

Monthly Report, August 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 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	22,21%	22.208,24€ 7.876	100.000,00€ 7.876	Floating EURIB.3M+0,28%	0,489% Date: 16-09-2013	15-12-2034		A3	Aaa
		174.912.098,24€	787.600.000,00€	16-3/6/9/12	Interests: 27,45 €	16-3/6/9/12		AA-	AAA
SERIE B ES0345782017 Mezzanine / Pass-Through	50,60%	50.603,20€ 157	100.000,00€ 157	Floating EURIB.3M+0,55%	0,759% Date: 16-09-2013	15-12-2034		Baa2	Aa2
		7.944.702,40€	15.700.000,00€	16-3/6/9/12	Interests: 97,09 €	16-3/6/9/12		AA-	AA
SERIE C ES0345782025 Mezzanine / Pass-Through	50,60%	50.603,20€ 340	100.000,00€ 340	Floating EURIB.3M+0,85%	1,059% Date: 16-09-2013	15-12-2034		Ba2	A1
		17.205.088,00€	34.000.000,00€	16-3/6/9/12	Interests: 135,46 €	16-3/6/9/12		A	A
SERIE D ES0345782033 Subordinated / Pass-Through	- %	0,00€ 127	100.000,00€ 127	Floating EURIB.3M+0,95%	- % Date: 16-09-2013	-		Baa1	Baa1
		0,00€	12.700.000,00€	16-3/6/9/12	Interests: -	16-3/6/9/12		BBB	BBB
Totals		200.061.888,64 €	850.000.000,00 €						

COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
Count Principal		
Number	3.789	10.467
Outstanding Balance	209.094.965,97€	850.000.308,84€
Average Loan	54.912,19€	81.207,63€
Minimum	286,46€	25.012,48€
Maximum	274.500,54€	484.097,30€
Interest		
Weighted Average	3,5073%	4,7398%
Minimum	1,0070%	2,7500%
Maximum	6,1000%	6,5000%
Remaining Maturity (Months)		
Weighted Average	189,17	302,03
Minimum	0,99	6,47
Maximum	232,02	351,51
Index (Distribution)		
Euribor 1 año	16,10%	12,06%
Mibor 1 Año	2,43%	2,93%
Préstamos Hipotecarios Cajas	8,69%	9,87%
Préstamos Hipotecarios Cajas TAE	71,33%	73,08%
Tipo Activo C.E.C.A TAE	0,01%	0,04%
Tipo Activo CECA	1,44%	2,02%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,1554%	0,2747%	0,1911%	0,1766%	0,7779%
Annual Equivalent	1,8491%	3,2468%	2,2694%	2,0984%	8,9455%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	83,61	84,24
Madrid	5,89	5,85
Comunidad Valenciana	6,79	6,32
Baleares	0,84	0,99
Aragón	0,26	0,28
Andalucía	0,95	0,86
Murcia	0,87	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	85	14.819,89 €	6.536,25 €	21.356,14 €	5.281.255,92 €	5.296.075,81 €	59,99%	69,2892%
From 1 to 2 months	29	15.064,46 €	8.975,35 €	24.039,81 €	2.029.532,59 €	2.044.597,05 €	23,16%	72,8522%
From 2 to 3 months	21	14.907,91 €	12.435,47 €	27.343,38 €	1.472.867,70 €	1.487.775,61 €	16,85%	75,3015%
Totals	135	44.792,26 €	27.947,07 €	72.739,33 €	8.783.656,21 €	8.828.448,47 €	100,00%	71,0560%

(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	17	887,90 €	0,00 €	887,90 €	1.149.895,01 €	1.150.782,91 €	15,22%	69,7523%
From 1 to 2 months	4	600,37 €	246,72 €	847,09 €	260.254,67 €	260.855,04 €	3,45%	74,4287%
From 2 to 3 months	2	181,09 €	48,47 €	229,56 €	122.121,76 €	122.302,85 €	1,62%	77,6373%
From 3 to 6 months	26	19.966,15 €	18.733,64 €	38.699,79 €	1.843.347,62 €	1.863.313,77 €	24,64%	76,7303%
From 6 to 12 months	31	23.145,31 €	21.018,96 €	44.164,27 €	2.239.384,31 €	2.262.529,62 €	29,92%	77,9274%
From 12 months to 2 years	24	20.610,17 €	20.421,59 €	41.031,76 €	1.775.291,75 €	1.795.901,92 €	23,75%	78,2288%
From 2 to 3 years	1	1.208,54 €	638,24 €	1.846,78 €	104.085,82 €	105.294,36 €	1,39%	74,9301%
Totals	105	66.599,53 €	61.107,62 €	127.707,15 €	7.494.380,94 €	7.560.980,47 €	100,00%	76,1861%

(1) Valuations exclusively for mortgage participations

CREDIT ENHANCEMENT

	Current			At Issue Date		
	% Notes	Nominal	% CE	% Notes	Nominal	% CE
SERIE A	87,43%	174.912.098,24€	21,01%	92,66%	787.600.000,00€	9,64%
SERIE B	3,97%	7.944.702,40€	17,04%	1,85%	15.700.000,00€	7,79%
SERIE C	8,60%	17.205.088,00€	8,44%	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		200.061.888,64 €			850.000.000,00 €	
Theoretical Reserve Funds		16.877.653,88€	8,44%		19.550.000,00€	2,30%
Real Reserve Funds		16.877.653,88€	8,44%		19.550.000,00€	2,30%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	21.621.039,12 €	0,35%
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	16.990.476,05 €	0,21%
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.	139.884,03	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.	2.326.367,34	0,00
Cumulative Write-Off recovery Principal Outstanding recovery and recovery by the sale of adjudicated properties.	1.319.438,46	0,00
	Current	At Issue Date
Endowment shortfall amortization or bonds	0,00 €	0,00 €
Delinquency Ratio Principal Outstanding With Arrears > 90 Days / Principal Outstanding	2,8824%	0,0000%
Weighted Average of LTV Distribution / Valuations Valuations exclusively for mortgage participations	63,0517%	86,7118%

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	6.689.780,16 €
Interest	164.055,20 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	3,2779%

INTEREST SWAP

Swap	Notional Principal	Interest
Receiving	To Determine	1,198741%
Paying	To Determine	To Determine

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SITUATION PORTFOLIO

Current Outstanding Portfolio	209.094.965,97 €
Principal Outstanding currently paid	192.705.537,03 €
Principal Outstanding with Arrears (< 3 months)	8.828.448,47 €
Principal Outstanding Doubtfully and Subjective	7.560.980,47 €
	0,00 €
Amortized Portfolio	640.447.058,13 €
Principal received from the constitution	643.800.558,31 €
Interest capitalization of Forbearance Period	-3.353.500,18 €
Current Outstanding of Defaulted Loans	458.284,74 €
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

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 www.gat-sgft.info

Passeig de Gràcia 16, Barcelona

Gestión de Activos Titulizados, SGFT, S.A.