



# RURAL HIPOTECARIO VI Fondo de Titulización de Activos

## Brief report

Date: 04/30/2016

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)    | 6.38%         | 2.88%         | 1.81%         | 1.24%          | 0.64%      |
| Annual Percentage Rate (CPR) | 54.69%        | 29.57%        | 19.65%        | 13.94%         | 7.39%      |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 28.04%  | 30.28%               |
| Aragon                  | 7.71%   | 6.04%                |
| Asturias                |         | 0.02%                |
| Balearic Islands        | 3.73%   | 3.50%                |
| Basque Country          | 5.38%   | 6.98%                |
| Canary Islands          | 6.99%   | 4.77%                |
| Cantabria               |         | 0.02%                |
| Castilla-La Mancha      | 4.15%   | 4.35%                |
| Castilla-Leon           | 3.65%   | 3.06%                |
| Catalonia               | 3.72%   | 4.24%                |
| Ceuta                   |         | 0.02%                |
| Extremadura             | 0.01%   | 0.04%                |
| Galicia                 | 0.12%   | 0.06%                |
| La Rioja                | 5.03%   | 3.80%                |
| Madrid                  | 2.40%   | 2.14%                |
| Melilla                 | 0.26%   | 0.39%                |
| Murcia                  | 4.75%   | 4.83%                |
| Navarra                 | 6.69%   | 9.32%                |
| Valencia                | 17.38%  | 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                    | 173        | 49,414.06           | 6,217.13          | 0.00        | 55,631.19           | 1.77             | 7,007,041.75         | 7,062,672.94                   | 43.50  | 33.79        |
| from > 1 to ≤ 2 months           | 54         | 35,284.88           | 7,108.88          | 0.00        | 42,393.76           | 1.35             | 2,393,041.83         | 2,435,435.59                   | 15.00  | 34.71        |
| from > 2 to ≤ 3 months           | 33         | 33,080.16           | 6,320.53          | 0.00        | 39,400.69           | 1.25             | 1,565,211.30         | 1,604,611.99                   | 9.88   | 35.72        |
| from > 3 to ≤ 6 months           | 12         | 19,778.12           | 5,296.41          | 0.00        | 25,074.53           | 0.80             | 493,968.58           | 519,043.11                     | 3.20   | 27.72        |
| from > 6 to < 12 months          | 12         | 27,516.85           | 8,896.24          | 0.00        | 36,413.09           | 1.16             | 460,836.98           | 497,250.07                     | 3.06   | 34.89        |
| from ≥ 12 to < 18 months         | 8          | 198,102.28          | 5,209.18          | 0.00        | 203,311.46          | 6.47             | 71,877.40            | 275,188.86                     | 1.70   | 36.94        |
| from ≥ 18 to < 24 months         | 6          | 167,796.99          | 14,882.23         | 0.00        | 182,679.22          | 5.81             | 147,057.38           | 329,736.60                     | 2.03   | 47.34        |
| from ≥ 2 years                   | 54         | 2,317,030.88        | 242,429.65        | 0.00        | 2,559,460.53        | 81.40            | 951,209.04           | 3,510,669.57                   | 21.62  | 44.17        |
| Subtotal                         | 352        | 2,848,004.22        | 296,360.25        | 0.00        | 3,144,364.47        | 100.00           | 13,090,244.26        | 16,234,608.73                  | 100.00 | 36.00        |
| <b>Doubt debts (subjectives)</b> |            |                     |                   |             |                     |                  |                      |                                |        |              |
| 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         |
| <b>Total</b>                     | <b>352</b> | <b>2,848,004.22</b> | <b>296,360.25</b> | <b>0.00</b> | <b>3,144,364.47</b> |                  | <b>13,090,244.26</b> | <b>16,234,608.73</b>           |        | <b>36.00</b> |

### Additional information

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