

Monthly Report, November 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 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%	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%	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%	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%	- % Date: 17-12-2012 Interests: -	-		Baa1	Baa1
Totals		211.516.408,60 €	850.000.000,00 €						

COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
Count Principal		
Number	3.887	10.467
Outstanding Balance	221.426.743,25€	850.000.308,84€
Average Loan	56.717,83€	81.207,63€
Minimum	55,50€	25.012,48€
Maximum	285.088,94€	484.097,30€
Interest		
Weighted Average	3,7085%	4,7398%
Minimum	1,1500%	2,7500%
Maximum	6,1000%	6,5000%
Remaining Maturity (Months)		
Weighted Average	196,93	302,94
Minimum	1,02	6,47
Maximum	241,02	351,51
Index (Distribution)		
Euribor 1 año	16,04%	12,06%
Mibor 1 Año	2,54%	2,93%
Préstamos Hipotecarios Cajas	8,83%	9,87%
Préstamos Hipotecarios Cajas TAE	71,06%	73,08%
Tipo Activo C.E.C.A TAE	0,01%	0,04%
Tipo Activo CECA	1,51%	2,02%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,1161%	0,1329%	0,2119%	0,2149%	0,8308%
Annual Equivalent	1,3842%	1,5835%	2,5128%	2,5483%	9,5267%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	83,64	84,24
Madrid	5,93	5,85
Comunidad Valenciana	6,78	6,32
Baleares	0,83	0,99
Aragón	0,25	0,28
Andalucía	0,93	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	60	10.559,06 €	5.487,06 €	16.046,12 €	3.607.707,57 €	3.618.266,63 €	71,71%	69,5317%
From 1 to 2 months	12	5.062,60 €	3.893,85 €	8.956,45 €	815.915,81 €	820.978,41 €	16,27%	67,5324%
From 2 to 3 months	8	5.086,23 €	4.777,78 €	9.864,01 €	601.541,15 €	606.627,38 €	12,02%	81,0555%
Totals	80	20.707,89 €	14.158,69 €	34.866,58 €	5.025.164,53 €	5.045.872,42 €	100,00%	70,4013%

(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	602,12 €	128,66 €	730,78 €	1.241.053,55 €	1.241.655,67 €	24,41%	75,1234%
From 1 to 2 months	3	419,16 €	151,25 €	570,41 €	162.857,82 €	163.276,98 €	3,21%	81,1227%
From 2 to 3 months	6	919,66 €	177,03 €	1.096,69 €	440.155,57 €	441.075,23 €	8,67%	79,2130%
From 3 to 6 months	17	13.722,23 €	13.644,44 €	27.366,67 €	1.242.605,39 €	1.256.327,62 €	24,70%	75,1400%
From 6 to 12 months	15	13.756,76 €	13.906,85 €	27.663,61 €	1.186.457,49 €	1.200.214,25 €	23,60%	80,1813%
From 12 months to 2 years	5	4.779,52 €	4.475,74 €	9.255,26 €	458.426,81 €	463.206,33 €	9,11%	80,5374%
From 2 to 3 years	2	4.128,83 €	3.347,85 €	7.476,68 €	316.001,83 €	320.130,66 €	6,29%	77,5167%
Totals	67	38.328,28 €	35.831,82 €	74.160,10 €	5.047.558,46 €	5.085.886,74 €	100,00%	77,4392%

(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%
Totals		211.516.408,60 €			850.000.000,00 €	
Theoretical Reserve Funds		16.877.653,88€	7,98%		19.550.000,00€	2,30%
Real Reserve Funds		16.877.653,88€	7,98%		19.550.000,00€	2,30%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	21.031.178,96 €	0,56%
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	17.030.272,58 €	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
Consolidated accumulated losses of the portfolio		
Principal, costs and interest condonation and losses for adjudication or sale of properties.	116.719,23	5.023,42
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.	1.753.458,17	72.991,40
Cumulative Write-Off recovery		
Principal Outstanding recovery and recovery by the sale of adjudicated properties.	1.319.438,46	-
	Current	At Issue Date
Endowment shortfall amortization or bonds	0,00 €	0,00 €
Delinquency Ratio		
Principal Outstanding With Arrears > 90 Days / Principal Outstanding	1,4632%	0,0000%
Weighted Average of LTV Distribution / Valuations		
Valuations exclusively for mortgage participations	64,8813%	86,7118%

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	11.810.704,20 €
Interest	222.779,34 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	5,4345%

INTEREST SWAP

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

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SITUATION PORTFOLIO

Current Outstanding Portfolio	221.426.743,25 €
Principal Outstanding currently paid	211.294.984,09 €
Principal Outstanding with Arrears (< 3 months)	5.045.872,42 €
Principal Outstanding Doubtfully and Subjective	5.085.886,74 €
Amortized Portfolio	628.367.735,40 €
Principal received from the constitution	631.426.244,67 €
Interest capitalization of Forbearance Period	-3.058.509,27 €
Current Outstanding of Defaulted Loans	205.830,19 €
Total Securitized	850.000.308,84 €

ADDITIONAL INFORMATION:

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

Oficial Register: Comisión Nacional del Mercado de Valores

INFORMATION CONTENT RESPONSABILITY:

THE EXECUTIVE DIRECTOR

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