

DENOMINACION DEL FONDO: FONDO DE TITULIZACION HIPOTECARIA: UCI 5

INFORMACION
CORRESPONDIENTE AL:

TRIMESTRE/SEMESTRE 08/06/99- 15/11/99 AÑO: 1999

Personas que asumen la responsabilidad de esta información y cargos que ocupan:	Firma:
Ignacio Ortega Gavara - Director General	

I. DATOS GENERALES SOBRE EL FONDO

Fecha de Constitución del Fondo	3 de junio de 1.999	Agente de Pago Bonos	BSCH	
Fecha Desembolso BTH'S	8 de junio de 1.999	Negociación Mercado	AIAF	
Fecha Final Amortización BTH'S	15 de febrero de 2.029	Agencia de Calificación	Moody's	
Sociedad Gestora	BSCH de Titulización	Calificación:	Inicial	Actual
Originador PH's	Unión de Créditos Inmobiliarios	Emisión Principal	Aaa	Aaa
		Emisión Subordinada	A2	A2

II. VALORES EMITIDOS POR EL FONDO: BONOS DE TITULIZACION HIPOTECARIA

SERIES PRELACION CODIGO ISIN	Nº BTH'S	NOMINAL EN CIRCULACION			
			Inicial	Actual	%Act/Inic
Serie A Preferente (ISIN=ES0322069008)	2.530	Nominal Unitario	100.000 €	95.119,79 €	
		Nominal Total	253.000.000 €	240.653.078,14 €	95,12%
Serie B Subordinada (ISIN=ES0322069016)	120	Nominal Unitario	100.000 €	100.000 €	
		Nominal Total	12.000.000 €	12.000.000 €	100%

AMORTIZACION E INTERESES BTH'S				
Actual			Próximo	
Fecha Amortización Periodo Actual	15 de noviembre de 1.999		Fecha Próximo Cupón	15 de febrero del 2.000
Amortización devengada no pagada	0		Tipo de Interés	Serie A - 3,7433% Serie B - 4,1438%
Amortización Calendario	NO			
Amortización Serie A	4.880,21€		Importe Bruto Próximo Cupón	Serie A - 897,47 € Serie B - 735,93 €
Amortización Serie B	0			
Intereses Brutos Serie A	1.270,23 €		Importe Neto Próximo Cupón	Serie A - 1.044,46 € Serie B - 856,46 €
Intereses Brutos Serie B	1.445,79 €			

**III. VALORES ADQUIRIDOS POR EL FONDO: PARTICIPACIONES HIPOTECARIAS
(Participación en Préstamos Hipotecarios)**

PRESTAMOS HIPOTECARIOS	A LA EMISION	SITUACION ACTUAL
Número de Préstamos	5.502	5.369
Saldo Pendiente de Amortizar PH's	265.000.190,10 €	252.653.080,37
Importes Unitarios Préstamos Vivos	48.164,34 €	47.057,75
Tipo de Interés	5,10%	4,58%

TASAS DE AMORTIZACION ANTICIPADA	SITUACION ACTUAL
Tasa mensual actual anualizada:	4,74%
Tasa últimos 12 meses anualizada:	4,74%
Tasa anualizada desde Constitución del Fondo:	6,13%

MOROSIDAD ACTUAL	Hasta 1 mes	De 1 a 6 meses	Mayor de 6 meses
Deuda Vencida (Principal + Intereses)	121.907,73 €	55.476,32 €	0
Deuda Pendiente Vencimiento			252.599.061,28 €
Deuda Total	121.907,73 €	55.476,32 €	252.599.061,28 €

**FONDO DE TITULIZACIÓN HIPOTECARIA
UCI 5**

**INFORME TRIMESTRAL DE ORIGEN Y APLICACIÓN DE FONDOS
(CAJA)**

Fecha: 15 de noviembre de 1999

A.- ORIGEN:	18.571.436,74 €
a) <i>PRINCIPAL COBRADO</i>	
1. AMORTIZACION DE PH'S:	12.347.109,27 €
b) <i>INTERESES COBRADOS</i>	
1. INTERESES DE PH'S:	4.948.300,55 €
2. INTERESES DE REINVERSION:	165.535,84 €
c) <i>PRESTAMO SUBORDINADO B</i>	300.000,00 €
d) <i>INTERESES DE DEMORA PS PARIBAS</i>	452,45 €
e) <i>PRESTAMO SUBORDINADO A</i>	810.038,66 €
B.- APLICACIÓN:	18.571.436,74 €
1. GASTOS CORRIENTES:	78.410,96 €
3. INTERESES DE BTH'S SERIE A:	3.213.674,47 €
3 INTERESES DE BTH'S SERIE B	173.494,64 €
4. AMORTIZACION DE BTH'S:	12.346.921,86 €
5. INTERES PRESTAMOS SUBORDINADOS A:	112.938,90 €
6. INTERES PRESTAMO SUBORDINADO B	5.260,27 €
7. AMORTIZACION DE LOS PRESTAMOS SUBORDINADOS A:	116.427,43 €
8. AMORTIZACION DEL PRESTAMO SUBORDINADO B	13.977,85 €
9. COMISIONES A FAVOR DE UCI:	1.417.027,25 €
10. CANCELACION PRESTAMO SUBORDINADO B:	286.022,15 €
11. GASTOS DE EMISION SATISFECHOS	807.280,96 €

C.- ESTADO DE LA CUENTA DE TESORERIA:

a) *EN CONCEPTO DE FONDO DE RESERVA*

1. SALDO ANTERIOR: 5.565.000 €

2. UTILIZACION DEL PERIODO: 0 €

3. SALDO ACTUAL: 5.565.000 €

b) *RETENCION A CUENTA DEL IS* 203.493,09 €

c) *GASTOS DE EMISION NO SATISFECHOS* 65.817,96 €

TOTAL (A+B+C+D) 5.834.311,05 €

PREPAYMENTS - UCI 5

November 5th 1999

Outstanding before prepayment	Real outstanding	0,70% Prepayment vector	Remaining at the end of the month	Average Single monthly mortality	CPR	Monthly Single monthly mortality	CPR	Outstanding after prepayment	Principal Available
								44.092,321630	
44.092,3		100,00%	100,00%					44.092,321630	
43.984,8	43.429,0	99,30%	98,74%	1,26%	14,15%	1,26%	14,15%	43.675,0	
43.876,8	42.911,5	98,60%	97,80%	1,11%	12,50%	0,95%	10,81%	43.260,9	
43.768,4	42.674,8	97,90%	97,50%	0,84%	9,63%	0,31%	3,60%	42.850,1	
43.659,5	42.314,4	97,21%	96,92%	0,78%	8,96%	0,60%	6,94%	42.442,4	
43.550,1	42.037,9	96,53%	96,53%	0,70%	8,13%	0,40%	4,74%	42.037,9	2.054

DEAL 44.092
 MEZZ. DECLINN 8,00%
 MEZZ. STOPS DECLINN 1,00%
 VIDA RESIDUAL DESDE 08/11/99

6,67

9,65

FECHA	PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	SERIE A		SERIE B	
				PRINCIPAL	VIDA MEDIA	PRINCIPAL	VIDA MEDIA
		42.095.658	1.996.632				
08/07/99	0	42.095.658	1.996.632	0	0	0	0
08/08/99	1	0	42.095.658	1.996.632	0	0	0
08/09/99	1	0	42.095.658	1.996.632	0	0	0
08/10/99	1	0	42.095.658	1.996.632	0	0	0
08/11/99	1	2.054.386	42.095.658	1.996.632	2.054.386	0	0
08/12/99	1	0	40.041.272	1.996.632	0	0	0
08/01/00	1	0	40.041.272	1.996.632	0	0	0
08/02/00	1	1.194.297	40.041.272	1.996.632	1.194.297	109.875.328	0
08/03/00	1	0	38.846.975	1.996.632	0	0	0
08/04/00	1	0	38.846.975	1.996.632	0	0	0
08/05/00	1	1.166.413	38.846.975	1.996.632	1.166.413	212.287.121	0
08/06/00	1	0	37.680.562	1.996.632	0	0	0
08/07/00	1	0	37.680.562	1.996.632	0	0	0
08/08/00	1	1.139.279	37.680.562	1.996.632	1.139.279	312.162.331	0
08/09/00	1	0	36.541.284	1.996.632	0	0	0
08/10/00	1	0	36.541.284	1.996.632	0	0	0
08/11/00	1	1.112.761	36.541.284	1.996.632	1.112.761	407.270.367	0
08/12/00	1	0	35.428.523	1.996.632	0	0	0
08/01/01	1	0	35.428.523	1.996.632	0	0	0
08/02/01	1	1.086.721	35.428.523	1.996.632	1.086.721	457.718.272	0
08/03/01	1	0	34.341.802	1.996.632	0	0	0
08/04/01	1	0	34.341.802	1.996.632	0	0	0
08/05/01	1	1.061.313	34.341.802	1.996.632	1.061.313	550.538.449	0
08/06/01	1	0	33.280.488	1.996.632	0	0	0
08/07/01	1	0	33.280.488	1.996.632	0	0	0
08/08/01	1	1.036.481	33.280.488	1.996.632	1.036.481	652.311.310	0
08/09/01	1	0	32.244.007	1.996.632	0	0	0
08/10/01	1	0	32.244.007	1.996.632	0	0	0
08/11/01	1	1.012.212	32.244.007	1.996.632	1.012.212	739.926.814	0
08/12/01	1	0	31.231.796	1.996.632	0	0	0
08/01/02	1	0	31.231.796	1.996.632	0	0	0
08/02/02	1	988.352	31.231.796	1.996.632	988.352	813.413.353	0
08/03/02	1	0	30.243.444	1.996.632	0	0	0
08/04/02	1	0	30.243.444	1.996.632	0	0	0
08/05/02	1	965.086	30.243.444	1.996.632	965.086	850.158.447	0
08/06/02	1	0	29.278.358	1.996.632	0	0	0
08/07/02	1	0	29.278.358	1.996.632	0	0	0
08/08/02	1	941.997	29.278.358	1.996.632	941.997	945.764.895	0
08/09/02	1	0	28.336.361	1.996.632	0	0	0
08/10/02	1	0	28.336.361	1.996.632	0	0	0
08/11/02	1	919.621	28.336.361	1.996.632	919.621	1.007.904.177	0
08/12/02	1	0	27.416.741	1.996.632	0	0	0
08/01/03	1	0	27.416.741	1.996.632	0	0	0
08/02/03	1	897.840	27.416.741	1.996.632	897.840	1.066.633.440	0
08/03/03	1	0	26.518.901	1.996.632	0	0	0
08/04/03	1	0	26.518.901	1.996.632	0	0	0
08/05/03	1	876.585	26.518.901	1.996.632	876.585	1.119.398.553	0

DEAL
 MEZZ. DECLINN
 MEZZ. STOPS DECLINN
 VIDA RESIDUAL DESDE

44.092
 8,00%
 1,00%
 08/11/99

6,67

9,65

FECHA				SERIE A		SERIE B		
	PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	PRINCIPAL	VIDA MEDIA	PRINCIPAL	VIDA MEDIA	
08/06/03	1	0	25.642.316	1.996.632	0	0	0	0
08/07/03	1	0	25.642.316	1.996.632	0	0	0	0
08/08/03	1	855.357	25.642.316	1.996.632	842.695	1.153.649.307	12.662	17.334.664
08/09/03	1	0	24.799.621	1.983.970	0	0	0	0
08/10/03	1	0	24.799.621	1.983.970	0	0	0	0
08/11/03	1	834.845	24.799.621	1.983.970	773.005	1.129.360.259	61.840	90.348.821
08/12/03	1	0	24.026.617	1.922.129	0	0	0	0
08/01/04	1	0	24.026.617	1.922.129	0	0	0	0
08/02/04	1	814.844	24.026.617	1.922.129	754.485	1.171.715.009	60.359	93.737.201
08/03/04	1	0	23.272.132	1.861.771	0	0	0	0
08/04/04	1	0	23.272.132	1.861.771	0	0	0	0
08/05/04	1	795.374	23.272.132	1.861.771	736.458	1.210.000.255	58.917	96.800.020
08/06/04	1	0	22.535.674	1.802.854	0	0	0	0
08/07/04	1	0	22.535.674	1.802.854	0	0	0	0
08/08/04	1	775.456	22.535.674	1.802.854	718.014	1.245.755.082	57.441	99.660.407
08/09/04	1	0	21.817.659	1.745.413	0	0	0	0
08/10/04	1	0	21.817.659	1.745.413	0	0	0	0
08/11/04	1	756.473	21.817.659	1.745.413	700.438	1.279.699.794	56.035	102.375.984
08/12/04	1	0	21.117.222	1.689.378	0	0	0	0
08/01/05	1	0	21.117.222	1.689.378	0	0	0	0
08/02/05	1	737.703	21.117.222	1.689.378	683.058	1.310.788.734	54.645	104.863.099
08/03/05	1	0	20.434.163	1.634.733	0	0	0	0
08/04/05	1	0	20.434.163	1.634.733	0	0	0	0
08/05/05	1	719.699	20.434.163	1.634.733	666.388	1.338.106.544	53.311	107.048.524
08/06/05	1	0	19.767.776	1.581.422	0	0	0	0
08/07/05	1	0	19.767.776	1.581.422	0	0	0	0
08/08/05	1	701.089	19.767.776	1.581.422	649.157	1.363.229.459	51.933	109.058.357
08/09/05	1	0	19.118.619	1.529.489	-0	-0	0	0
08/10/05	1	0	19.118.619	1.529.489	0	0	0	0
08/11/05	1	683.581	19.118.619	1.529.489	632.945	1.387.416.061	50.636	110.993.285
08/12/05	1	0	18.485.673	1.478.854	0	0	0	0
08/01/06	1	0	18.485.673	1.478.854	0	0	0	0
08/02/06	1	666.596	18.485.673	1.478.854	617.218	1.409.726.706	49.377	112.778.136
08/03/06	1	0	17.868.455	1.429.476	0	0	0	0
08/04/06	1	0	17.868.455	1.429.476	0	0	0	0
08/05/06	1	650.258	17.868.455	1.429.476	602.090	1.428.760.311	48.167	114.300.825
08/06/06	1	0	17.266.365	1.381.309	0	0	0	0
08/07/06	1	0	17.266.365	1.381.309	0	0	0	0
08/08/06	1	633.805	17.266.365	1.381.309	586.856	1.443.601.116	46.949	115.728.089
08/09/06	1	0	16.679.508	1.334.361	0	0	0	0
08/10/06	1	0	16.679.508	1.334.361	0	0	0	0
08/11/06	1	618.095	16.679.508	1.334.361	572.311	1.463.398.024	45.785	117.071.842
08/12/06	1	0	16.107.198	1.288.576	0	0	0	0
08/01/07	1	0	16.107.198	1.288.576	0	0	0	0
08/02/07	1	602.359	16.107.198	1.288.576	557.740	1.477.453.730	44.619	118.196.298
08/03/07	1	0	15.549.458	1.243.957	0	0	0	0
08/04/07	1	0	15.549.458	1.243.957	0	0	0	0
08/05/07	1	587.352	15.549.458	1.243.957	543.845	1.489.046.567	43.508	119.123.725
08/06/07	1	0	15.005.613	1.200.449	0	0	0	0
08/07/07	1	0	15.005.613	1.200.449	0	0	0	0

DEAL 44.092
 MEZZ. DECLINN 8,00%
 MEZZ. STOPS DECLINN 1,00%
 VIDA RESIDUAL DESDE 08/11/99

6,67

9,65

FECHA	PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	SERIE A		SERIE B		
				PRINCIPAL	VIDA MEDIA	PRINCIPAL	VIDA MEDIA	
08/08/07	1	571.454	15.005.613	1.200.449	529.124	1.497.419.954	42.330	119.793.596
08/09/07	1	0	14.476.489	1.158.119	0	0	0	0
08/10/07	1	0	14.476.489	1.158.119	0	0	0	0
08/11/07	1	556.726	14.476.489	1.158.119	515.487	1.503.252.383	41.239	120.500.191
08/12/07	1	0	13.961.003	1.116.880	0	0	0	0
08/01/08	1	0	13.961.003	1.116.880	0	0	0	0
08/02/08	1	540.182	13.961.003	1.116.880	500.169	1.507.508.331	40.013	120.600.666
08/03/08	1	0	13.460.834	1.076.867	0	0	0	0
08/04/08	1	0	13.460.834	1.076.867	0	0	0	0
08/05/08	1	525.514	13.460.834	1.076.867	486.587	1.513.366.408	38.927	120.829.313
08/06/08	1	0	12.974.247	1.037.940	0	0	0	0
08/07/08	1	0	12.974.247	1.037.940	0	0	0	0
08/08/08	1	510.693	12.974.247	1.037.940	472.864	1.511.273.013	37.829	120.901.841
08/09/08	1	0	12.501.383	1.000.111	0	0	0	0
08/10/08	1	0	12.501.383	1.000.111	0	0	0	0
08/11/08	1	497.196	12.501.383	1.000.111	460.366	1.513.684.757	36.829	121.094.781
08/12/08	1	0	12.041.016	963.281	0	0	0	0
08/01/09	1	0	12.041.016	963.281	0	0	0	0
08/02/09	1	483.861	12.041.016	963.281	448.019	1.514.304.424	35.842	121.144.354
08/03/09	1	0	11.592.997	927.440	0	0	0	0
08/04/09	1	0	11.592.997	927.440	0	0	0	0
08/05/09	1	471.386	11.592.997	927.440	436.469	1.514.110.094	34.918	121.128.808
08/06/09	1	0	11.156.529	892.522	0	0	0	0
08/07/09	1	0	11.156.529	892.522	0	0	0	0
08/08/09	1	458.015	11.156.529	892.522	424.088	1.513.176.399	33.927	120.814.112
08/09/09	1	0	10.732.441	858.595	0	0	0	0
08/10/09	1	0	10.732.441	858.595	0	0	0	0
08/11/09	1	445.825	10.732.441	858.595	412.801	1.507.962.715	33.024	120.637.017
08/12/09	1	0	10.319.640	825.571	0	0	0	0
08/01/10	1	0	10.319.640	825.571	0	0	0	0
08/02/10	1	432.884	10.319.640	825.571	400.818	1.501.064.918	32.065	120.085.193
08/03/10	1	0	9.918.821	793.506	0	0	0	0
08/04/10	1	0	9.918.821	793.506	0	0	0	0
08/05/10	1	421.196	9.918.821	793.506	389.997	1.495.246.619	31.200	119.619.729
08/06/10	1	0	9.528.825	762.306	0	0	0	0
08/07/10	1	0	9.528.825	762.306	0	0	0	0
08/08/10	1	407.538	9.528.825	762.306	377.350	1.481.474.285	30.188	118.517.943
08/09/10	1	0	9.151.475	732.118	0	0	0	0
08/10/10	1	0	9.151.475	732.118	0	0	0	0
08/11/10	1	395.811	9.151.475	732.118	366.491	1.472.562.266	29.319	117.804.981
08/12/10	1	0	8.784.984	702.799	0	0	0	0
08/01/11	1	0	8.784.984	702.799	0	0	0	0
08/02/11	1	383.870	8.784.984	702.799	355.435	1.463.839.417	28.435	116.867.153
08/03/11	1	0	8.429.549	674.364	0	0	0	0
08/04/11	1	0	8.429.549	674.364	0	0	0	0
08/05/11	1	373.248	8.429.549	674.364	345.600	1.451.175.533	27.648	116.094.043
08/06/11	1	0	8.083.948	646.716	0	0	0	0
08/07/11	1	0	8.083.948	646.716	0	0	0	0
08/08/11	1	361.478	8.083.948	646.716	334.702	1.433.207.298	26.776	114.896.584
08/09/11	1	0	7.749.246	619.940	0	0	0	0

DEAL 44.092
 MEZZ. DECLINN 8,00%
 MEZZ. STOPS DECLINN 1,00%
 VIDA RESIDUAL DESDE 08/11/99

6,67

9,65

FECHA					SERIE A		SERIE B	
	PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	PRINCIPAL	VIDA MEDIA	PRINCIPAL	VIDA MEDIA	
08/10/11	1	0	7.749.246	619.940	0	0	0	0
08/11/11	1	351.206	7.749.246	619.940	325.191	1.425.312.099	26.015	114.024.968
08/12/11	1	0	7.424.055	593.924	0	0	0	0
08/01/12	1	0	7.424.055	593.924	0	0	0	0
08/02/12	1	340.366	7.424.055	593.924	315.153	1.410.311.173	25.212	112.824.894
08/03/12	1	0	7.108.902	568.712	0	0	0	0
08/04/12	1	0	7.108.902	568.712	0	0	0	0
08/05/12	1	330.791	7.108.902	568.712	306.288	1.398.203.740	24.503	111.856.299
08/06/12	1	0	6.802.614	544.209	0	0	0	0
08/07/12	1	0	6.802.614	544.209	0	0	0	0
08/08/12	1	316.194	6.802.614	544.209	292.772	1.363.439.051	23.422	109.075.124
08/09/12	1	0	6.509.842	520.787	0	0	0	0
08/10/12	1	0	6.509.842	520.787	0	0	0	0
08/11/12	1	305.125	6.509.842	520.787	282.523	1.341.703.233	22.602	107.336.259
08/12/12	1	0	6.227.319	498.185	0	0	0	0
08/01/13	1	0	6.227.319	498.185	0	0	0	0
08/02/13	1	289.929	6.227.319	498.185	268.453	1.299.578.881	21.476	103.966.311
08/03/13	1	0	5.958.866	476.709	0	0	0	0
08/04/13	1	0	5.958.866	476.709	0	0	0	0
08/05/13	1	278.912	5.958.866	476.709	258.252	1.273.182.500	20.660	101.854.600
08/06/13	1	0	5.700.614	456.049	0	0	0	0
08/07/13	1	0	5.700.614	456.049	0	0	0	0
08/08/13	1	266.297	5.700.614	456.049	251.172	1.261.386.053	15.125	75.957.048
08/09/13	1	0	5.449.442	440.924	0	0	0	0
08/10/13	1	0	5.449.442	440.924	0	0	0	0
08/11/13	1	256.818	5.449.442	440.924	256.818	1.313.369.478	0	0
08/12/13	1	0	5.192.624	440.924	0	0	0	0
08/01/14	1	0	5.192.624	440.924	0	0	0	0
08/02/14	1	249.390	5.192.624	440.924	249.390	1.298.326.295	0	0
08/03/14	1	0	4.943.233	440.924	0	0	0	0
08/04/14	1	0	4.943.233	440.924	0	0	0	0
08/05/14	1	242.599	4.943.233	440.924	242.599	1.284.563.855	0	0
08/06/14	1	0	4.700.634	440.924	0	0	0	0
08/07/14	1	0	4.700.634	440.924	0	0	0	0
08/08/14	1	236.005	4.700.634	440.924	236.005	1.271.359.227	0	0
08/09/14	1	0	4.464.629	440.924	0	0	0	0
08/10/14	1	0	4.464.629	440.924	0	0	0	0
08/11/14	1	229.770	4.464.629	440.924	229.770	1.253.907.439	0	0
08/12/14	1	0	4.234.859	440.924	0	0	0	0
08/01/15	1	0	4.234.859	440.924	0	0	0	0
08/02/15	1	223.007	4.234.859	440.924	223.007	1.242.372.714	0	0
08/03/15	1	0	4.011.852	440.924	0	0	0	0
08/04/15	1	0	4.011.852	440.924	0	0	0	0
08/05/15	1	216.845	4.011.852	440.924	216.845	1.227.340.303	0	0
08/06/15	1	0	3.795.008	440.924	0	0	0	0
08/07/15	1	0	3.795.008	440.924	0	0	0	0
08/08/15	1	4.235.928	3.795.008	440.924	3.795.008	21.823.883.164	440.923	2.536.188.521

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ACTIVO: PARTICIPACIONES HIPOTECARIAS

CARACTERISTICAS GENERALES		
CONCEPTOS	08-06-99	15-11-99
Nº DE PRÉSTAMOS DE LA CARTERA	5.502	5.369
SALDO VIVO	265.000.190,10 €	252.653.080,37 €
TIPO DE INTERÉS DE LAS PH's	5,10 %	4,58 %
COBERTURA MEDIA/SALDO VIVO	64,55%	63,57 %

AMORTIZACIONES ANTICIPADAS (% sobre saldo vivo)				
MESES	TASA		TASA MEDIA	
	Mensual	Anualizada	Mensual	Anualizada
SEPTIEMBRE 99	0,31%	3,60%	0,84%	9,63%
OCTUBRE 99	0,60%	6,94%	0,78%	8,96%
NOVIEMBRE 99	0,40%	4,74%	0,70%	8,13%

MOROSIDAD DE LA CARTERA A día 15 de noviembre 1999		
CONCEPTOS	HASTA 30 DIAS	MÁS DE 30 DIAS
Nº DE RECIBOS EN MORA	445	232
IMPORTE	121.907,73 €	55.476,32 €

MEJORA CREDITICIA		
CONCEPTOS	08-06-99	15-11-99
EMISIÓN SUBORDINADA	4,53%	4,75%
FONDO RESERVA PRINCIPAL	5.565.000 € (2,10%)	5.565.000 € (2,20%)

PASIVO: BONOS DE TITULIZACION HIPOTECARIA

EMISION PRINCIPAL SERIE A		
CONCEPTOS	08-06-99	15-11-99
NÚMERO DE BONOS	2.530	2.530
SALDO VIVO TOTAL	253.030.000 €	252.653.078,14 €
SALDO VIVO UNITARIO	100.000 €	99.082,88 €
TIPO DE INTERÉS APLICABLE	EURIBOR 3 meses + 23 p.b. Revisión trimestral	EURIBOR 3 meses + 23 p.b. Revisión trimestral
TIPO DE INTERÉS NOMINAL	2,8977%	3,7433%
RATING (MOODY'S)	Aaa	Aaa
AMORTIZACION	PASS - THROUGH	
VIDA RESIDUAL (años)	6,0	6,67

EMISION SUBORDINADA SERIE B		
CONCEPTOS	08-06-99	15-11-99
NÚMERO DE BONOS	120	120
SALDO VIVO TOTAL	12.000.000 €	12.000.000 €
SALDO VIVO UNITARIO	100.000 €	100.000 €
TIPO DE INTERÉS APLICABLE	EURIBOR 3 meses + 62,5 p.b. Revisión trimestral	EURIBOR 3 meses + 62,5 p.b. Revisión trimestral
TIPO DE INTERÉS NOMINAL	3,2982%	4,1438%
RATING (MOODY'S)	A2	A2
AMORTIZACION	SUBORDINADA	
VIDA RESIDUAL (años)	9,0	9,65

PRESTAMO SUBORDINADO		
CONCEPTOS	08-06-99	15-11-99
SALDO VIVO A	6.441.046,72 €	6.324.619,29 €
SALDO VIVO B	300.000 €	0
TIPO INTERES A	4,00%	3,48 %
TIPO INTERES B	2,63%	

