

Monthly Report, January 2015

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	Iberclear
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	18,37%	18.369,89€ 7.876	100.000,00€ 7.876	Floating EURIB.3M+0,28%	0,362% Date: 16-03-2015	15-12-2034		A1	Aaa
		144.681.253,64€	787.600.000,00€	15-3/6/9/12	Interests: 16,81 €	15-3/6/9/12		AA+	AAA
SERIE B ES0345782017 Mezzanine / Pass-Through	49,47%	49.466,83€ 157	100.000,00€ 157	Floating EURIB.3M+0,55%	0,632% Date: 16-03-2015	15-12-2034		Baa2	Aa2
		7.766.292,31€	15.700.000,00€	15-3/6/9/12	Interests: 79,03 €	15-3/6/9/12		AA	AA
SERIE C ES0345782025 Mezzanine / Pass-Through	49,47%	49.466,83€ 340	100.000,00€ 340	Floating EURIB.3M+0,85%	0,932% Date: 16-03-2015	15-12-2034		Ba2	A1
		16.818.722,20€	34.000.000,00€	15-3/6/9/12	Interests: 116,54 €	15-3/6/9/12		A	A
SERIE D ES0345782033 Subordinated / Pass-Through	- %	0,00€ 127	100.000,00€ 127	Floating EURIB.3M+0,95%	- % Date: 16-03-2015	-		Baa1	Baa1
		0,00€	12.700.000,00€	15-3/6/9/12	Interests: -	15-3/6/9/12		BBB	BBB
Totals		169.266.268,15 €	850.000.000,00 €						

COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
Count Principal		
Number	3.526	10.467
Outstanding Balance	178.414.833,14€	850.000.308,84€
Average Loan	50.302,45€	81.207,63€
Minimum	380,40€	25.012,48€
Maximum	232.902,97€	484.097,30€
Interest		
Weighted Average	3,1244%	4,7398%
Minimum	0,8380%	2,7500%
Maximum	4,9490%	6,5000%
Remaining Maturity (Months)		
Weighted Average	173,68	301,64
Minimum	0,92	6,47
Maximum	215,00	351,51
Index (Distribution)		
Euribor 1 año	16,21%	12,06%
Mibor 1 Año	2,31%	2,93%
Préstamos Hipotecarios Cajas	0,00%	9,87%
Préstamos Hipotecarios Cajas TAE	0,00%	73,08%
Préstamos Hipotecarios Entidades	81,48%	0,00%
Tipo Activo C.E.C.A TAE	0,00%	0,04%
Tipo Activo CECA	0,00%	2,02%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,4484%	0,4296%	0,4124%	0,4421%	0,7104%
Annual Equivalent	5,2502%	5,0348%	4,8385%	5,1775%	8,1992%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	83,43	84,24
Madrid	6,05	5,85
Comunidad Valenciana	6,92	6,32
Baleares	0,80	0,99
Aragón	0,15	0,28
Andalucía	0,96	0,86
Murcia	0,89	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	92	14.182,23 €	5.467,56 €	19.649,79 €	5.282.354,87 €	5.296.537,10 €	70,67%	60,7256%
From 1 to 2 months	32	13.120,80 €	6.439,35 €	19.560,15 €	1.655.222,47 €	1.668.343,27 €	22,26%	62,6299%
From 2 to 3 months	7	5.718,17 €	3.573,76 €	9.291,93 €	523.839,30 €	529.557,47 €	7,07%	64,3002%
Totals	131	33.021,20 €	15.480,67 €	48.501,87 €	7.461.416,64 €	7.494.437,84 €	100,00 %	61,3841 %

(1) Valuations exclusively for mortgage participations

DISCLAIMER: This communication is for informational purposes only, it is not intended as an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction. All data and other information are not warranted as to completeness or accuracy. Additional information is available on request. The assumptions underlying the information, including structure and collateral may be modified from the time to time to reflect changed circumstances. Past performance is not indicative of future returns. The Spanish Offering Circular, approved by the CNMV, is the only legally binding document for this issue.

Monthly Report, January 2015

HIPOCAT 6 FTA Fondo de Titulización de Activos



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	10	200,80 €	94,69 €	295,49 €	771.390,89 €	771.591,69 €	10,05%	65,7900%
From 1 to 2 months	1	0,00 €	0,00 €	0,00 €	71.690,42 €	71.690,42 €	0,93%	70,5735%
From 2 to 3 months	1	495,18 €	107,73 €	602,91 €	106.211,94 €	106.707,12 €	1,39%	61,0117%
From 3 to 6 months	14	11.460,10 €	7.002,72 €	18.462,82 €	770.334,67 €	781.794,77 €	10,18%	60,4040%
From 6 to 12 months	27	20.278,61 €	13.784,80 €	34.063,41 €	1.306.103,01 €	1.326.381,62 €	17,27%	54,3512%
From 12 months to 2 years	56	44.781,84 €	37.828,44 €	82.610,28 €	3.551.496,98 €	3.596.278,82 €	46,83%	66,4675%
From 2 to 3 years	17	14.047,30 €	11.310,59 €	25.357,89 €	1.010.836,41 €	1.024.883,71 €	13,35%	54,5747%
Totals	126	91.263,83 €	70.128,97 €	161.392,80 €	7.588.064,32 €	7.679.328,15 €	100,00%	61,5652%

(1) Valuations exclusively for mortgage participations

CREDIT ENHANCEMENT

Current				At Issue Date		
Descripción	% Notes	Nominal	% CE	% Notes	Nominal	% CE
SERIE A	85,48%	144.681.253,64€	24,37%	92,66%	787.600.000,00€	9,64%
SERIE B	4,59%	7.766.292,31€	19,78%	1,85%	15.700.000,00€	7,79%
SERIE C	9,94%	16.818.722,20€	9,85%	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		169.266.268,15 €			850.000.000,00 €	
Theoretical Reserve Funds		16.877.653,88€	9,97%		19.550.000,00€	2,30%
Real Reserve Funds		16.669.367,33€	9,85%		19.550.000,00€	2,30%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	19.621.123,78 €	0,01%
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 €	0,08%
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.	343.790,36 €	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.	4.408.913,44 €	158.582,65 €
Cumulative Write-Off recovery		
Principal Outstanding recovery and recovery by the sale of adjudicated properties.	1.525.610,79 €	131.517,73 €
	Current	At Issue Date
Endowment shortfall amortization or bonds	0,00 €	0,00 €
Delinquency Ratio		
Principal Outstanding With Arrears > 90 days / Principal Outstanding	3,7717%	0,0000%
Weighted Average of LTV Distribution / Valuations		
Valuations exclusively for mortgage participations	58,4603%	86,7118%

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	1.846.467,23 €
Interest	30.509,78 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	1,0520%

INTEREST SWAP

	Notional Principal	Interest
Swap		
Receiving	To Determine	1,081025%
Paying	To Determine	To Determine

SITUATION PORTFOLIO

Current Outstanding Portfolio	178.414.833,14 €
Principal Outstanding Currently Paid	163.241.067,15 €
Principal Outstanding with Arrears (< 3 months)	7.494.437,84 €
Principal Outstanding Doubtfully and Subjective	7.679.328,15 €
Amortized Portfolio	669.991.200,81 €
Principal Received from the Constitution	673.603.358,08 €
Interest Capitalization of Forbearance Period	-3.612.157,27 €
Current Outstanding of Default Loans	1.594.274,89 €
Number of default loans	33
Total Securitized	850.000.308,84 €

DISCLAIMER: This communication is for informational purposes only, it is not intended as an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction. All data and other information are not warranted as to completeness or accuracy. Additional information is available on request. The assumptions underlying the information, including structure and collateral may be modified from the time to time to reflect changed circumstances. Past performance is not indicative of future returns. The Spanish Offering Circular, approved by the CNMV, is the only legally binding document for this issue.

Monthly Report, January 2015

HIPOCAT 6 FTA Fondo de Titulización de Activos



ADDITIONAL INFORMATION:

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

Official Register: Comisión Nacional del Mercado de Valores

Polígono 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

INFORMATION CONTENT RESPONSABILITY:

Gestión de Activos Titulizados, SGFT, S.A.

THE EXECUTIVE DIRECTOR

DISCLAIMER: This communication is for informational purposes only, it is not intended as an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction. All data and other information are not warranted as to completeness or accuracy. Additional information is available on request. The assumptions underlying the information, including structure and collateral may be modified from time to time to reflect changed circumstances. Past performance is not indicative of future returns. The Spanish Offering Circular, approved by the CNMV, is the only legally binding document for this issue.