

# Monthly Report, February 2013

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 de Crédito Oficial, Banco de España
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 88 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	23,07%	23.069,92€ 7.876	100.000,00€ 7.876	Floating EURIB.3M+0,28%	0,463% Date: 15-03-2013	15-12-2034		A3	Aaa
		181.698.689,92€	787.600.000,00€	15-3/6/9/12	Interests: 26,11 €	15-3/6/9/12		AA-	AAA
SERIE B ES0345782017 Mezzanine / Pass-Through	52,57%	52.566,87€ 157	100.000,00€ 157	Floating EURIB.3M+0,55%	0,733% Date: 15-03-2013	15-12-2034		A3	Aa2
		8.252.998,59€	15.700.000,00€	15-3/6/9/12	Interests: 94,19 €	15-3/6/9/12		AA-	AA
SERIE C ES0345782025 Mezzanine / Pass-Through	52,57%	52.566,87€ 340	100.000,00€ 340	Floating EURIB.3M+0,85%	1,033% Date: 15-03-2013	15-12-2034		Baa1	A1
		17.872.735,80€	34.000.000,00€	15-3/6/9/12	Interests: 132,74 €	15-3/6/9/12		AA-	A
SERIE D ES0345782033 Subordinated / Pass-Through	- %	0,00€ 127	100.000,00€ 127	Floating EURIB.3M+0,95%	- % Date: 15-03-2013	-		Baa1	Baa1
		0,00€	12.700.000,00€	15-3/6/9/12	Interests: -	15-3/6/9/12		BBB	BBB
<b>Totals</b>		<b>207.824.424,31 €</b>	<b>850.000.000,00 €</b>						

## COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
<b>Count Principal</b>		
Number	3.851	10.467
Outstanding Balance	217.068.344,30€	850.000.308,84€
Average Loan	56.109,90€	81.207,63€
Minimum	126,77€	25.012,48€
Maximum	280.874,46€	484.097,30€
<b>Interest</b>		
Weighted Average	3,5777%	4,7398%
Minimum	1,0750%	2,7500%
Maximum	6,1000%	6,5000%
<b>Remaining Maturity (Months)</b>		
Weighted Average	194,38	302,94
Minimum	2,00	6,47
Maximum	238,06	351,51
<b>Index (Distribution)</b>		
Euribor 1 año	16,02%	12,06%
Mibor 1 Año	2,52%	2,93%
Préstamos Hipotecarios Cajas	8,76%	9,87%
Préstamos Hipotecarios Cajas TAE	71,20%	73,08%
Tipo Activo C.E.C.A TAE	0,01%	0,04%
Tipo Activo CECA	1,50%	2,02%

## PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,1420%	0,2035%	0,1670%	0,1900%	0,8124%
Annual Equivalent	1,6912%	2,4148%	1,9855%	2,2569%	9,3251%

## GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	83,64	84,24
Madrid	5,91	5,85
Comunidad Valenciana	6,77	6,32
Baleares	0,83	0,99
Aragón	0,25	0,28
Andalucía	0,94	0,86
Murcia	0,86	0,86
Navarra	0,35	0,26
Rest of Autonomous Regions	0,45	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	106	18.035,02 €	8.687,08 €	26.722,10 €	6.667.969,64 €	6.686.004,66 €	76,34%	67,7803%
From 1 to 2 months	20	9.551,28 €	6.297,56 €	15.848,84 €	1.468.563,05 €	1.478.114,33 €	16,88%	70,7997%
From 2 to 3 months	8	6.751,13 €	4.174,41 €	10.925,54 €	587.076,42 €	593.827,55 €	6,78%	68,4820%
<b>Totals</b>	<b>134</b>	<b>34.337,43 €</b>	<b>19.159,05 €</b>	<b>53.496,48 €</b>	<b>8.723.609,11 €</b>	<b>8.757.946,54 €</b>	<b>100,00%</b>	<b>68,3208%</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	14	412,70 €	0,00 €	412,70 €	1.014.907,66 €	1.015.320,36 €	18,65%	74,8184%
From 1 to 2 months	3	38,05 €	0,00 €	38,05 €	137.191,55 €	137.229,60 €	2,52%	57,1541%
From 2 to 3 months	3	120,18 €	121,80 €	241,98 €	147.546,68 €	147.666,86 €	2,71%	77,8907%
From 3 to 6 months	25	14.126,88 €	12.463,69 €	26.590,57 €	1.664.549,41 €	1.678.676,29 €	30,84%	77,4762%
From 6 to 12 months	22	17.916,19 €	19.071,15 €	36.987,34 €	1.671.702,58 €	1.689.618,77 €	31,04%	78,2979%
From 12 months to 2 years	9	8.981,81 €	7.840,80 €	16.822,61 €	765.537,90 €	774.519,71 €	14,23%	78,6522%
<b>Totals</b>	<b>76</b>	<b>41.595,81 €</b>	<b>39.497,44 €</b>	<b>81.093,25 €</b>	<b>5.401.435,78 €</b>	<b>5.443.031,59 €</b>	<b>100,00%</b>	<b>76,7144%</b>

(1) Valuations exclusively for mortgage participations

**CREDIT ENHANCEMENT**

	Current			At Issue Date		
	% Notes	Nominal	% CE	% Notes	Nominal	% CE
SERIE A	87,43%	181.698.689,92€	20,69%	92,66%	787.600.000,00€	9,64%
SERIE B	3,97%	8.252.998,59€	16,72%	1,85%	15.700.000,00€	7,79%
SERIE C	8,60%	17.872.735,80€	8,12%	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>207.824.424,31 €</b>			<b>850.000.000,00 €</b>	
<b>Theoretical Reserve Funds</b>		16.877.653,88€	8,12%		19.550.000,00€	2,30%
<b>Real Reserve Funds</b>		16.877.653,88€	8,12%		19.550.000,00€	2,30%

**OTHER FINANCIAL OPERATIONS (Current)**

	Balance	Interest
<b>Assets</b>		
Guaranteed Interest C.	21.279.718,77 €	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%
<b>Liabilities</b>		
Subordinated Loan	17.027.697,35 €	0,18%
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.	116.719,23	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.	2.280.846,81	101.833,68
<b>Cumulative Write-Off recovery</b> Principal Outstanding recovery and recovery by the sale of adjudicated properties.	1.369.794,11	50.355,65
	<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	1,9085%	0,0000%
<b>Weighted Average of LTV Distribution / Valuations</b> Valuations exclusively for mortgage participations	64,3131%	86,7118%

**FORBEARANCE PERIOD INFORMATION**

Principal Outstanding of Forbearance Period	10.663.091,49 €
Interest	207.080,83 €
<b>Ratio: (Outstanding FP + Interest) / Total Outstanding</b>	5,0077%

**INTEREST SWAP**

Swap	Notional Principal	Interest
Receiving	To Determine	1,172742%
Paying	To Determine	To Determine

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## SITUATION PORTFOLIO

<b>Current Outstanding Portfolio</b>	<b>217.068.344,30 €</b>
Principal Outstanding currently paid	202.867.366,17 €
Principal Outstanding with Arrears (< 3 months)	8.757.946,54 €
Principal Outstanding Doubtfully and Subjective	5.443.031,59 €
<b>Amortized Portfolio</b>	<b>632.430.798,22 €</b>
Principal received from the constitution	635.613.504,33 €
Interest capitalization of Forbearance Period	-3.182.706,11 €
<b>Current Outstanding of Defaulted Loans</b>	<b>501.166,32 €</b>
<b>Total Securitized</b>	<b>850.000.308,84 €</b>

### 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**

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.