

HIPOCAT 6 Fondo de Titulización de Activos

Brief report

Date: 11/30/2021
Currency: EUR



Constitution date
 09/17/2003

VAT Reg. no.
 V63275259

Management Company
 Europea de Titulización, S.G.F.T

Originator
 BBVA
Servicer
 BBVA

Lead Managers & Underwriters
 Caixa Catalunya
 Deutsche Bank
 Crédit Agricole Indosuez

Bond Paying Agent
 BNP Paribas

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 BNP Paribas

Swap
 BBVA

Assets Custodian
 BBVA

Fund Auditor
 KPMG Auditores

Subordinated Loan
 BBVA

Issued securities: Asset-Backed Bonds

Bonds Issue											
Series ISIN Code	Issue date N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating Fitch / Moody's			
		Current	Original			Final maturity (legal)	Next	Current	Original		
Series A ES0345782009	09/17/2003 7,876	5,954.49 46,897,563.24 5.95%	100,000.00 787,600,000.00	Floating 3-M Euribor+0.560% 15.Mar/Jun/Sep/Dec	0.0160% 12/15/2021 0.240826 Gross 0.195069 Net	12/31/2034 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Secutorial / Pro rata under certain circumstances	AAAsf Aa1 (sf)	AAA Aaa		
Series B ES0345782017	09/17/2003 157	25,048.44 3,932,605.08 25.05%	100,000.00 15,700,000.00	Floating 3-M Euribor+1.100% 15.Mar/Jun/Sep/Dec	0.5560% 12/15/2021 35.204191 Gross 28.515395 Net	12/31/2034 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Secutorial / Pro rata under certain circumstances	AAAsf Aa1 (sf)	AA Aa2		
Series C ES0345782025	09/17/2003 340	25,048.44 8,516,469.60 25.05%	100,000.00 34,000,000.00	Floating 3-M Euribor+1.700% 15.Mar/Jun/Sep/Dec	1.1560% 12/15/2021 73.194325 Gross 59.287403 Net	12/31/2034 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Secutorial / Pro rata under certain circumstances	A+sf Aa1 (sf)	A A1		
Series D ES0345782033	09/17/2003 127	0.00 0.00 0.00%	100,000.00 12,700,000.00	Floating 3-M Euribor+0.950% 15.Mar/Jun/Sep/Dec		12/31/2034 Quarterly 15.Mar/Jun/Sep/Dec	Amortized	BBB Baa1			
Total		59,346,637.92	850,000,000.00								

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date											
		% Monthly CPR (SMM)		0.08	0.17	0.25	0.34	0.43	0.51	0.60	0.69
		% Annual equivalent CPR		1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00
Series A	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
	Without optional redemption *	Average life	Years	4.55	4.41	4.28	4.15	4.02	3.90	3.79	3.67
		Final Maturity	Years	13.01	13.01	13.01	13.01	13.01	13.01	13.01	13.01
Series B	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
	Without optional redemption *	Average life	Years	4.55	4.41	4.28	4.15	4.02	3.90	3.79	3.67
		Final Maturity	Years	13.01	13.01	13.01	13.01	13.01	13.01	13.01	13.01
Series C	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
	Without optional redemption *	Average life	Years	4.55	4.41	4.28	4.15	4.02	3.90	3.79	3.67
		Final Maturity	Years	13.01	13.01	13.01	13.01	13.01	13.01	13.01	13.01

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BBVA

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.28%	0.29%	0.32%	0.35%	0.61%
Annual Percentage Rate (CPR)	3.31%	3.43%	3.73%	4.13%	7.03%

Geographic distribution

	Current	At constitution date
Andalucia	1.05%	0.86%
Aragon	0.15%	0.28%
Asturias	0.05%	0.02%
Balearic Islands	0.92%	0.99%
Canary Islands	0.03%	0.01%
Cantabria	0.10%	0.04%
Castilla-La Mancha	0.16%	0.18%
Castilla-Leon	0.07%	0.05%
Catalonia	85.54%	84.24%
La Rioja	0.01%	0.05%
Madrid	5.15%	5.85%
Murcia	0.95%	0.86%
Navarra	0.19%	0.26%
Valencia	5.63%	6.32%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	145	48,318.40	7,788.22	0.00	56,106.62	14.48	4,861,313.12	4,917,419.74	81.16	21.72
from > 1 to = 2 months	13	10,061.05	1,489.59	0.00	11,550.64	2.98	377,046.65	388,597.29	6.41	22.66
from > 2 to = 3 months	3	4,080.25	895.27	0.00	4,975.52	1.28	124,167.34	129,142.86	2.13	25.88
from > 6 to = 12 months	4	11,430.83	2,048.08	0.00	13,478.91	3.48	121,049.70	134,528.61	2.22	25.26
from > 12 to = 18 months	1	4,498.05	608.33	0.00	5,106.38	1.32	18,172.27	23,278.65	0.38	17.45
from > 18 to = 24 months	1	6,457.65	1,085.48	0.00	7,543.13	1.95	25,733.70	33,276.83	0.55	13.66
from > 24 to = 36 months	2	12,609.66	1,347.21	134.30	14,091.17	3.64	14,605.09	28,696.26	0.47	14.99
from > 36 Months	9	245,451.19	22,665.81	6,529.63	274,646.63	70.88	129,054.64	403,701.27	6.66	43.84
Subtotal	178	342,907.08	37,927.99	6,663.93	387,499.00	100.00	5,671,142.51	6,058,641.51	100.00	22.54
Defaulted, out of the pool										
Delinquencies > 36 m	8	310,211.23	3,851.46	7,838.23	321,900.92	100.00	0.00	321,900.92	100.00	
Subtotal	8	310,211.23	3,851.46	7,838.23	321,900.92	100.00	0.00	321,900.92	100.00	0.00
Total	186	653,118.31	41,779.45	14,502.16	709,399.92		5,671,142.51	6,380,542.43		

Additional information