

Monthly Report, August 2014

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.	BNP Paribas
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	BNP Paribas
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	19,75%	19.750,81€ 7.876	100.000,00€ 7.876	Floating EURIB.3M+0,28%	0,522% Date: 15-09-2014	15-12-2034	15-3/6/9/12	A1	Aaa
		155.557.379,56€	787.600.000,00€	15-3/6/9/12	Interests: 26,06 €			AA-	AAA
SERIE B ES0345782017 Mezzanine / Pass-Through	49,47%	49.466,83€ 157	100.000,00€ 157	Floating EURIB.3M+0,55%	0,792% Date: 15-09-2014	15-12-2034	15-3/6/9/12	Baa2	Aa2
		7.766.292,31€	15.700.000,00€	15-3/6/9/12	Interests: 99,03 €			AA-	AA
SERIE C ES0345782025 Mezzanine / Pass-Through	49,47%	49.466,83€ 340	100.000,00€ 340	Floating EURIB.3M+0,85%	1,092% Date: 15-09-2014	15-12-2034	15-3/6/9/12	Ba2	A1
		16.818.722,20€	34.000.000,00€	15-3/6/9/12	Interests: 136,54 €			A	A
SERIE D ES0345782033 Subordinated / Pass-Through	- %	0,00€ 127	100.000,00€ 127	Floating EURIB.3M+0,95%	- % Date: 15-09-2014	-	15-3/6/9/12	Baa1	Baa1
		0,00€	12.700.000,00€	15-3/6/9/12	Interests: -			BBB	BBB
Totals		180.142.394,07 €	850.000.000,00 €						

COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
Count Principal		
Number	3.603	10.467
Outstanding Balance	187.729.837,10€	850.000.308,84€
Average Loan	51.809,60€	81.207,63€
Minimum	328,93€	25.012,48€
Maximum	263.047,16€	484.097,30€
Interest		
Weighted Average	3,3563%	4,7398%
Minimum	1,0130%	2,7500%
Maximum	6,0700%	6,5000%
Remaining Maturity (Months)		
Weighted Average	178,32	301,74
Minimum	0,99	6,47
Maximum	220,02	351,51
Index (Distribution)		
Euribor 1 año	16,13%	12,06%
Mibor 1 Año	2,36%	2,93%
Préstamos Hipotecarios Cajas	1,82%	9,87%
Préstamos Hipotecarios Cajas TAE	14,83%	73,08%
Préstamos Hipotecarios Entidades	64,55%	0,00%
Tipo Activo C.E.C.A TAE	0,00%	0,04%
Tipo Activo CECA	0,32%	2,02%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,5058%	0,4460%	0,4928%	0,3855%	0,7287%
Annual Equivalent	5,9033%	5,2222%	5,7563%	4,5297%	8,4026%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	83,33	84,24
Madrid	6,03	5,85
Comunidad Valenciana	6,87	6,32
Baleares	0,86	0,99
Aragón	0,23	0,28
Andalucía	0,97	0,86
Murcia	0,91	0,86
Navarra	0,34	0,26
Rest of Autonomous Regions	0,46	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	80	12.735,14 €	5.072,63 €	17.807,77 €	4.885.488,14 €	4.898.223,28 €	62,65%	63,3919%
From 1 to 2 months	34	13.630,58 €	8.205,88 €	21.836,46 €	1.946.455,64 €	1.960.086,22 €	25,07%	66,7514%
From 2 to 3 months	17	9.382,37 €	7.548,42 €	16.930,79 €	950.371,61 €	959.753,98 €	12,28%	71,2568%
Totals	131	35.748,09 €	20.826,93 €	56.575,02 €	7.782.315,39 €	7.818.063,48 €	100,00%	65,1013%

(1) Valuations exclusively for mortgage participations

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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	3	340,30 €	0,00 €	340,30 €	159.044,67 €	159.384,97 €	1,93%	72,9127%
From 1 to 2 months	4	1.035,12 €	329,71 €	1.364,83 €	324.734,17 €	325.769,29 €	3,94%	76,7013%
From 2 to 3 months	1	0,00 €	0,00 €	0,00 €	20.633,84 €	20.633,84 €	0,25%	61,8084%
From 3 to 6 months	22	21.483,73 €	10.923,52 €	32.407,25 €	1.129.741,55 €	1.151.225,28 €	13,93%	60,1353%
From 6 to 12 months	39	33.380,06 €	27.067,35 €	60.447,41 €	2.653.651,11 €	2.687.031,17 €	32,52%	75,4839%
From 12 months to 2 years	48	37.032,24 €	33.570,36 €	70.602,60 €	3.133.083,66 €	3.170.115,90 €	38,37%	76,4886%
From 2 to 3 years	12	10.033,77 €	8.519,33 €	18.553,10 €	737.993,52 €	748.027,29 €	9,05%	68,0764%
Totals	129	103.305,22 €	80.410,27 €	183.715,49 €	8.158.882,52 €	8.262.187,74 €	100,00%	72,5124%

(1) Valuations exclusively for mortgage participations

CREDIT ENHANCEMENT

Description	% Notes	Current		At Issue Date		
		Nominal	% CE	% Notes	Nominal	% CE
SERIE A	86,35%	155.557.379,56€	22,95%	92,66%	787.600.000,00€	9,64%
SERIE B	4,31%	7.766.292,31€	18,64%	1,85%	15.700.000,00€	7,79%
SERIE C	9,34%	16.818.722,20€	9,31%	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		180.142.394,07 €			850.000.000,00 €	
Theoretical Reserve Funds		16.877.653,88€	9,37%		19.550.000,00€	2,30%
Real Reserve Funds		16.765.649,71€	9,31%		19.550.000,00€	2,30%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	22.175.465,28 €	0,06%
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/CREDIT LINE (LIMIT)	0,00 €	0,00%
CASH ADVANCE DEPOSIT AGREEMENT	0,00 €	
DEPOSIT GUARANTEE	0,00 €	
Liabilities		
Subordinated Loan	16.903.626,37 €	0,24%
Loan Contract for Initial Expenses	0,00 €	0,00%
Amount of Liquidity Line/Credit Line	0,00 €	0,00%
Loan B	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.	191.198,67 €	33.157,69 €
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.	3.350.830,71 €	0,00 €
Cumulative Write-Off recovery Principal Outstanding recovery and recovery by the sale of adjudicated properties.	1.319.438,46 €	0,00 €
Endowment shortfall amortization or bonds	0,00 €	0,00 €
Delinquency Ratio Principal Outstanding With Arrears > 90 days / Principal Outstanding	4,1317%	0,0000%
Weighted Average of LTV Distribution / Valuations Valuations exclusively for mortgage participations	60,1273%	86,7118%

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	2.006.627,63 €
Interest	36.170,53 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	1,0882%

INTEREST SWAP

	Notional Principal	Interest
Swap		
Receiving	To Determine	1,236857%
Paying	To Determine	To Determine

SITUATION PORTFOLIO

Current Outstanding Portfolio	187.729.837,10 €
Principal Outstanding Currently Paid	171.649.585,88 €
Principal Outstanding with Arrears (< 3 months)	7.818.063,48 €
Principal Outstanding Doubtfully and Subjective	8.262.187,74 €
Amortized Portfolio	661.013.529,48 €
Principal Received from the Constitution	664.598.548,86 €
Interest Capitalization of Forbearance Period	-3.585.019,38 €
Current Outstanding of Default Loans	1.256.942,26 €
Number of default loans	22
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

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INFORMATION CONTENT RESPONSABILITY:

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THE EXECUTIVE DIRECTOR