

Monthly Report, June 2016

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 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		Aa2	Aaa
		113.368.325,40€	787.600.000,00€	15-3/6/9/12	Interests: 0,63 €	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%	0,287% Date: 15-09-2016	15-12-2034		Aa3	Aa2
		7.766.292,31€	15.700.000,00€	15-3/6/9/12	Interests: 36,28 €	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%	0,587% Date: 15-09-2016	15-12-2034		A2	A1
		16.818.722,20€	34.000.000,00€	15-3/6/9/12	Interests: 74,21 €	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: 15-09-2016	-		Baa1	Baa1
		0,00€	12.700.000,00€	15-3/6/9/12	Interests: -	15-3/6/9/12		BBB	BBB
Totals		137.953.339,91 €	850.000.000,00 €						

COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
Count Principal		
Number	3.224	10.467
Outstanding Balance	149.027.617,63€	850.000.308,84€
Average Loan	45.914,95€	81.207,63€
Minimum	234,11€	25.012,48€
Maximum	222.199,02€	484.097,30€
Interest		
Weighted Average	2,2425%	4,7398%
Minimum	0,4880%	2,7500%
Maximum	3,8450%	6,5000%
Remaining Maturity (Months)		
Weighted Average	159,33	307,10
Minimum	1,02	26,48
Maximum	222,03	351,51
Index (Distribution)		
Euribor 1 año	16,47%	12,06%
Mibor 1 Año	2,11%	2,93%
Préstamos Hipotecarios Cajas	0,00%	9,87%
Préstamos Hipotecarios Cajas TAE	0,00%	73,08%
Préstamos Hipotecarios Entidades	81,42%	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	0,5207%	0,3278%	0,3243%	0,3279%	0,6531%
Annual Equivalent	6,0726%	3,8631%	3,8226%	3,8642%	7,5621%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	83,53	84,24
Madrid	6,02	5,85
Comunidad Valenciana	6,93	6,32
Baleares	0,78	0,99
Aragón	0,16	0,28
Andalucía	0,98	0,86
Murcia	0,79	0,86
Navarra	0,36	0,26
Rest of Autonomous Regions	0,45	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	41	9.197,28 €	1.858,71 €	11.055,99 €	2.085.685,85 €	2.094.883,13 €	75,23%	54,2999%
From 1 to 2 months	13	6.508,36 €	1.423,85 €	7.932,21 €	585.110,60 €	591.618,96 €	21,25%	53,8482%
From 2 to 3 months	2	1.894,11 €	625,71 €	2.519,82 €	96.096,52 €	97.990,63 €	3,52%	60,5090%
Totals	56	17.599,75 €	3.908,27 €	21.508,02 €	2.766.892,97 €	2.784.492,72 €	100,00 %	54,4003 %

(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	977,09 €	212,04 €	1.189,13 €	922.366,50 €	923.343,59 €	20,48%	58,9094%
From 1 to 2 months	2	620,88 €	145,09 €	765,97 €	107.656,40 €	108.277,28 €	2,40%	59,9579%
From 2 to 3 months	4	2.583,62 €	1.021,98 €	3.605,60 €	246.935,82 €	249.519,44 €	5,53%	56,1435%
From 3 to 6 months	8	6.778,23 €	2.391,88 €	9.170,11 €	309.238,47 €	316.016,70 €	7,01%	54,5283%
From 6 to 12 months	13	9.363,84 €	4.231,41 €	13.595,25 €	599.517,52 €	608.881,36 €	13,50%	60,4059%
From 12 months to 2 years	20	18.786,46 €	9.754,34 €	28.540,80 €	1.358.270,33 €	1.377.056,79 €	30,54%	65,6804%
From 2 to 3 years	17	12.247,10 €	9.839,44 €	22.086,54 €	913.709,64 €	925.956,74 €	20,54%	56,3248%
Totals	81	51.357,22 €	27.596,18 €	78.953,40 €	4.457.694,68 €	4.509.051,90 €	100,00%	59,9559%

(1) Valuations exclusively for mortgage participations

CREDIT ENHANCEMENT

Current				At Issue Date		
Descripción	% Notes	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%
Totals		137.953.339,91 €			850.000.000,00 €	
Theoretical Reserve Funds		13.600.000,00€	9,86%		19.550.000,00€	2,30%
Real Reserve Funds		13.507.004,82€	9,79%		19.550.000,00€	2,30%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	14.121.347,80 €	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 €	
DEPOSIT GUARANTEE	0,00 €	
Liabilities		
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
Consolidated accumulated losses of the portfolio		
Principal, costs and interest condonation and losses for adjudication or sale of properties.	525.951,41 €	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.	7.429.362,52 €	71.980,33 €
Cumulative Write-Off recovery		
Principal Outstanding recovery and recovery by the sale of adjudicated properties.	1.876.517,93 €	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	2,1660%	0,0000%
Weighted Average of LTV Distribution / Valuations		
Valuations exclusively for mortgage participations	54,1317%	86,7118%

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	961.740,03 €
Interest	12.031,49 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	0,6534%

INTEREST SWAP

	Notional Principal	Interest
Swap		
Receiving	To Determine	0,751692%
Paying	To Determine	To Determine

SITUATION PORTFOLIO

Current Outstanding Portfolio	149.027.617,63 €
Principal Outstanding Currently Paid	141.734.073,01 €
Principal Outstanding with Arrears (< 3 months)	2.784.492,72 €
Principal Outstanding Doubtfully and Subjective	4.509.051,90 €
Amortized Portfolio	698.001.779,01 €
Principal Received from the Constitution	701.665.365,06 €
Interest Capitalization of Forbearance Period	-3.663.586,05 €
Current Outstanding of Default Loans	2.970.912,20 €
Number of default loans	72
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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