

# HIPOCAT 6 Fondo de Titulización de Activos

## Brief report

**Date:** 01/31/2022  
**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<br>ISIN Code      | Issue date<br>Nº bonds | Principal outstanding<br>(Bond Unit / Series Total / %Factor) |                              | Interest type<br>Reference rate and margin<br>Payment Date | Interest Rate<br>Next coupon                              | Redemption                                    |                                                                               | Rating<br>Fitch / Moody's |             |
|                          |                        | Current                                                       | Original                     |                                                            |                                                           | Final maturity (legal)                        | Next                                                                          | Current                   | Original    |
| Series A<br>ES0345782009 | 09/17/2003<br>7,876    | 5,673.02<br>44,680,705.52<br>5.67%                            | 100,000.00<br>787,600,000.00 | Floating<br>3-M Euribor+0.560%<br>15.Mar/Jun/Sep/Dec       | 0.0000%<br>03/15/2022<br>0.000000 Gross<br>0.000000 Net   | 12/31/2034<br>Quarterly<br>15.Mar/Jun/Sep/Dec | "Pass-Through"<br>Secutential /<br>Pro rata under<br>certain<br>circumstances | AAAsf<br>Aa1 (sf)         | AAA<br>Aaa  |
| Series B<br>ES0345782017 | 09/17/2003<br>157      | 23,864.37<br>3,746,706.09<br>23.86%                           | 100,000.00<br>15,700,000.00  | Floating<br>3-M Euribor+1.100%<br>15.Mar/Jun/Sep/Dec       | 0.4970%<br>03/15/2022<br>29.651480 Gross<br>24.017699 Net | 12/31/2034<br>Quarterly<br>15.Mar/Jun/Sep/Dec | "Pass-Through"<br>Secutential /<br>Pro rata under<br>certain<br>circumstances | AAAsf<br>Aa1 (sf)         | AA Aa2      |
| Series C<br>ES0345782025 | 09/17/2003<br>340      | 23,864.37<br>8,113,885.80<br>23.86%                           | 100,000.00<br>34,000,000.00  | Floating<br>3-M Euribor+1.700%<br>15.Mar/Jun/Sep/Dec       | 1.0970%<br>03/15/2022<br>65.448035 Gross<br>53.012908 Net | 12/31/2034<br>Quarterly<br>15.Mar/Jun/Sep/Dec | "Pass-Through"<br>Secutential /<br>Pro rata under<br>certain<br>circumstances | A+sf<br>Aa1 (sf)          | A A1        |
| Series D<br>ES0345782033 | 09/17/2003<br>127      |                                                               | 100,000.00<br>12,700,000.00  | Floating<br>3-M Euribor+0.950%<br>15.Mar/Jun/Sep/Dec       |                                                           | 12/31/2034<br>Quarterly<br>15.Mar/Jun/Sep/Dec | Amortized                                                                     | BBBsf<br>Baa1 (sf)        | BBB<br>Baa1 |
| Total                    |                        | 56,541,297.41                                                 | 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) |      |      |      |      |      |      |      |      |      |
|                                                                                                                                                 |                               | % Annual equivalent CPR    |                | 0.08                | 0.17 | 0.25 | 0.34 | 0.43 | 0.51 | 0.60 | 0.69 |      |      |
| Series A                                                                                                                                        | With optional redemption *    | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Without optional redemption * | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Series B                      | With optional redemption * | Average life   | Years               | 0.25 | 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 | 0.25 |
| Series C                                                                                                                                        | With optional redemption *    | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Without optional redemption * | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Series D                      | With optional redemption * | Average life   | Years               | 0.25 | 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 | 0.25 |
| Series E                                                                                                                                        | With optional redemption *    | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Without optional redemption * | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Series F                      | With optional redemption * | Average life   | Years               | 0.25 | 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 | 0.25 |
| Series G                                                                                                                                        | With optional redemption *    | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Without optional redemption * | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Series H                      | With optional redemption * | Average life   | Years               | 0.25 | 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 | 0.25 |
| Series I                                                                                                                                        | With optional redemption *    | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Without optional redemption * | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Series J                      | With optional redemption * | Average life   | Years               | 0.25 | 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 | 0.25 |
| Series K                                                                                                                                        | With optional redemption *    | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Without optional redemption * | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Series L                      | With optional redemption * | Average life   | Years               | 0.25 | 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 | 0.25 |
| Series M                                                                                                                                        | With optional redemption *    | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Without optional redemption * | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Series N                      | With optional redemption * | Average life   | Years               | 0.25 | 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 | 0.25 |
| Series O                                                                                                                                        | With optional redemption *    | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Without optional redemption * | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Series P                      | With optional redemption * | Average life   | Years               | 0.25 | 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 | 0.25 |
| Series Q                                                                                                                                        | With optional redemption *    | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Without optional redemption * | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Series R                      | With optional redemption * | Average life   | Years               | 0.25 | 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 | 0.25 |
| Series S                                                                                                                                        | With optional redemption *    | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Without optional redemption * | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Series T                      | With optional redemption * | Average life   | Years               | 0.25 | 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 | 0.25 |
| Series U                                                                                                                                        | With optional redemption *    | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Without optional redemption * | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Series V                      | With optional redemption * | Average life   | Years               | 0.25 | 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 | 0.25 |
| Series W                                                                                                                                        | With optional redemption *    | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Without optional redemption * | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Series X                      | With optional redemption * | Average life   | Years               | 0.25 | 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 | 0.25 |
| Series Y                                                                                                                                        | With optional redemption *    | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Without optional redemption * | Average life               | Years          | 0.25                | 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 | 0.25 |      |
|                                                                                                                                                 | Series Z                      | With optional redemption * | Average life   | Years               | 0.25 | 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 | 0.25 |

\* Optional clean up call when the amount of the outstanding balance of the securitised assets is less than 15 per 100 of the initial outstanding balance.  
 Hypothesis of delinquency and default assumptions of the securitised assets: 0%

### Credit enhancement and financial operations

| Credit enhancement (CE) |         |               |               |        |                |
|-------------------------|---------|---------------|---------------|--------|----------------|
|                         | Current |               | At issue date |        |                |
|                         |         | % CE          |               | % CE   |                |
| Series A                | 79.02%  | 44,680,705.52 | 42.03%        | 92.66% | 787,600,000.00 |
| Series B                | 6.63%   | 3,746,706.09  | 35.40%        | 1.85%  | 15,700,000.00  |
| Series C                | 14.35%  | 8,113,885.80  | 21.05%        | 4.00%  | 34,000,000.00  |
| Series D                | 0.00%   | 0.00          | 1.49%         | 12.70% | 12,700,000.00  |
| Issue of Bonds          |         | 56,541,297.41 |               |        | 850,000,000.00 |
| Reserve Fund            | 21.05%  | 11,900,000.00 | 2.30%         |        | 19,550,000.00  |

| Other financial operations (current)   |  |               |          |
|----------------------------------------|--|---------------|----------|
| Assets                                 |  | Balance       | Interest |
| Treasury Account                       |  | 13,468,688.43 | -0.400%  |
| Servicer ppal collect not yet credited |  | 718,156.80    |          |
| Servicer ints collect not yet credited |  | 87,866.58     |          |
| Liabilities                            |  | Available     | Balance  |
| Subordinated Loan                      |  | 11,900,000.00 | 0.000%   |

### Collateral: Residential mortgage loans (PTCs/MCs)

| General                                     |  |               |                      |
|---------------------------------------------|--|---------------|----------------------|
|                                             |  | Current       | At constitution date |
| Count                                       |  | 2,189         | 10,467               |
| Principal                                   |  |               |                      |
| Principal outstanding                       |  | 67,071,259.96 | 850,000,308.84       |
| Average loan                                |  | 30,640.14     | 81,207.63            |
| Minimum                                     |  | 187.68        | 25,012.48            |
| Maximum                                     |  | 142,767.56    | 484,097.30           |
| Interest rate                               |  |               |                      |
| Weighted average (wac)                      |  | 1.66%         | 4.74%                |
| Minimum                                     |  | 0.00%         | 2.75%                |
| Maximum                                     |  | 3.26%         | 6.50%                |
| Final maturity                              |  |               |                      |
| Weighted average (WARM) (months)            |  | 103           | 307                  |
| Minimum                                     |  | 02/28/2022    | 11/30/2005           |
| Maximum                                     |  | 12/31/2034    | 12/31/2032           |
| Index (principal outstanding distribution)  |  |               |                      |
| 1-year EURIBOR/MIBOR (Mortgage Market)      |  | 17.97%        | 16.09%               |
| Mortgage Market: Banks                      |  | 0.00%         | 6.33%                |
| Mortgage Market: Savings Banks              |  | 0.00%         | 48.37%               |
| Mortgage Market: All Institutions           |  | 82.03%        | 27.98%               |
| Savings Banks Lending Rate (CECA Indicator) |  | 0.00%         | 1.23%                |

| LTV Distribution        |  |         |                      |
|-------------------------|--|---------|----------------------|
|                         |  | Current | At constitution date |
|                         |  | % Pool  | % LTV                |
| 0.01 - 10%              |  | 6.79    | 7.11                 |
| 10.01 - 20%             |  | 33.13   | 15.74                |
| 20.01 - 30%             |  | 40.01   | 24.79                |
| 30.01 - 40%             |  | 14.73   | 34.02                |
| 40.01 - 50%             |  | 4.31    | 44.62                |
| 50.01 - 60%             |  | 0.81    | 51.84                |
| 60.01 - 70%             |  | 0.15    | 64.35                |
| 70.01 - 80%             |  |         | 12.12                |
| 80.01 - 90%             |  |         | 22.10                |
| 90.01 - 100%            |  | 0.07    | 93.97                |
| Weighted average (WALT) |  | 23.13   | 86.71                |
| Minimum                 |  | 0.09    | 0.55                 |
| Maximum                 |  | 93.97   | 99.96                |

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.  
 Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

#### Additional information

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HIPOCAT 6 Fondo de Titulización de Activos



Brief report

Date: 01/31/2022  
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

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM)    | 0.69%         | 0.50%         | 0.36%         | 0.37%          | 0.61%      |
| Annual Percentage Rate (CPR) | 7.96%         | 5.79%         | 4.22%         | 4.33%          | 7.02%      |

| Geographic distribution |  |  | Current | At constitution date |
|-------------------------|--|--|---------|----------------------|
| Andalucia               |  |  | 1.07%   | 0.86%                |
| Aragon                  |  |  | 0.15%   | 0.28%                |
| Asturias                |  |  | 0.05%   | 0.02%                |
| Balearic Islands        |  |  | 0.88%   | 0.99%                |
| Canary Islands          |  |  | 0.03%   | 0.01%                |
| Cantabria               |  |  | 0.10%   | 0.04%                |
| Castilla-La Mancha      |  |  | 0.17%   | 0.18%                |
| Castilla-Leon           |  |  | 0.07%   | 0.05%                |
| Catalonia               |  |  | 85.54%  | 84.24%               |
| La Rioja                |  |  | 0.01%   | 0.05%                |
| Madrid                  |  |  | 5.12%   | 5.85%                |
| Murcia                  |  |  | 0.97%   | 0.86%                |
| Navarra                 |  |  | 0.19%   | 0.26%                |
| Valencia                |  |  | 5.67%   | 6.32%                |

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

| Current delinquency               |        |              |           |           |            |        |                  |              |        |                                |
|-----------------------------------|--------|--------------|-----------|-----------|------------|--------|------------------|--------------|--------|--------------------------------|
| Aging                             | Assets | Overdue debt |           |           |            |        | Outstanding debt | Total debt   |        | % Total debt / Appraisal Value |
|                                   |        | Principal    | Interest  | Other     | Total      | %      |                  |              | %      |                                |
| <i>Delinquencies</i>              |        |              |           |           |            |        |                  |              |        |                                |
| Up to 1 month                     | 128    | 43,546.68    | 6,758.91  | 0.00      | 50,305.59  | 12.51  | 4,248,907.44     | 4,299,213.03 | 80.13  | 21.03                          |
| from > 1 to = 2 months            | 8      | 8,425.95     | 1,108.83  | 0.00      | 9,534.78   | 2.37   | 301,742.10       | 311,276.88   | 5.80   | 28.48                          |
| from > 2 to = 3 months            | 1      | 1,223.22     | 207.86    | 0.00      | 1,431.08   | 0.36   | 29,504.42        | 30,935.50    | 0.58   | 17.58                          |
| from > 3 to = 6 months            | 4      | 5,453.42     | 854.43    | 0.00      | 6,307.85   | 1.57   | 95,253.71        | 101,561.56   | 1.89   | 22.03                          |
| from > 6 to = 12 months           | 3      | 9,161.62     | 1,933.27  | 0.00      | 11,094.89  | 2.76   | 85,811.67        | 96,906.56    | 1.81   | 21.39                          |
| from > 12 to = 18 months          | 2      | 8,759.85     | 718.07    | 0.00      | 9,477.92   | 2.36   | 50,683.35        | 60,161.27    | 1.12   | 28.24                          |
| from > 18 to = 24 months          | 1      | 7,129.52     | 1,175.17  | 0.00      | 8,304.69   | 2.07   | 25,061.83        | 33,366.52    | 0.62   | 13.70                          |
| from > 24 to = 36 months          | 2      | 13,036.97    | 1,408.22  | 134.30    | 14,579.49  | 3.63   | 14,177.78        | 28,757.27    | 0.54   | 15.02                          |
| from > 36 Months                  | 9      | 262,178.08   | 22,346.78 | 6,529.63  | 291,054.49 | 72.39  | 112,027.75       | 403,082.24   | 7.51   | 43.77                          |
| Subtotal                          | 158    | 358,915.31   | 36,511.54 | 6,663.93  | 402,090.78 | 100.00 | 4,963,170.05     | 5,365,260.83 | 100.00 | 22.18                          |
| <i>Defaulted, out of the pool</i> |        |              |           |           |            |        |                  |              |        |                                |
| 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                             | 166    | 669,126.54   | 40,363.00 | 14,502.16 | 723,991.70 |        | 4,963,170.05     | 5,687,161.75 |        |                                |

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.  
Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information  
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