

GESTIÓN DE ACTIVOS TITULIZADOS

Grupo CAIXA CATALUNYA

HIPOCAT 6, Fondo de Titulación de Activos. Information as at 30th September, 2003

<u>Date of Constitution</u>	17 th September, 2003	<u>Managers</u>	Caixa Catalunya
<u>Management Company</u>	Gestión Activos Titulizados, SGFT,SA		Deutsche Bank
<u>Paying Agent</u>	Caixa Catalunya		Crédit Agricole Indosuez
<u>Guaranteed Interest C.</u>	Caixa Catalunya	<u>Originator / Servicer</u>	Caixa Catalunya
<u>Class A & B Interest Swap</u>	Caixa Catalunya	<u>Secondary Market</u>	AIAF
<u>Subordinated Loan</u>	Caixa Catalunya	<u>Register of Book Securities</u>	S.C.L.V
<u>Lead Manager</u>	Caixa Catalunya	<u>Depository</u>	Caixa Catalunya
	Caixa Catalunya – Deutsche Bank – Crédit Agricole Indosuez	<u>Auditors</u>	Deloitte & Touche

MORTGAGE BACKED SECURITIES: ASSET SECURITISATION BONDS (STRUCTURE SENIOR / MEZZANINE)

Class ISIN Code Priority	Issue Date	Principal Outstanding (Esp) (Unit/Nº Bond/Total)		Coupon Type	Current Coupon	Redemption		Moody's	
		Current	Original			Final Maturity Frequency	Next	Current	Original
A ES0345782009 Senior	22/09/2003	100.000,00 € 7.876 787.600.000,00	100.000,00 € 7.876 787.600.000,00	Floating EURIBOR 3M ESP + 0,28% 15-03 / 06 / 09 / 12	2,4300% Date: 15/12/2003 Interest: 567,00€	31/12/2034	15/12/2003	Aaa	AAA
B ES0345782017 Mazzanine	22/09/2003	100.000,00 € 157 15.700.000,00	100.000,00 € 157 15.700.000,00	Floating EURIBOR 3M ESP + 0,55% 15-03 / 06 / 09 / 12	2,7000% Date: 15/12/2003 Interest: 630,00€	31/12/2034	To Determine	Aa2	AA
C ES0345782025 Mazzanine	22/09/2003	100.000,00 € 340 34.000.000,00	100.000,00 € 340 34.000.000,00	Floating EURIBOR 3M ESP + 0,85% 15-03 / 06 / 09 / 12	3,0000% Date: 15/12/2003 Interest: 700,00€	31/12/2034	To Determine	A1	A
D ES0345782033 Mazzanine	22/09/2003	100.000,00 € 127 12.700.000,00	100.000,00 € 127 12.700.000,00	Floating EURIBOR 3M ESP + 0,96% 15-03 / 06 / 09 / 12	3,1000% Date: 15/12/2003 Interest: 723,33€	31/12/2034	To Determine	Baa1	BBB
Totals		850.000.000,00 €	850.000.000,00 €						

Average Life and Final Maturity According to Monthly Rates of Prepayment

	% MCPR	% CPR	Class A Bonds				Class B Bonds				Class C Bonds				Class D Bonds			
			Average Life	Dura ción ²	% IRR ²	Final Maturity	Average Life	Dura ción ²	% IRR ²	Final Maturity	Average Life	Dura ción ²	% IRR ²	Final Maturity	Average Life	Dura ción ²	% IRR ²	Final Maturity
Con Amort Op.	0,8993	10,2732	5,75	5,73	2,46	15/09/2013	9,68	9,59	2,73	15/09/2016	9,68	9,50	2,97	15/09/2016	1,72	1,66	3,23	15/09/2007
Sin Amort Op.	0,8993	10,2732	6,27	6,36	2,46	15/06/2027	10,80	10,91	2,73	15/06/2027	10,80	10,79	2,97	15/06/2027	1,72	1,66	3,23	15/09/2007
Con Amort Op.	1,0197	11,5730	5,26	5,23	2,46	15/09/2015	8,85	8,73	2,73	15/09/2015	8,85	8,65	2,97	15/09/2015	1,75	1,69	3,23	15/12/2007
Sin Amort Op.	1,0197	11,5730	5,76	5,81	2,46	15/06/2026	9,91	9,95	2,73	15/06/2026	9,91	9,85	2,97	15/06/2026	1,75	1,69	3,23	15/12/2007
Con Amort Op.	1,0893	12,3159	5,02	4,97	2,46	15/03/2015	8,43	8,29	2,73	15/03/2015	8,43	8,22	2,97	15/03/2015	1,77	1,71	3,23	15/12/2007
Sin Amort Op.	1,0893	12,3159	5,50	5,53	2,46	15/09/2025	9,45	9,45	2,73	15/09/2025	9,45	9,36	2,97	15/09/2025	1,77	1,71	3,23	15/12/2007
Con Amort Op.	1,5184	16,7734	3,88	3,81	2,46	15/09/2012	6,53	6,36	2,73	15/09/2012	6,53	6,32	2,97	15/09/2012	1,90	1,82	3,23	15/03/2008
Sin Amort Op.	1,5184	16,7734	4,27	4,24	2,46	15/03/2022	7,38	7,28	2,73	15/03/2022	7,38	7,22	2,97	15/03/2022	1,90	1,82	3,23	15/03/2008

Simulation Total Cash-Flow for each Bond According to Prepayment

	% MCPR	% CPR	Class A Bonds			Class B Bonds			Class C Bonds			Class D Bonds		
			Principal	Total Interest ³	Total Cash Flow ⁴	Principal	Total Interest ³	Total Cash Flow ⁴	Principal	Total Interest ³	Total Cash Flow ⁴	Principal	Total Interest ³	Total Cash Flow ⁴
Con Amort Op.	0,8993	10,2732	100.000,00	23.755,30	123.755,30	100.000,00	46.068,23	146.068,23	100.000,00	49.013,61	149.013,61	100.000,00	5.838,45	105.838,45
Sin Amort Op.	0,8993	10,2732	100.000,00	27.542,40	127.542,40	100.000,00	54.746,06	154.746,06	100.000,00	58.229,12	158.229,12	100.000,00	5.838,45	105.838,45
Con Amort Op.	1,0197	11,5730	100.000,00	21.084,37	121.084,37	100.000,00	40.805,37	140.805,37	100.000,00	43.498,04	143.498,04	100.000,00	5.988,17	105.988,17
Sin Amort Op.	1,0197	11,5730	100.000,00	24.611,03	124.611,03	100.000,00	48.798,67	148.798,67	100.000,00	54.948,81	154.948,81	100.000,00	5.988,17	105.988,17
Con Amort Op.	1,0893	12,3159	100.000,00	19.767,84	119.767,84	100.000,00	38.190,04	138.190,04	100.000,00	40.753,92	140.753,92	100.000,00	6.074,73	106.074,73
Sin Amort Op.	1,0893	12,3159	100.000,00	23.133,95	123.133,95	100.000,00	45.771,91	145.771,91	100.000,00	48.753,92	148.753,92	100.000,00	6.074,73	106.074,73
Con Amort Op.	1,5184	16,7734	100.000,00	13.946,62	113.946,62	100.000,00	27.012,84	127.012,84	100.000,00	29.001,84	129.001,84	100.000,00	6.545,33	106.545,33
Sin Amort Op.	1,5184	16,7734	100.000,00	16.516,21	116.516,21	100.000,00	32.790,31	132.790,31	100.000,00	35.059,17	135.059,17	100.000,00	6.545,33	106.545,33

M.C.P.R : Monthly Constant Prepayment Rate, C.P.R.: Annual Constant Prepayment Rate

Hypothesis WAFF 1% and WALs 20%. Additionally, there exist other variables which are subject to continuous changes that affect the average life and the duration of the bonds (mainly: interest rate of the mortgage portfolio, prepayment, interest rate of the bonds of the three series, and the option of prepayment by the issuing bank). These variables and their hypothetical initial values are detailed in the Fund Floatation Information Leaflet. For the drafting of this document, actual and past values of the said variables have been used. However, it has been deemed appropriate to apply the Term Structure Interest Rates dated 30/09/03 so as to reflect more accurately variables that affect the dynamic parameters of the bonds.

¹ Amortisation, at the discretion of the management company, provided the remaining balance of the principal of the mortgage loans is less than 15% of the initial amount and all the payment obligations arising from the bonds can be paid and cancelled in full, or in 15/10/2107.

² Without statutory deduction for tax purposes, stated in years. Tax regulations: 1) Individuals or legal Entities resident in Spain. a) Income Tax: Law 40/98, RD 214/99, Law 46/02 b) Corporate Tax: Law 43/95, RD 537/97, RD 2717/98, Law 46/02. 2) Individuals or legal Entities non-resident in Spain: Law 40/98, Law 41/98, Law 14/00, Law 46/02

³ Without statutory deduction. ⁴ At the time of the date of amortisation.

HIPOCAT 6, Fondo de Titulización de Activos.
Information as at 30th September, 2003

COLLATERAL: MORTGAGE PARTICIPATIONS AND MORTGAGE TRANSMISSION CERTIFIES

General		Pool of Mortgage Loans and Mortgage Transmission Certifies	
		Current	Constitution Date
Count		10.410	10.467
Principal:	Total Outstanding	843.792.324,02	850.000.308,84
	Average Loan	81.055,94	81.207,63
	Minimum	24.485,99	25.012,48
	Maximum	483.274,22	484.097,30
Interest Rate:	Weighted Average (WAC)	4,6357%	4,7398%
	Minimum	2,7500%	2,7500%
	Maximum	6,5000%	6,5000%
Remaining Maturity (Months)	Weighted Average (WARM)	306,6900	307,1006
	Minimum	26,0205	26,4805
	Maximum	351,0472	351,5072
Index (Distribution)			
	Euribor 1 año	10,7347%	10,6993%
	IRPH Cajas	9,8327%	9,8708%
	TAE Cajas	74,4772%	74,4435%
	Mibor 1 año	2,9305%	2,9312%
	CECA	1,9861%	2,0166%
	CECA – TAE	0,0388%	0,0386%

Prepayments					
	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly Mortality (SMM)	0,5286%	-	-	-	1,0893%
Annual Equivalent (CPR)	6,1615%	-	-	-	12,3159%

Mortgage Part. and Mortgage Transmission Certifies Geographical Distribution		
	Current	Constitution Date
Cataluña	84,2088%	84,2423%
Madrid	6,3538%	6,3230%
Comunidad Valenciana	5,8605%	5,8487%
Baleares	0,9831%	0,9915%
Andalucía	0,8608%	0,8561%
Otras Comunidades	1,7330%	1,7384%

Current Delinquency								
Aging	Number of MP and MTC	Mature Debt			Remaining Debt to Mature	Total Debt		% Loan to Value ⁽¹⁾
		Principal	Interest and others	Totals		Principal	%	
From 31 to 60 days	-	-	-	-	-	-	-	-
From 61 to 90 days	-	-	-	-	-	-	-	-
From 91 to 180 days	-	-	-	-	-	-	-	-
From 181 to 365 days	-	-	-	-	-	-	-	-
Totals	-	-	-	-	-	-	-	-
CURRENT DOUBTFULLY LOANS (Mortgage Participation and Mortgage Transmission Certifies in Foreclose Procedure)								
From 31 to 60 days	-	-	-	-	-	-	-	-
From 61 to 90 days	-	-	-	-	-	-	-	-
From 91 to 180 days	-	-	-	-	-	-	-	-
From 181 to 365 days	-	-	-	-	-	-	-	-
From 1 to 2 years	-	-	-	-	-	-	-	-
From 2 to 3 years	-	-	-	-	-	-	-	-
Totals	-	-	-	-	-	-	-	-

	Current		At Issue Date		Other Financial Operations (Current)		
					Assets	Balance	Interest
Credit Enhancement							
Outstanding Principal of B + C + D + Additional amount paid of Bonds with regard to Total Outstanding of all Bonds	7,3412%		7,3412%		Repayment Account	29.006.477,95	2,1500%
Outstanding Principal of C + D + Additional amount paid of Bonds with regard to Total Outstanding of all Bonds	5,4941%		5,4941%		Liabilities	Balance	Interest
					Subordinated Loan	25.000.000,00	2,1500%
					Interest Swaps	Notional Principal	Interest
Reserve Fund	19.550.000,00	2,3000%	19.550.000,00	2,3000%	• Swap		
Other Information					Receiving	To determine	3,117798%
Recovery Deficit Account (Definitely Principal lost)	0,00 €		0,00 €		Paying	To determine	To determine
Weighted Average of LTV Distribution ⁽¹⁾	86,5700%		86,7118%				

ADDITIONAL INFORMATION:

MANAGEMENT COMPANY: GESTIÓN ACTIVOS TITULIZADOS, SA, SGFT - C/ FONTANELLA 5 – 7 – BARCELONA – TEL. 93.484.73.36 – FAX: 93.484.73.41
OFFICIAL REGISTER: COMISIÓN NACIONAL MERCADO DE VALORES - PASSEIG DE GRÀCIA 16 – BARCELONA.

INFORMATION CONTENT RESPONSIBILITY:

GESTIÓN ACTIVOS TITULIZADOS, SA, SGFT
The Executive Director