

Monthly Report, January 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.	Instituto de Crédito Oficial, Banco de España
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	Instituto de Crédito Oficial
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	21,20%	21.195,29€ 7.876 166.934.104,04€	100.000,00€ 7.876 787.600.000,00€	Floating EURIB.3M+0,28% 17-3/6/9/12	0,557% Date: 17-03-2014 Interests: 29,84 €	15-12-2034 17-3/6/9/12		A3 AA-	Aaa AAA
SERIE B ES0345782017 Mezzanine / Pass-Through	49,47%	49.466,83€ 157 7.766.292,31€	100.000,00€ 157 15.700.000,00€	Floating EURIB.3M+0,55% 17-3/6/9/12	0,827% Date: 17-03-2014 Interests: 103,41 €	15-12-2034 17-3/6/9/12		Baa2 AA-	Aa2 AA
SERIE C ES0345782025 Mezzanine / Pass-Through	49,47%	49.466,83€ 340 16.818.722,20€	100.000,00€ 340 34.000.000,00€	Floating EURIB.3M+0,85% 17-3/6/9/12	1,127% Date: 17-03-2014 Interests: 140,92 €	15-12-2034 17-3/6/9/12		Ba2 A	A1 A
SERIE D ES0345782033 Subordinated / Pass-Through	- %	0,00€ 127 0,00€	100.000,00€ 127 12.700.000,00€	Floating EURIB.3M+0,95% 17-3/6/9/12	- % Date: 17-03-2014 Interests: -	- 17-3/6/9/12		Baa1 BBB	Baa1 BBB
Totals		191.519.118,55 €	850.000.000,00 €						

COLLATERAL: TYPE OF GROUPED ASSETS

	General	Current	Constitution Date
Count Principal			
Number		3.732	10.467
Outstanding Balance		201.844.068,48€	850.000.308,84€
Average Loan		53.797,06€	81.207,63€
Minimum		320,65€	25.012,48€
Maximum		269.727,82€	484.097,30€
Interest			
Weighted Average		3,5282%	4,7398%
Minimum		1,0070%	2,7500%
Maximum		6,1000%	6,5000%
Remaining Maturity (Months)			
Weighted Average		184,84	301,89
Minimum		0,92	6,47
Maximum		226,99	351,51
Index (Distribution)			
Euribor 1 año		16,06%	12,06%
Mibor 1 Año		2,38%	2,93%
Préstamos Hipotecarios Cajas		6,64%	9,87%
Préstamos Hipotecarios Cajas TAE		52,71%	73,08%
Préstamos Hipotecarios Entidades		21,11%	0,00%
Tipo Activo C.E.C.A TAE		0,01%	0,04%
Tipo Activo CECA		1,08%	2,02%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,1392%	0,3047%	0,2419%	0,2121%	0,7532%
Annual Equivalent	1,6571%	3,5956%	2,8644%	2,5159%	8,6733%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	83,66	84,24
Madrid	5,90	5,85
Comunidad Valenciana	6,75	6,32
Baleares	0,85	0,99
Aragón	0,22	0,28
Andalucía	0,97	0,86
Murcia	0,88	0,86
Navarra	0,34	0,26
Rest of Autonomous Regions	0,43	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	83	14.133,93 €	5.200,26 €	19.334,19 €	5.073.611,95 €	5.087.745,88 €	62,45%	66,5237%
From 1 to 2 months	29	12.715,19 €	7.563,19 €	20.278,38 €	1.581.714,48 €	1.594.429,67 €	19,57%	69,9902%
From 2 to 3 months	17	14.527,31 €	12.326,26 €	26.853,57 €	1.449.896,63 €	1.464.423,94 €	17,98%	79,6547%
Totals	129	41.376,43 €	25.089,71 €	66.466,14 €	8.105.223,06 €	8.146.599,49 €	100,00%	69,2595%

(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	1	240,78 €	211,30 €	452,08 €	74.344,09 €	74.584,87 €	0,86%	87,6446%
From 1 to 2 months	2	216,53 €	118,75 €	335,28 €	89.555,27 €	89.771,80 €	1,03%	70,5684%
From 2 to 3 months	4	819,20 €	486,08 €	1.305,28 €	180.604,94 €	181.424,14 €	2,09%	68,7484%
From 3 to 6 months	32	33.434,14 €	21.073,56 €	54.507,70 €	2.309.598,76 €	2.343.032,90 €	27,00%	71,7432%
From 6 to 12 months	40	32.410,50 €	30.093,82 €	62.504,32 €	2.769.481,35 €	2.801.891,85 €	32,29%	77,2142%
From 12 months to 2 years	40	35.891,72 €	34.160,74 €	70.052,46 €	2.892.837,25 €	2.928.728,97 €	33,75%	78,1439%
From 2 to 3 years	3	2.556,18 €	2.125,73 €	4.681,91 €	255.045,07 €	257.601,25 €	2,97%	76,0334%
Totals	122	105.569,05 €	88.269,98 €	193.839,03 €	8.571.466,73 €	8.677.035,78 €	100,00%	75,7364%

(1) Valuations exclusively for mortgage participations

CREDIT ENHANCEMENT

Description	% Notes	Current		% Notes	At Issue Date	
		Nominal	% CE		Nominal	% CE
SERIE A	87,16%	166.934.104,04€	21,65%	92,66%	787.600.000,00€	9,64%
SERIE B	4,06%	7.766.292,31€	17,59%	1,85%	15.700.000,00€	7,79%
SERIE C	8,78%	16.818.722,20€	8,81%	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		191.519.118,55 €			850.000.000,00 €	
Theoretical Reserve Funds		16.877.653,88€	8,81%		19.550.000,00€	2,30%
Real Reserve Funds		16.877.653,88€	8,81%		19.550.000,00€	2,30%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	19.664.564,80 €	0,10%
Treasury account (Paying Ag)	297,19 €	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	16.916.033,45 €	0,28%
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.	158.040,98 €	18.156,95 €
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.	2.408.759,45 €	0,00 €
Cumulative Write-Off recovery		
Principal Outstanding recovery and recovery by the sale of adjudicated properties.	1.319.438,46 €	0,00 €
	Current	At Issue Date
Endowment shortfall amortization or bonds	0,00 €	0,00 €
Delinquency Ratio		
Principal Outstanding With Arrears>90 days / Principal Outstanding	4,1276%	0,0000%
Weighted Average of LTV Distribution / Valuations		
Valuations exclusively for mortgage participations	61,9734%	86,7118%

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	4.088.528,85 €
Interest	91.420,66 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	2,0709%

INTEREST SWAP

	Notional Principal	Interest
Swap		
Receiving	To Determine	1,268005%
Paying	To Determine	To Determine

SITUATION PORTFOLIO

Current Outstanding Portfolio	201.844.068,48 €
Principal Outstanding Currently Paid	185.020.433,21 €
Principal Outstanding with Arrears (< 3 months)	8.146.599,49 €
Principal Outstanding Doubtfully and Subjective	8.677.035,78 €
Amortized Portfolio	647.678.184,81 €
Principal Received from the Constitution	651.191.649,29 €
Interest Capitalization of Forbearance Period	-3.513.464,48 €
Current Outstanding of Default Loans	478.055,55 €
Number of default loans	12
Total Securitized	850.000.308,84 €

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ADDITIONAL INFORMATION:

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

Official Register: Comisión Nacional del Mercado de Valores

INFORMATION CONTENT RESPONSABILITY:

THE EXECUTIVE DIRECTOR

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