

RURAL HIPOTECARIO VI Fondo de Titulización de Activos

Brief report

Date: 12/31/2008
Currency: EUR

Date of constitution
07/07/2004

VAT Reg. no.
G84051077

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
DZ Bank

Bond Underwriters and Placement Agents
Banco Cooperativo
DZ Bank
JPMorgan
Société Générale
Banco IMI
Bancaja
Banco Pastor
Cajamadrid
Calyon
Dexia
EBN Banco
Fortis Bank
Natexis Banques Populaires
SCH

Servicer Credit Support Provider
Banco Cooperativo Español

Bond Paying Agent
Banco Cooperativo

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Banco Cooperativo

Swap
Banco Cooperativo

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 Auditors
Ernst&Young

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.70%	0.62%	0.61%	0.60%	0.84%
Annual Percentage Rate (CPR)	8.13%	7.16%	7.10%	7.01%	9.63%

Geographic distribution		
	Current	At constitution date
Andalucía	26.89%	30.28%
Aragón	6.89%	6.04%
Asturias	0.01%	0.02%
Balearic Islands	3.23%	3.50%
Basque Country	8.40%	6.98%
Canary Islands	5.32%	4.77%
Cantabria	0.04%	0.02%
Castilla-La Mancha	4.47%	4.35%
Castilla-León	3.35%	3.06%
Catalonia	3.30%	4.24%
Ceuta	0.03%	0.02%
Extremadura	0.02%	0.04%
Galicia	0.08%	0.06%
La Rioja	4.78%	3.80%
Madrid	2.21%	2.14%
Melilla	0.41%	0.39%
Murcia	4.51%	4.83%
Navarra	10.61%	9.32%
Valencia	15.44%	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	369	74,159.62	91,166.59	0.00	165,326.21	23.02	25,805,775.20	25,971,101.41	70.19	53.92
from > 1 to ≤ 2 months	62	30,241.41	40,998.93	0.00	71,240.34	9.92	4,210,552.36	4,281,792.70	11.57	51.32
from > 2 to ≤ 3 months	30	19,303.50	30,299.22	0.00	49,602.72	6.91	2,334,707.04	2,384,309.76	6.44	46.86
from > 3 to ≤ 6 months	16	19,357.20	28,409.82	0.00	47,767.02	6.65	1,205,918.55	1,253,685.57	3.99	57.05
from > 6 to < 12 months	12	27,024.10	46,281.69	0.00	73,305.79	10.21	1,176,821.26	1,250,127.05	3.98	63.12
from ≥ 12 to < 18 months	7	18,963.36	41,871.43	0.00	60,834.79	8.47	598,790.19	659,624.98	1.78	57.18
from ≥ 18 to < 24 months	1	2,778.84	3,847.76	0.00	6,626.60	0.92	43,081.25	49,707.85	0.13	74.67
from ≥ 2 years	13	93,115.40	150,512.55	0.00	243,627.95	33.92	908,389.31	1,152,017.26	3.11	75.78
Subtotal	510	284,943.43	433,387.99	0.00	718,331.42	100.00	36,284,035.16	37,002,366.58	100.00	54.01
<i>Doubt debts (subjectives)</i>										
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	510	284,943.43	433,387.99	0.00	718,331.42		36,284,035.16	37,002,366.58		54.01