

GESTIÓN DE ACTIVOS TITULIZADOS

Grupo CAIXA CATALUNYA

HIPOCAT 6, Fondo de Titulización de Activos. Information as at 31st July, 2005

| | | | |
|--------------------------------------|--|------------------------------------|--------------------------|
| <u>Date of Constitution</u> | 17 th September, 2003 | <u>Managers</u> | Caixa Catalunya |
| <u>Issue Date</u> | 22 th September, 2003 | | Deutsche Bank |
| <u>Management Company</u> | Gestión Activos Titulizados, SGFT,SA | | Crédit Agricole Indosuez |
| <u>Paying Agent</u> | Caixa Catalunya | | Caixa Catalunya |
| <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> | IBERCLEAR |
| <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 Type Redemp. | Principal Outstanding (Unit/Nº Bond/Total) | | | Coupon Type | Current Coupon Accrued period: 92 days Base: A / 360 | Redemption | | Moody's/Fitch IBCA Ratings | |
|--|---|--|---|---|--|--------------------------|--------------|----------------------------|------------|
| | Current Factor | Current | Original | | | Final Maturity Frequency | Next | Current | Original |
| A ES0345782009 Senior Pass-through | 64,71 % | 64.711,06 € 7.876 509.664.308,56 | 100.000,00 € 7.876 787.600.000,00 | Floating EURIBOR 3M + 0,28% 15-03 / 06 / 09 / 12 | 2,3910% Date: 15/09/2005 Interest: 395,41€ | 31/12/2034 | 15/09/2005 | Aaa / AAA | Aaa / AAA |
| B ES0345782017 Mazzanine Pass-through | 100 % | 100.000,00 € 157 15.700.000,00 | 100.000,00 € 157 15.700.000,00 | Floating EURIBOR 3M + 0,55% 15-03 / 06 / 09 / 12 | 2,6610% Date: 15/09/2005 Interest: 680,03€ | 31/12/2034 | To Determine | Aa2 / AA | Aa2 / AA |
| C ES0345782025 Mazzanine Pass-through | 100 % | 100.000,00 € 340 34.000.000,00 | 100.000,00 € 340 34.000.000,00 | Floating EURIBOR 3M + 0,85% 15-03 / 06 / 09 / 12 | 2,9610% Date: 15/09/2005 Interest: 756,70€ | 31/12/2034 | To Determine | A1 / A | A1 / A |
| D ES0345782033 Mazzanine Turbo | 28,23 % | 28.226,83 € 127 3.584.807,41 | 100.000,00 € 127 12.700.000,00 | Floating EURIBOR 3M + 0,96% 15-03 / 06 / 09 / 12 | 3,0610% Date: 15/09/2005 Interest: 220,81€ | 31/12/2034 | 15/09/2005 | Baa1 / BBB | Baa1 / BBB |
| Totals | | 562.949.115,97 € | 850.000.000,00 € | | | | | | |

| Average Life and Final Maturity According to Monthly Rates of Prepayment | | | | | | | | | | | | | | | | | | |
|--|---------|---------|---------------|-----------------------|--------------------|----------------|---------------|-----------------------|--------------------|----------------|---------------|-----------------------|--------------------|----------------|---------------|-----------------------|--------------------|----------------|
| | % M CPR | % CPR | Class A Bonds | | | | Class B Bonds | | | | Class C Bonds | | | | Class D Bonds | | | |
| | | | Average Life | Duration ² | % IRR ² | Final Maturity | Average Life | Duration ² | % IRR ² | Final Maturity | Average Life | Duration ² | % IRR ² | Final Maturity | Average Life | Duration ² | % IRR ² | Final Maturity |
| With Op. Redemp. | 1,6729 | 18,3266 | 3,65 | 3,41 | 2,54 | 15/03/2012 | 6,15 | 5,61 | 2,84 | 15/03/2012 | 6,15 | 5,55 | 3,15 | 15/03/2012 | 1,63 | 1,57 | 3,13 | 15/03/2007 |
| Without Op. Red. | 1,6729 | 18,3266 | 4,05 | 4,16 | 6,69 | 15/06/2021 | 7,00 | 6,80 | 7,83 | 15/06/2021 | 7,00 | 6,72 | 8,07 | 15/06/2021 | 1,63 | 1,57 | 3,13 | 15/03/2007 |
| With Op. Redemp. | 1,6996 | 18,5927 | 3,62 | 3,37 | 2,54 | 15/03/2012 | 6,13 | 5,59 | 2,84 | 15/03/2012 | 6,13 | 5,53 | 3,15 | 15/03/2012 | 1,63 | 1,57 | 3,13 | 15/03/2007 |
| Without Op. Red. | 1,6996 | 18,5927 | 4,00 | 4,11 | 6,59 | 15/03/2021 | 6,94 | 6,76 | 7,74 | 15/03/2021 | 6,94 | 6,68 | 7,98 | 15/03/2021 | 1,63 | 1,57 | 3,13 | 15/03/2007 |
| With Op. Redemp. | 2,0253 | 21,7706 | 3,09 | 2,91 | 2,50 | 15/12/2010 | 5,37 | 4,96 | 2,80 | 15/12/2010 | 5,37 | 4,92 | 3,11 | 15/12/2010 | 1,68 | 1,62 | 3,12 | 15/03/2007 |
| Without Op. Red. | 2,0253 | 21,7706 | 3,43 | 3,55 | 5,54 | 17/12/2018 | 6,14 | 6,10 | 6,56 | 17/12/2018 | 6,14 | 6,04 | 6,81 | 17/12/2018 | 1,68 | 1,62 | 3,12 | 15/03/2007 |
| With Op. Redemp. | 2,2415 | 23,8173 | 2,81 | 2,66 | 2,48 | 15/03/2010 | 4,87 | 4,53 | 2,77 | 15/03/2010 | 4,87 | 4,49 | 3,08 | 15/03/2010 | 1,69 | 1,62 | 3,11 | 15/03/2007 |
| Without Op. Red. | 2,2415 | 23,8173 | 3,13 | 3,23 | 4,91 | 15/09/2017 | 5,60 | 5,60 | 5,78 | 15/09/2017 | 5,60 | 5,54 | 6,05 | 15/09/2017 | 1,69 | 1,62 | 3,11 | 15/03/2007 |

| Simulation Total Cash-Flow for each Bond According to Prepayment | | | | | | | | | | | | | | | | |
|--|---------|---------|---------------|-----------------------------|------------------------------|---------------|-----------------------------|------------------------------|---------------|-----------------------------|------------------------------|---------------|-----------------------------|------------------------------|--|--|
| | % M CPR | % 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 | | |
| With Op. Redemp. | 1,6729 | 18,3266 | 100.000,00 | 9.217,08 | 109.217,08 | 100.000,00 | 17.356,08 | 117.356,08 | 100.000,00 | 19.226,87 | 119.226,87 | 100.000,00 | 5.037,51 | 105.037,51 | | |
| Without Op. Red. | 1,6729 | 18,3266 | 100.000,00 | 35.676,65 | 135.676,65 | 100.000,00 | 73.908,12 | 173.908,12 | 100.000,00 | 76.048,39 | 176.048,39 | 100.000,00 | 5.037,51 | 105.037,51 | | |
| With Op. Redemp. | 1,6996 | 18,5927 | 100.000,00 | 9.119,03 | 109.119,03 | 100.000,00 | 17.284,79 | 117.284,79 | 100.000,00 | 19.148,63 | 119.148,63 | 100.000,00 | 5.050,62 | 105.050,62 | | |
| Without Op. Red. | 1,6996 | 18,5927 | 100.000,00 | 34.530,84 | 134.530,84 | 100.000,00 | 72.215,55 | 172.215,55 | 100.000,00 | 74.337,47 | 174.337,47 | 100.000,00 | 5.050,62 | 105.050,62 | | |
| With Op. Redemp. | 2,0253 | 21,7706 | 100.000,00 | 7.674,99 | 107.674,99 | 100.000,00 | 14.914,53 | 114.914,53 | 100.000,00 | 16.550,09 | 116.550,09 | 100.000,00 | 5.187,15 | 105.187,15 | | |
| Without Op. Red. | 2,0253 | 21,7706 | 100.000,00 | 23.476,56 | 123.476,56 | 100.000,00 | 51.265,29 | 151.265,29 | 100.000,00 | 53.135,27 | 153.135,27 | 100.000,00 | 5.187,15 | 105.187,15 | | |
| With Op. Redemp. | 2,2415 | 23,8173 | 100.000,00 | 6.924,66 | 106.924,66 | 100.000,00 | 13.386,44 | 113.386,44 | 100.000,00 | 14.868,42 | 114.868,42 | 100.000,00 | 5.180,84 | 105.180,84 | | |
| Without Op. Red. | 2,2415 | 23,8173 | 100.000,00 | 18.306,29 | 118.306,29 | 100.000,00 | 39.585,38 | 139.585,38 | 100.000,00 | 41.294,77 | 141.294,77 | 100.000,00 | 5.180,84 | 105.180,84 | | |

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

Hypothesis WAFF 0,15% 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 31/07/05 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: RD 3/2004 y RD 214/99 b) Corporate Tax: RD 4/2004 y RD 537/97 2) Individuals or legal Entities non-resident in Spain: RD 5/2004

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

All the monetary amounts are expressed in euros

HIPOCAT 6, Fondo de Titulización de Activos.

Information as at 31st July, 2005

COLLATERAL: MORTGAGE PARTICIPATIONS AND MORTGAGE TRANSMISSION CERTIFIES

| General | | Pool of Mortgage Loans and Mortgage Transmission Certifies | |
|------------------------------------|-------------------------|--|-------------------|
| | | Current | Constitution Date |
| Count | | 7.132 | 10.467 |
| Principal: | Total Outstanding | 547.371.011,61 | 850.000.308,84 |
| | Average Loan | 76.748,60 | 81.207,63 |
| | Minimum | 330,18 | 25.012,48 |
| | Maximum | 463.588,66 | 484.097,30 |
| Interest Rate: | Weighted Average (WAC) | 3,7735% | 4,7398% |
| | Minimum | 2,7500% | 2,7500% |
| | Maximum | 5,2500% | 6,5000% |
| Remaining Maturity (Months) | Weighted Average (WARM) | 282,6299 | 307,1006 |
| | Minimum | 1,0185 | 26,4805 |
| | Maximum | 329,0349 | 351,5072 |
| Index (Distribution) | | | |
| | Euribor 1 año | 12,5984% | 10,6993% |
| | IRPH Cajas | 9,1545% | 9,8708% |
| | TAE Cajas | 73,2875% | 74,4435% |
| | Mibor 1 año | 3,1126% | 2,9312% |
| | CECA | 1,7893% | 2,0166% |
| | CECA - TAE | 0,0577% | 0,0386% |

| | Prepayments | | | | Historical |
|--------------------------------|---------------|---------------|---------------|----------------|------------|
| | Current Month | Last 3 Months | Last 6 Months | Last 12 Months | |
| Single Monthly Mortality (SMM) | 2,2415% | 2,0253% | 1,9502% | 1,6996% | 1,6729% |
| Annual Equivalent (CPR) | 23,8173% | 21,7706% | 21,0480% | 18,5927% | 18,3266% |

| Mortgage Part. And Mortgage Transmission Certifies Geographical Distribution | | |
|--|----------|-------------------|
| | Current | Constitution Date |
| Cataluña | 83,4109% | 84,2423% |
| Madrid | 6,1880% | 6,3230% |
| Comunidad Valenciana | 6,8130% | 5,8487% |
| Baleares | 0,9306% | 0,9915% |
| Andalucía | 0,8991% | 0,8561% |
| Rest of Autonomous Regions | 1,7584% | 1,7384% |

⁽¹⁾ Valuation exclusively for mortgage participations.

| 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 | % | |
| Up to 30 days | 115 | 12.834,34 | 8.776,72 | 21.611,06 | 8.877.013,85 | 8.889.848,19 | 69,37% | 84,0115% |
| From 31 to 60 days | 31 | 8.529,53 | 9.634,20 | 18.163,73 | 2.247.840,95 | 2.256.370,48 | 17,61% | 87,2614% |
| From 61 to 90 days | 11 | 5.517,54 | 6.474,51 | 11.992,05 | 745.123,25 | 750.640,79 | 5,86% | 78,7430% |
| From 91 to 180 days | 9 | 8.566,27 | 12.472,39 | 21.038,66 | 909.516,70 | 918.082,97 | 7,16% | 81,2229% |
| From 181 to 365 days | - | - | - | - | - | - | - | - |
| Totals | 166 | 35.447,68 | 37.357,82 | 72.805,50 | 12.779.494,75 | 12.814.942,43 | 100,00% | 84,0232% |
| Current doubtfully loans or in Foreclose Procedure | | | | | | | | |
| Up to 30 days | - | - | - | - | - | - | - | - |
| From 31 to 60 days | - | - | - | - | - | - | - | - |
| From 61 to 90 days | - | - | - | - | - | - | - | - |
| From 91 to 180 days | - | - | - | - | - | - | - | - |
| From 181 to 365 days | 3 | 4.253,55 | 6.867,94 | 11.121,49 | 343.164,28 | 347.417,83 | 68,40% | 84,8680% |
| From 1 to 2 years | 1 | 1.785,05 | 3.893,98 | 5.679,03 | 158.707,46 | 160.492,51 | 31,60% | 99,4497% |
| From 2 to 3 years | - | - | - | - | - | - | - | - |
| Totals | 4 | 6.038,60 | 10.761,92 | 16.800,52 | 501.871,74 | 507.910,34 | 100,00% | 89,0040% |

Other Financial Operations (Current)

| Credit Enhancement | Current | | At Issue Date | | Assets | | Balance | | Interest | |
|--|--|------------|---------------|------------|---|-------------------|---------------|---------|----------|--|
| | Outstanding Principal of B + C + D + Additional amount paid of Bonds With regard to Total Outstanding Of all Bonds | 11,0845% | < 14,7000% | 7,3412% | < 14,7000% | Repayment Account | 45.056.007,26 | 2,1110% | | |
| Outstanding Principal of C + D + Additional amount paid of Bonds With regard to Total Outstanding Of all Bonds | 8,2956% | < 11,0000% | 5,4941% | < 11,0000% | Subordinated Loan | 20.910.764,26 | 2,1110% | | | |
| Reserve Fund | 19.550.000,00 | 3,4728% | 19.550.000,00 | 2,3000% | "Forbearance Period" Information Principal Outstanding of Forbearance Period: 6.012.236,61 Interest: 87.915,09 Rate: (Outstanding FP + Interest) / Total Outstanding: 1,1117% | | | | | |
| Other Information | | | | | | | | | | |
| Cumulative outstanding losses | 0,00 € | | 0,00 € | | Interest Swaps • Swap: Receiving To determine 3,087222% Paying To determine To determine | | | | | |
| Cumulative outstanding Write-Off | 0,00 € | | 0,00 € | | | | | | | |
| Cumulative outstanding Write-Off recovery | 0,00 € | | 0,00 € | | | | | | | |
| Weighted Average of LTV Distribution ⁽¹⁾ | 81,4794% | | 86,7118% | | | | | | | |

ADDITIONAL INFORMATION:

MANAGEMENT COMPANY: GESTIÓN ACTIVOS TITULIZADOS, SA, SGFT

OFFICIAL REGISTER: COMISIÓN NACIONAL MERCADO DE VALORES

INFORMATION CONTENT RESPONSABILITY:

GESTIÓN ACTIVOS TITULIZADOS, SA, SGFT

The Executive Director

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