

GESTIÓN DE ACTIVOS TITULIZADOS

Grupo CAIXA CATALUNYA

HIPOCAT 6, Fondo de Titulación de Activos. Information as at 31st August, 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	<u>Originator / Servicer</u>	Caixa Catalunya
<u>Guaranteed Interest C.</u>	Caixa Catalunya	<u>Secondary Market</u>	AIAF
<u>Class A & B Interest Swap</u>	Caixa Catalunya	<u>Register of Book Securities</u>	IBERCLEAR
<u>Subordinated Loan</u>	Caixa Catalunya	<u>Depository</u>	Caixa Catalunya
<u>Lead Manager</u>	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 Mezzanine 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 Mezzanine 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 Mezzanine 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.	0,9799	11,1453	5,66	5,09	2,68	15/09/2016	9,52	8,26	3,02	15/09/2016	9,52	8,13	3,33	15/09/2016	1,52	1,47	3,14	15/12/2006
Without Op. Red.	0,9799	11,1453	6,17	5,45	2,74	15/06/2027	10,59	8,96	3,11	15/06/2027	10,59	8,81	3,43	15/06/2027	1,52	1,47	3,14	15/12/2006
With Op. Redemp.	1,6410	18,0082	3,72	3,46	2,54	15/06/2012	6,42	5,84	2,84	15/06/2012	6,42	5,78	3,15	15/06/2012	1,62	1,56	3,13	15/03/2007
Without Op. Red.	1,6410	18,0082	4,11	3,77	2,61	15/09/2021	7,29	6,49	2,94	15/09/2021	7,29	6,40	3,24	15/09/2021	1,62	1,56	3,13	15/03/2007
With Op. Redemp.	1,7163	18,7589	3,56	3,33	2,52	15/12/2011	6,04	5,52	2,83	15/12/2011	6,04	5,47	3,14	15/12/2011	1,64	1,57	3,13	15/06/2007
Without Op. Red.	1,7163	18,7589	3,96	3,64	2,60	15/12/2020	6,91	6,18	2,92	15/12/2020	6,91	6,10	3,23	15/12/2020	1,64	1,57	3,13	15/06/2007
With Op. Redemp.	1,7542	19,1335	3,51	3,28	2,52	15/12/2011	6,01	5,50	2,82	15/12/2011	6,01	5,44	3,13	15/12/2011	1,64	1,58	3,13	15/06/2007
Without Op. Red.	1,7542	19,1335	3,88	3,58	2,59	15/09/2020	6,83	6,12	2,91	15/09/2020	6,83	6,05	3,22	15/09/2020	1,64	1,58	3,13	15/06/2007

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.	0,9799	11,1453	100.000,00	15.161,71	115.161,71	100.000,00	28.742,84	128.742,84	100.000,00	31.637,16	131.637,16	100.000,00	4.712,57	104.712,57
Without Op. Red.	0,9799	11,1453	100.000,00	17.075,95	117.075,95	100.000,00	33.271,58	133.271,58	100.000,00	36.683,24	136.683,24	100.000,00	4.712,57	104.712,57
With Op. Redemp.	1,6410	18,0082	100.000,00	9.382,31	109.382,31	100.000,00	18.150,88	118.150,88	100.000,00	20.104,56	120.104,56	100.000,00	5.021,90	105.021,90
Without Op. Red.	1,6410	18,0082	100.000,00	10.716,48	110.716,48	100.000,00	21.390,40	121.390,40	100.000,00	23.621,95	123.621,95	100.000,00	5.021,90	105.021,90
With Op. Redemp.	1,7163	18,7589	100.000,00	8.935,68	108.935,68	100.000,00	16.958,31	116.958,31	100.000,00	18.797,10	118.797,10	100.000,00	5.055,01	105.055,01
Without Op. Red.	1,7163	18,7589	100.000,00	10.290,34	110.290,34	100.000,00	20.139,76	120.139,76	100.000,00	22.250,46	122.250,46	100.000,00	5.055,01	105.055,01
With Op. Redemp.	1,7542	19,1335	100.000,00	8.805,86	108.805,86	100.000,00	16.866,50	116.866,50	100.000,00	18.696,20	118.696,20	100.000,00	5.077,30	105.077,30
Without Op. Red.	1,7542	19,1335	100.000,00	10.068,46	110.068,46	100.000,00	19.879,10	119.879,10	100.000,00	21.965,27	121.965,27	100.000,00	5.077,30	105.077,30

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 31/08/05 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 August, 2005

COLLATERAL: MORTGAGE PARTICIPATIONS AND MORTGAGE TRANSMISSION CERTIFIES

General		Pool of Mortgage Loans and Mortgage Transmission Certifies	
		Current	Constitution Date
Count		7.067	10.467
Principal:	Total Outstanding	540.705.391,22	850.000.308,84
	Average Loan	76.511,30	81.207,63
	Minimum	2.520,31	25.012,48
	Maximum	462.676,31	484.097,30
Interest Rate:	Weighted Average (WAC)	3,7698%	4,7398%
	Minimum	2,7500%	2,7500%
	Maximum	5,2500%	6,5000%
Remaining Maturity (Months)	Weighted Average (WARM)	281,5643	307,1006
	Minimum	2,9897	26,4805
	Maximum	328,0164	351,5072
Index (Distribution)			
	Euribor 1 año	12,6658%	10,6993%
	IRPH Cajas	9,1550%	9,8708%
	TAE Cajas	73,2065%	74,4435%
	Mibor 1 año	3,1269%	2,9312%
	CECA	1,7875%	2,0166%
	CECA - TAE	0,0583%	0,0386%

⁽¹⁾ Valuation exclusively for mortgage participations.

	Prepayments				
	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly Mortality (SMM)	0,9799%	1,7542%	1,8509%	1,7163%	1,6410%
Annual Equivalent (CPR)	11,1453%	19,1335%	20,0832%	18,7589%	18,0082%

Mortgage Part. And Mortgage Transmission Certifies Geographical Distribution		
	Current	Constitution Date
Cataluña	83,4002%	84,2423%
Madrid	6,2138%	6,3230%
Comunidad Valenciana	6,8394%	5,8487%
Baleares	0,9098%	0,9915%
Andalucía	0,9079%	0,8561%
Rest of Autonomous Regions	1,7289%	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	%	
Up to 30 days	100	10.947,01	7.826,44	18.773,45	7.562.621,36	7.573.568,37	65,75%	84,2894%
From 31 to 60 days	27	7.827,21	9.115,96	16.943,17	2.043.344,29	2.051.171,50	17,81%	82,2790%
From 61 to 90 days	16	7.777,03	9.016,85	16.793,88	1.138.950,39	1.146.727,42	9,95%	83,7452%
From 91 to 180 days	6	7.550,66	10.433,20	17.983,86	740.116,67	747.667,33	6,49%	78,4116%
From 181 to 365 days	-	-	-	-	-	-	-	-
Totals	149	34.101,91	36.392,45	70.494,36	11.485.032,71	11.519.134,62	100,00%	83,4611%
Current doubtfully loans or in Foreclose Procedure								
Up to 30 days	1	-	-	-	74.629,81	74.629,81	15,21%	91,1968%
From 31 to 60 days	-	-	-	-	-	-	-	-
From 61 to 90 days	-	-	-	-	-	-	-	-
From 91 to 180 days	1	1.172,69	2.060,06	3.232,75	131.138,83	132.311,52	26,97%	97,1941%
From 181 to 365 days	2	1.909,33	2.853,12	4.762,45	121.182,06	123.091,39	25,09%	87,0940%
From 1 to 2 years	1	1.785,05	3.893,98	5.679,03	158.707,46	160.492,51	32,72%	99,4497%
From 2 to 3 years	-	-	-	-	-	-	-	-
Totals	5	4.867,07	8.807,16	13.674,23	485.658,16	490.525,23	100,00%	94,2157%

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	53.595.383,36	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%	Liabilities	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	5.900.699,49				
					Interest	90.518,34				
Other Information					Rate: (Outstanding FP + Interest) / Total Outstanding					
Cumulative outstanding losses	0,00 €		0,00 €		1,1052%					
Cumulative outstanding Write-Off	0,00 €		0,00 €							
Cumulative outstanding Write-Off recovery	0,00 €		0,00 €							
Weighted Average of LTV Distribution ⁽¹⁾	81,2764%		86,7118%		Interest Swaps		Notional Principal		Interest	
					• Swap		Receiving	To determine	3,087222%	
							Paying	To determine	To determine	

ADDITIONAL INFORMATION:

MANAGEMENT COMPANY: GESTIÓN ACTIVOS TITULIZADOS, SA, SGFT

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OFFICIAL REGISTER: COMISIÓN NACIONAL MERCADO DE VALORES

- PASSEIG DE GRÀCIA 16 - BARCELONA.

INFORMATION CONTENT RESPONSABILITY:

GESTIÓN ACTIVOS TITULIZADOS, SA, SGFT

The Executive Director