

Brief report

Date: 10/31/2018
Currency: EUR

Constitution date 07/07/2004

VAT Reg. no. V84051077

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

Originator Caja Rural de Aragón, Caixa Rural de Balears, Caja Campo, Caja Rural, etc.

Servicer Caja Rural de Aragón, Caixa Rural de Balears, Caja Campo, Caja Rural, etc.

Lead Managers Banco Cooperativo Español, DZ Bank, etc.

Bond Underwriters and Placement Agents Banco Cooperativo Español, DZ Bank, etc.

Bond Paying Agent Societé Générale

Market AIAF Mercado de Renta Fija

Register of Book Securities Iberclear

Treasury Account Societé Générale

Swap Banco Cooperativo Español

Start-up Loan Caja Rural de Aragón, Caixa Rural de Balears, etc.

Subordinated Loan Caja Rural de Aragón, Caixa Rural de Balears, etc.

Assets Custodian Banco Cooperativo Español

Fund Auditor KPMG Auditores

Issued securities: Asset-Backed Bonds

Table with columns: Series, Issue date, Principal outstanding, Interest type, Interest Rate, Redemption, Rating. Includes Series A, B, C and a Total row.

Table titled 'Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date'. Includes columns for Series A, B, C and various CPR rates.

Optional Clean up call when the amount of the Outstanding Balance of the securitised assets is less than 10 per 100 of the initial Outstanding Balance.

Credit enhancement and financial operations

Table titled 'Credit enhancement (CE)' with columns for Current and At issue date, showing % CE and values for Series A, B, C.

Table titled 'Other financial operations (current)' with columns for Assets, Liabilities, Balance, Interest.

Collateral: Residential mortgage loans (PTCs/MCs)

Table titled 'General' with columns for Count, Current, At constitution date. Includes Principal, Interest rate, Final maturity, Index.

Table titled 'LTV Distribution' with columns for Current, At constitution date, % Pool, % LTV.

RURAL HIPOTECARIO VI Fondo de Titulización de Activos

Brief report

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

Originator
Caja Rural de Aragón
Caixa Rural de Balears
Caja Campo, Caja Rural
Caja Rural de Ciudad Real
Caja Rural Intermediterránea
Caixa Rural La Vall "San Isidro"
Caja Rural del Mediterráneo, Ruralcaja
Caja Rural de Navarra
Caja Rural del Sur
Caja Rural de Tenerife
Caja Rural de Teruel
Caja Rural de Zamora

Servicer
Caja Rural de Aragón
Caixa Rural de Balears
Caja Campo, Caja Rural
Caja Rural de Ciudad Real
Caja Rural Intermediterránea
Caixa Rural La Vall "San Isidro"
Caja Rural del Mediterráneo, Ruralcaja
Caja Rural de Navarra
Caja Rural del Sur
Caja Rural de Tenerife
Caja Rural de Teruel
Caja Rural de Zamora

Lead Managers
Banco Cooperativo Español
DZ Bank

Bond Underwriters and Placement Agents

Banco Cooperativo Español
DZ Bank
JP Morgan
Société Générale
Banca IMI
Bancaja
Dexia
Caja Madrid
Calyon
Banco Pastor
EBN Banco
Natexis Banques Populaires
Fortis Bank
Banco Santander

Servicer Credit Support Provider
Banco Cooperativo Español

Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

Swap
Banco Cooperativo Español

Start-up Loan
Caja Rural de Aragón
Caixa Rural de Balears
Caja Campo, Caja Rural
Caja Rural de Ciudad Real
Caja Rural Intermediterránea
Caixa Rural La Vall "San Isidro"
Caja Rural del Mediterráneo, Ruralcaja
Caja Rural de Navarra
Caja Rural del Sur
Caja Rural de Tenerife
Caja Rural de Teruel
Caja Rural de Zamora

Subordinated Loan
Caja Rural de Aragón
Caixa Rural de Balears
Caja Campo, Caja Rural
Caja Rural de Ciudad Real
Caja Rural Intermediterránea
Caixa Rural La Vall "San Isidro"
Caja Rural del Mediterráneo, Ruralcaja
Caja Rural de Navarra
Caja Rural del Sur
Caja Rural de Tenerife
Caja Rural de Teruel
Caja Rural de Zamora

Assets Custodian
Banco Cooperativo Español

Fund Auditor
KPMG Auditores

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.34%	0.17%	0.23%	0.32%	0.60%
Annual Percentage Rate (CPR)	3.98%	2.05%	2.76%	3.79%	6.93%

Geographic distribution		
	Current	At constitution date
Andalucia	26.23%	30.28%
Aragon	8.20%	6.04%
Asturias		0.02%
Balearic Islands	4.41%	3.51%
Basque Country	5.34%	6.98%
Canary Islands	7.64%	4.77%
Cantabria		0.02%
Castilla-La Mancha	3.81%	4.35%
Castilla-Leon	3.80%	3.06%
Catalonia	3.56%	4.24%
Ceuta		0.02%
Extremadura	0.01%	0.04%
Galicia	0.14%	0.06%
La Rioja	5.28%	3.80%
Madrid	2.58%	2.14%
Melilla	0.16%	0.39%
Murcia	4.96%	4.83%
Navarra	6.16%	9.32%
Valencia	17.74%	16.14%

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	153	41,994.76	3,928.26	0.00	45,923.02	2.20	5,698,428.17	5,744,351.19	55.85	30.37	
from > 1 to = 2 months	21	13,958.89	2,201.37	0.00	16,160.26	0.77	831,631.68	847,791.94	8.24	27.49	
from > 2 to = 3 months	19	20,714.72	2,196.89	0.00	22,911.61	1.10	669,380.23	692,291.84	6.73	28.91	
from > 3 to = 6 months	4	5,455.08	228.93	0.00	5,684.01	0.27	108,538.47	114,222.48	1.11	28.29	
from > 6 to < 12 months	2	3,640.26	249.63	0.00	3,889.89	0.19	27,502.68	31,392.57	0.31	18.67	
from = 12 to < 18 months	6	38,895.44	3,087.89	0.00	41,983.33	2.01	217,069.47	259,052.80	2.52	31.61	
from = 18 to < 24 months	4	19,831.32	4,078.38	0.00	23,909.70	1.14	171,703.36	195,613.06	1.90	37.59	
from ≥ 2 years	40	1,737,517.00	193,466.23	0.00	1,930,983.23	92.33	469,211.87	2,400,195.10	23.34	43.21	
	Subtotal	249	1,882,007.47	209,437.58	0.00	2,091,445.05	100.00	8,193,465.93	10,284,910.98	100.00	32.29
Total	249	1,882,007.47	209,437.58	0.00	2,091,445.05		8,193,465.93	10,284,910.98			