

Logo of Edt (Europea de Titulización), Sociedad Gestora de Fondos de Titulización.

Date: 10/31/2009
Currency: EUR

Bonds Issue									
Series ISIN Code	Issue date N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current Original		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal) Next		Rating Fitch / Moody's / S&P Current Original	
Series A1 ES0312885009	12/05/2003 1,300	0.00 0.00 0.00%	100,000.00 130,000,000.00	Floating 3-M Euribor+0.110% (+0.26% from 05/20/2005) 20.Feb/May/Aug/Nov		05/20/2005 02/20/2036 20.Feb/May/Aug/Nov	Amortized	AAA Aaa AAA	
Series A2 ES0312885017	12/05/2003 17,836	31,918.81 569,303,895.16 31.92%	100,000.00 1,783,600,000.00	Floating 3-M Euribor+0.250% 20.Feb/May/Aug/Nov	1.1090% 11/20/2009 90.46 Gross 74.18 Net	02/20/2036 Quarterly 20.Feb/May/Aug/Nov	11/20/2009 "Pass-Through" Secutential	AAA Aaa AAA	AAA Aaa AAA
Series B ES0312885025	12/05/2003 1,196	65,167.58 77,940,425.68 65.17%	100,000.00 119,600,000.00	Floating 3-M Euribor+0.850% 20.Feb/May/Aug/Nov	1.5090% 11/20/2009 251.31 Gross 206.07 Net	02/20/2036 Quarterly 20.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secutential	AA A1 AA	A A A
Series C ES0312885033	12/05/2003 468	65,167.58 30,498,427.44 65.17%	100,000.00 46,800,000.00	Floating 3-M Euribor+1.300% 20.Feb/May/Aug/Nov	2.1590% 11/20/2009 359.56 Gross 294.84 Net	02/20/2036 Quarterly 20.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secutential	A- Baa2 A	BBB- Baa2 BBB
Total		677,742,748.28	2,080,000,000.00						

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Credit enhancement (CE)						
		Current		At issue date		
			% CE			% CE
Class A	84.00%	569,303,895.16	19.80%	92.00%	1,913,600,000.00	9.90%
Series A1	0.00%	0.00		6.25%	130,000,000.00	
Series A2	84.00%	569,303,895.16		85.75%	1,783,600,000.00	
Series B	11.50%	77,940,425.68	8.30%	5.75%	119,600,000.00	4.15%
Series C	4.50%	30,498,427.44	3.80%	2.25%	46,800,000.00	1.90%
Issue of Bonds		677,742,748.28			2,080,000,000.00	
Reserve Fund	3.80%	25,754,224.43		1.90%	39,520,000.00	

Assets		Balance	Interest
Treasury Account		45,697,157.13	0.859%
Amortization Account		0.00	
Servicer ppal collect not yet credited		667,256.44	
Servicer ints collect not yet credited		243,683.65	
Liabilities	Available	Balance	Interest
Start-up Loan		0.00	
Subordinated Loan		25,754,224.43	5.645%
Swap collateralized amount	Amount	Credited	
CSA *	0.00		
Cash		0.00	
Securities		0.00	

General			
	Current	At constitution date	
Count	12,393	27,536	
Principal			
Principal outstanding	662,432,969.25	2,080,009,215.99	
Average loan	53,452.19	75,537.81	
Minimum	28.29	0.09	
Maximum	261,525.95	348,106.76	
Interest rate			
Weighted average (wac)	3.47%	3.57%	
Minimum	1.26%	2.25%	
Maximum	7.33%	7.38%	
Final maturity			
Weighted average (WARM) (months)	195	263	
Minimum	11/01/2009	01/24/2004	
Maximum	08/13/2033	08/10/2033	
Index (principal outstanding distribution)			
3-month EURIBOR/MIBOR	0.59%	0.53%	
1-year EURIBOR/MIBOR	2.04%	1.89%	
1-year EURIBOR/MIBOR (Mortgage Market)	88.12%	87.64%	
Mortgage Market: Savings Banks	9.22%	9.86%	
Savings Banks Lending Rate (CECA Indicator)	0.03%	0.07%	

	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.69	7.11	0.06	8.26
10.01 - 20%	2.50	15.89	0.49	16.27
20.01 - 30%	5.38	25.48	1.35	25.59
30.01 - 40%	8.06	35.16	2.69	35.55
40.01 - 50%	11.20	45.29	4.78	45.37
50.01 - 60%	14.27	55.16	7.23	55.50
60.01 - 70%	17.80	65.30	11.28	65.47
70.01 - 80%	23.17	75.22	16.89	75.58
80.01 - 90%	16.93	83.84	23.24	85.55
90.01 - 100%			31.97	95.03
Weighted average (WALTV)	60.84			78.00
Minimum	0.02			0.00
Maximum	88.76			99.99

Additional information
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 Official register CNMV: C/ Miguel Angel, 11 - 28010 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

BANCAJA 6 Fondo de Titulización de Activos



Brief report

Date: 10/31/2009
Currency: EUR

Date of constitution
12/03/2003

VAT Reg. no.
V63829614

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

Originator
Bancaja

Servicer
Bancaja

Lead Managers
Bancaja
Crédit Agricole Indosuez
Dresdner Kleinwort Wasserstein
Morgan Stanley

Bond Underwriters and Placement Agents
Bancaja
Crédit Agricole Indosuez
Dresdner Kleinwort Wasserstein
Morgan Stanley
Fortis Bank
Banc of America
Bear Stearns
CDC Ixis Capital Markets
Tokyo-Mitsubishi International PLC

Bond Paying Agent
Bancaja

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Banco Popular Español S.A

Amortisation Account
Bancaja

Subordinated Loan
Bancaja

Start-up Loan
Bancaja

Swap
Credit Suisse International

Assets Custodian
Bancaja

Fund Auditors
Ernst&Young

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.38%	0.44%	0.51%	0.61%	1.21%
Annual Percentage Rate (CPR)	4.44%	5.21%	5.91%	7.11%	13.62%

Geographic distribution		
	Current	At constitution date
Andalucia	1.92%	2.26%
Aragon	0.75%	0.80%
Asturias	0.06%	0.04%
Balearic Islands	3.61%	3.61%
Basque Country	1.03%	0.76%
Canary Islands	3.17%	3.27%
Cantabria	0.08%	0.07%
Castilla-La Mancha	2.77%	2.59%
Castilla-Leon	1.12%	1.19%
Catalonia	7.64%	8.69%
Extremadura	0.04%	0.02%
Galicia	0.60%	0.52%
La Rioja	0.19%	0.14%
Madrid	13.72%	14.80%
Murcia	1.36%	1.23%
Navarra	1.06%	1.03%
Valencia	60.89%	58.98%

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	419	86,925.07	42,637.46	0.00	129,562.53	14.38	22,963,305.51	23,092,868.04	58.87	53.80
from > 1 to ≤ 2 months	109	57,800.50	35,370.34	0.00	93,170.84	10.34	7,507,142.63	7,600,313.47	19.37	53.48
from > 2 to ≤ 3 months	51	40,436.07	23,283.14	0.00	63,719.21	7.07	3,235,753.73	3,299,472.94	8.41	59.46
from > 3 to ≤ 6 months	26	35,615.69	26,013.34	0.00	61,629.03	6.84	1,562,142.02	1,623,771.05	4.14	44.89
from > 6 to < 12 months	19	39,161.88	38,569.03	0.00	77,730.91	8.63	1,035,992.15	1,113,723.06	2.84	53.67
from ≥ 12 to < 18 months	13	47,576.10	64,313.74	0.00	111,889.84	12.42	1,036,793.59	1,148,683.43	2.93	71.94
from ≥ 18 to < 24 months	7	24,726.02	38,157.68	0.00	62,883.70	6.98	370,847.86	433,731.56	1.11	70.51
from ≥ 2 years	12	142,973.73	157,360.54	0.00	300,334.27	33.34	616,904.70	917,238.97	2.34	54.40
Subtotal	656	475,215.06	425,705.27	0.00	900,920.33	100.00	38,328,882.19	39,229,802.52	100.00	54.28
<i>Doubt debts (subjectives)</i>										
	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
Total	656	475,215.06	425,705.27	0.00	900,920.33		38,328,882.19	39,229,802.52		54.28