



# RURAL HIPOTECARIO VI Fondo de Titulización de Activos

## Brief report

**Date:** 10/31/2010  
**Currency:** EUR

**Date of constitution**  
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  
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**  
Deloitte (ejercicios 2009 a actual)  
Ernst & Young (hasta ejercicio 2008)

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.43%	0.27%	0.32%	0.42%	0.73%
Annual Percentage Rate (CPR)	5.08%	3.23%	3.85%	4.97%	8.45%

Geographic distribution		
	Current	At constitution date
Andalucia	26.77%	30.28%
Aragon	6.97%	6.04%
Asturias	0.01%	0.02%
Balearic Islands	3.38%	3.50%
Basque Country	8.32%	6.98%
Canary Islands	5.62%	4.77%
Cantabria	0.04%	0.02%
Castilla-La Mancha	4.41%	4.35%
Castilla-Leon	3.38%	3.06%
Catalonia	3.22%	4.24%
Ceuta	0.03%	0.02%
Extremadura	0.01%	0.04%
Galicia	0.08%	0.06%
La Rioja	4.88%	3.80%
Madrid	2.26%	2.14%
Melilla	0.43%	0.39%
Murcia	4.69%	4.83%
Navarra	10.33%	9.32%
Valencia	15.14%	16.14%

Current delinquency										
Aging	Assets	Overdue debt				Outstanding debt		Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%	%	%		
<b>Delinquencies</b>										
Up to 1 month	343	88,768.39	35,775.47	0.00	124,543.86	18.19	20,821,168.06	20,945,711.92	64.15	49.72
from > 1 to ≤ 2 months	62	50,472.94	22,249.64	0.00	72,722.58	10.62	4,750,474.99	4,823,197.57	14.77	47.06
from > 2 to ≤ 3 months	37	33,065.42	15,935.88	0.00	49,001.30	7.16	2,530,130.06	2,579,131.36	7.90	46.70
from > 3 to ≤ 6 months	14	19,584.84	14,345.80	0.00	33,930.64	4.95	1,135,888.04	1,169,818.68	3.58	57.61
from > 6 to < 12 months	10	23,691.27	16,750.77	0.00	40,442.04	5.91	680,884.75	721,326.79	2.21	54.81
from ≥ 12 to < 18 months	7	43,218.72	36,403.03	0.00	79,621.75	11.63	718,240.44	797,862.19	2.44	63.78
from ≥ 18 to < 24 months	9	57,480.81	59,285.32	0.00	116,766.13	17.05	730,388.23	847,154.36	2.59	62.46
from ≥ 2 years	9	74,787.91	93,002.20	0.00	167,790.11	24.50	597,831.50	765,621.61	2.34	76.55
Subtotal	491	391,070.30	293,748.11	0.00	684,818.41	100.00	31,965,006.07	32,649,824.48	100.00	50.35
<b>Doubt debts (subjectives)</b>										
Bancaja	0	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
<b>Total</b>	<b>491</b>	<b>391,070.30</b>	<b>293,748.11</b>	<b>0.00</b>	<b>684,818.41</b>		<b>31,965,006.07</b>	<b>32,649,824.48</b>		<b>50.35</b>