

# Monthly Report, August 2016

HIPOCAT 6 FTA Fondo de Titulización de Activos



The amounts are expressed in euros

<b>Date of Constitution</b>	17/09/2003
<b>Issue Date</b>	17/09/2003
<b>Disbursement Date</b>	22/09/2003
<b>Management Company</b>	Gestion de Activos Titulizados, SGFT, SA
<b>Administrator</b>	CatalunyaCaixa
<b>Guaranteed Interest C.</b>	BNP Paribas
<b>Interest Swap</b>	CatalunyaCaixa
<b>Subordinated Loan</b>	CatalunyaCaixa
<b>Lead Manager</b>	CatalunyaCaixa, Deutsche Bank, Crédit Agricole Indosuez

<b>Managers</b>	CatalunyaCaixa, Deutsche Bank, Crédit Agricole Indosuez
<b>Originator / Servicer</b>	CatalunyaCaixa
<b>Paying Agent</b>	BNP Paribas
<b>Secondary Market</b>	AIAF
<b>Register of Book Securities</b>	Iberclear
<b>Depository</b>	CatalunyaCaixa
<b>Auditors</b>	Deloitte & Touche
<b>Deposit guarantee/liquidity</b>	
<b>Liquidity Line/Credit</b>	

## 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 92 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	14,39%	14.394,15€ 7.876	100.000,00€ 7.876	Floating EURIB.3M+0,28%	0,017% Date: 15-09-2016	15-12-2034	15-3/6/9/12	Aa2	Aaa
		113.368.325,40€	787.600.000,00€	15-3/6/9/12	Interests: 0,63 €			AA+	AAA
SERIE B ES0345782017 Mezzanine / Pass-Through	49,47%	49.466,83€ 157	100.000,00€ 157	Floating EURIB.3M+0,55%	0,287% Date: 15-09-2016	15-12-2034	15-3/6/9/12	Aa3	Aa2
		7.766.292,31€	15.700.000,00€	15-3/6/9/12	Interests: 36,28 €			AA	AA
SERIE C ES0345782025 Mezzanine / Pass-Through	49,47%	49.466,83€ 340	100.000,00€ 340	Floating EURIB.3M+0,85%	0,587% Date: 15-09-2016	15-12-2034	15-3/6/9/12	A2	A1
		16.818.722,20€	34.000.000,00€	15-3/6/9/12	Interests: 74,21 €			A+	A
SERIE D ES0345782033 Subordinated / Pass-Through	- %	0,00€ 127	100.000,00€ 127	Floating EURIB.3M+0,95%	- % Date: 15-09-2016	-	15-3/6/9/12	Baa1	Baa1
		0,00€	12.700.000,00€	15-3/6/9/12	Interests: -			BBB	BBB
<b>Totals</b>		<b>137.953.339,91 €</b>	<b>850.000.000,00 €</b>						

## COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
<b>Count Principal</b>		
Number	3.190	10.467
Outstanding Balance	146.354.010,08€	850.000.308,84€
Average Loan	45.569,44€	81.207,63€
Minimum	200,79€	25.012,48€
Maximum	222.199,02€	484.097,30€
<b>Interest</b>		
Weighted Average	2,2093%	4,7398%
Minimum	0,4720%	2,7500%
Maximum	3,8340%	6,5000%
<b>Remaining Maturity (Months)</b>		
Weighted Average	157,71	307,10
Minimum	0,99	26,48
Maximum	219,99	351,51
<b>Index (Distribution)</b>		
Euribor 1 año	16,42%	12,06%
Mibor 1 Año	2,07%	2,93%
Préstamos Hipotecarios Cajas	0,00%	9,87%
Préstamos Hipotecarios Cajas TAE	0,00%	73,08%
Préstamos Hipotecarios Entidades	81,51%	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
<b>Single Monthly</b>	0,1069%	0,3306%	0,3243%	0,3279%	0,6462%
<b>Annual Equivalent</b>	1,2759%	3,8962%	3,8234%	3,8649%	7,4847%

## GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	83,56	84,24
Madrid	6,02	5,85
Comunidad Valenciana	6,89	6,32
Baleares	0,78	0,99
Aragón	0,17	0,28
Andalucía	0,99	0,86
Murcia	0,80	0,86
Navarra	0,37	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	56	8.925,19 €	1.781,73 €	10.706,92 €	2.921.763,66 €	2.930.688,85 €	78,78%	54,2866%
From 1 to 2 months	7	3.235,28 €	1.264,99 €	4.500,27 €	378.000,38 €	381.235,66 €	10,25%	65,7608%
From 2 to 3 months	8	6.361,55 €	1.419,33 €	7.780,88 €	401.695,92 €	408.057,47 €	10,97%	56,4500%
<b>Totals</b>	<b>71</b>	<b>18.522,02 €</b>	<b>4.466,05 €</b>	<b>22.988,07 €</b>	<b>3.701.459,96 €</b>	<b>3.719.981,98 €</b>	<b>100,00%</b>	<b>55,5153%</b>

(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	17	497,89 €	91,50 €	589,39 €	911.491,54 €	911.989,43 €	20,14%	61,5810%
From 1 to 2 months	6	941,45 €	274,63 €	1.216,08 €	392.596,26 €	393.537,71 €	8,69%	56,8418%
From 2 to 3 months	3	410,24 €	0,00 €	410,24 €	169.010,83 €	169.421,07 €	3,74%	50,4930%
From 3 to 6 months	4	3.283,23 €	1.443,81 €	4.727,04 €	183.614,41 €	186.897,64 €	4,13%	62,7207%
From 6 to 12 months	12	9.026,88 €	3.322,27 €	12.349,15 €	517.763,25 €	526.790,13 €	11,63%	58,7703%
From 12 months to 2 years	20	17.794,72 €	10.342,46 €	28.137,18 €	1.312.580,11 €	1.330.374,83 €	29,37%	67,5516%
From 2 to 3 years	19	12.944,16 €	10.117,38 €	23.061,54 €	997.165,82 €	1.010.109,98 €	22,30%	56,4468%
<b>Totals</b>	<b>81</b>	<b>44.898,57 €</b>	<b>25.592,05 €</b>	<b>70.490,62 €</b>	<b>4.484.222,22 €</b>	<b>4.529.120,79 €</b>	<b>100,00%</b>	<b>60,6979%</b>

(1) Valuations exclusively for mortgage participations

### CREDIT ENHANCEMENT

Descripción	% Notes	Current		At Issue Date		
		Nominal	% CE	% Notes	Nominal	% CE
SERIE A	82,18%	113.368.325,40€	27,61%	92,66%	787.600.000,00€	9,64%
SERIE B	5,63%	7.766.292,31€	21,98%	1,85%	15.700.000,00€	7,79%
SERIE C	12,19%	16.818.722,20€	9,79%	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>137.953.339,91 €</b>			<b>850.000.000,00 €</b>	
<b>Theoretical Reserve Funds</b>		13.600.000,00€	9,86%		19.550.000,00€	2,30%
<b>Real Reserve Funds</b>		13.507.004,82€	9,79%		19.550.000,00€	2,30%

### OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
<b>Assets</b>		
Guaranteed Interest C.	17.259.692,70 €	0,00%
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 €	0,00%
DEPOSIT GUARANTEE	0,00 €	0,00%
<b>Liabilities</b>		
Subordinated Loan	15.680.038,22 €	0,00%
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
<b>Consolidated accumulated losses of the portfolio</b> Principal, costs and interest condonation and losses for adjudication or sale of properties.	537.577,66 €	11.626,25 €
<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.	7.509.061,26 €	79.698,74 €
<b>Cumulative Write-Off recovery</b> Principal Outstanding recovery and recovery by the sale of adjudicated properties.	1.877.057,36 €	347,36 €
<b>Endowment shortfall amortization or bonds</b>	0,00 €	0,00 €
<b>Delinquency Ratio</b> Principal Outstanding With Arrears > 90 days / Principal Outstanding	2,0868%	0,0000%
<b>Weighted Average of LTV Distribution / Valuations</b> Valuations exclusively for mortgage participations	53,6726%	86,7118%

### FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	738.485,11 €
Interest	10.200,90 €
<b>Ratio: (Outstanding FP + Interest) / Total Outstanding</b>	0,5116%

### INTEREST SWAP

	Notional Principal	Interest
<b>Swap</b>		
Receiving	To Determine	0,751692%
Paying	To Determine	To Determine

### SITUATION PORTFOLIO

<b>Current Outstanding Portfolio</b>	<b>146.354.010,08 €</b>
Principal Outstanding Currently Paid	138.104.907,31 €
Principal Outstanding with Arrears (< 3 months)	3.719.981,98 €
Principal Outstanding Doubtfully and Subjective	4.529.120,79 €
<b>Amortized Portfolio</b>	<b>700.645.372,02 €</b>
Principal Received from the Constitution	704.309.998,87 €
Interest Capitalization of Forbearance Period	-3.664.626,85 €
<b>Current Outstanding of Default Loans</b>	<b>3.000.926,74 €</b>
Number of default loans	73
<b>Total Securitized</b>	<b>850.000.308,84 €</b>

**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:**

Gestión de Activos Titulizados, SGFT, S.A.

**THE EXECUTIVE DIRECTOR**