

## GEOGRAPHIC DISTRIBUTION

|                            | Current | Constitution<br>Date |
|----------------------------|---------|----------------------|
| Catalunya                  | 83,65   | 84,24                |
| Madrid                     | 5,93    | 5,85                 |
| Comunidad Valenciana       | 6,77    | 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      | 68                             | 12.570,88 €        | 5.905,08 €           | 18.475,96 €        | 4.531.087,45 €           | 4.543.658,33 €        | 78,26%         | 69,3260%            |
| From 1 to 2 months | 14                             | 6.277,00 €         | 4.059,87 €           | 10.336,87 €        | 813.012,50 €             | 819.289,50 €          | 14,11%         | 64,8183%            |
| From 2 to 3 months | 6                              | 3.833,25 €         | 3.634,22 €           | 7.467,47 €         | 438.782,85 €             | 442.616,10 €          | 7,62%          | 78,8979%            |
| <b>Totals</b>      | <b>88</b>                      | <b>22.681,13 €</b> | <b>13.599,17 €</b>   | <b>36.280,30 €</b> | <b>5.782.882,80 €</b>    | <b>5.805.563,93 €</b> | <b>100,00%</b> | <b>69,2888%</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             | 23                             | 1.420,28 €         | 441,99 €             | 1.862,27 €         | 1.378.410,42 €           | 1.379.830,70 €        | 24,86%         | 76,9816%            |
| From 1 to 2 months        | 5                              | 1.032,37 €         | 121,18 €             | 1.153,55 €         | 366.024,84 €             | 367.057,21 €          | 6,61%          | 68,8357%            |
| From 2 to 3 months        | 6                              | 1.054,50 €         | 593,18 €             | 1.647,68 €         | 336.359,27 €             | 337.413,77 €          | 6,08%          | 78,1299%            |
| From 3 to 6 months        | 19                             | 14.187,88 €        | 13.800,13 €          | 27.988,01 €        | 1.431.314,17 €           | 1.445.502,05 €        | 26,04%         | 76,2456%            |
| From 6 to 12 months       | 14                             | 12.093,01 €        | 12.015,87 €          | 24.108,88 €        | 1.152.270,91 €           | 1.164.363,92 €        | 20,98%         | 79,9561%            |
| From 12 months to 2 years | 6                              | 5.582,86 €         | 5.322,84 €           | 10.905,70 €        | 530.614,87 €             | 536.197,73 €          | 9,66%          | 81,0830%            |
| From 2 to 3 years         | 2                              | 4.128,83 €         | 3.347,85 €           | 7.476,68 €         | 316.001,83 €             | 320.130,66 €          | 5,77%          | 77,5167%            |
| <b>Totals</b>             | <b>75</b>                      | <b>39.499,73 €</b> | <b>35.643,04 €</b>   | <b>75.142,77 €</b> | <b>5.510.996,31 €</b>    | <b>5.550.496,04 €</b> | <b>100,00%</b> | <b>77,2696%</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.                     | 19.191.440,64 € | 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><br>Principal, costs and interest condonation and losses for adjudication or sale of properties.   | 111.695,81     | -                    |
| <b>Cumulative Write-Off</b><br>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   | -                    |
| <b>Cumulative Write-Off recovery</b><br>Principal Outstanding recovery and recovery by the sale of adjudicated properties.  | 1.319.438,46   | -                    |
|   | <b>Current</b> | <b>At Issue Date</b> |
| <b>Endowment shortfall amortization or bonds</b>  | 0,00 €         | 0,00 €               |
| <b>Delinquency Ratio</b><br>Principal Outstanding With Arrears > 90 Days / Principal Outstanding  | 1,5569%        | 0,0000%              |
| <b>Weighted Average of LTV Distribution / Valuations</b><br>Valuations exclusively for mortgage participations  | 65,0619%       | 86,7118%             |

**FORBEARANCE PERIOD INFORMATION**

|   |                 |
|---|-----------------|
| Principal Outstanding of Forbearance Period                   | 11.710.448,01 € |
| Interest  | 229.544,28 €    |
| <b>Ratio: (Outstanding FP + Interest) / Total Outstanding</b> | 5,3630%         |

**INTEREST SWAP**

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

## SITUATION PORTFOLIO

|   |                         |
|---|-------------------------|
| <b>Current Outstanding Portfolio</b>            | <b>222.634.957,83 €</b> |
| Principal Outstanding currently paid            | 211.278.897,86 €        |
| Principal Outstanding with Arrears (< 3 months) | 5.805.563,93 €          |
| Principal Outstanding Doubtfully and Subjective | 5.550.496,04 €          |
| <b>Amortized Portfolio</b>                      | <b>627.232.512,22 €</b> |
| Principal received from the constitution        | 630.252.706,51 €        |
| Interest capitalization of Forbearance Period   | -3.020.194,29 €         |
| <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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