

RURAL HIPOTECARIO VI Fondo de Titulización de Activos

Brief report

Date: 08/31/2015

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

Citibank

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Citibank

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)	0.22%	0.31%	0.29%	0.37%	0.57%
Annual Percentage Rate (CPR)	2.64%	3.61%	3.48%	4.38%	6.66%

Geographic distribution		
	Current	At constitution date
Andalucia	26.23%	30.28%
Aragon	6.98%	6.04%
Asturias		0.02%
Balearic Islands	3.21%	3.50%
Basque Country	8.93%	6.98%
Canary Islands	6.05%	4.77%
Cantabria	0.03%	0.02%
Castilla-La Mancha	3.84%	4.35%
Castilla-Leon	3.37%	3.06%
Catalonia	3.49%	4.24%
Ceuta	0.04%	0.02%
Extremadura	0.01%	0.04%
Galicia	0.10%	0.06%
La Rioja	5.02%	3.80%
Madrid	2.21%	2.14%
Melilla	0.31%	0.39%
Murcia	4.71%	4.83%
Navarra	10.20%	9.32%
Valencia	15.28%	16.14%

Current delinquency										
Aging	Assets	Overdue debt				Outstanding debt	Total debt	% Total debt / Appraisal Value		
		Principal	Interest	Other	Total %					
Delinquencies										
Up to 1 month	224	61,993.16	10,599.20	0.00	72,592.36	2.51	9,475,160.69	9,547,753.05	46.58	34.89
from > 1 to ≤ 2 months	55	36,301.36	8,578.20	0.00	44,879.56	1.55	2,366,269.61	2,411,149.17	11.76	37.37
from > 2 to ≤ 3 months	44	43,466.33	14,621.58	0.00	58,087.91	2.01	2,568,649.01	2,626,736.92	12.82	35.22
from > 3 to ≤ 6 months	12	14,449.78	6,713.90	0.00	21,163.68	0.73	700,068.28	721,231.96	3.52	44.31
from > 6 to < 12 months	11	27,721.61	9,279.92	0.00	37,001.53	1.28	395,337.82	432,339.35	2.11	39.00
from ≥ 12 to < 18 months	6	16,671.43	8,590.06	0.00	25,261.49	0.87	215,085.77	240,347.26	1.17	43.77
from ≥ 18 to < 24 months	9	117,572.55	17,050.30	0.00	134,622.85	4.65	262,541.61	397,164.46	1.94	43.83
from ≥ 2 years	58	2,222,726.85	275,697.19	0.00	2,498,424.04	86.39	1,621,709.19	4,120,133.23	20.10	44.21
Subtotal	419	2,540,903.07	351,130.35	0.00	2,892,033.42	100.00	17,604,821.98	20,496,855.40	100.00	37.41
Doubt debts (subjectives)										
Bancaja	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	419	2,540,903.07	351,130.35	0.00	2,892,033.42		17,604,821.98	20,496,855.40		37.41

Additional information