



Titulización

Santander Central Hispano

Madrid, 1 de agosto de 2000

**Ref.: BONOS DE TITULIZACION HIPOTECARIA
43.750.000.000 Ptas. F.T.H. HIPOTEBANSA VI**

En relación al asunto de referencia, adjunto les remitimos la siguiente información periódica:

- Informe trimestral de los Bonos de Titulización Hipotecaria.
- Informe trimestral de las Participaciones Hipotecarias.
- Informe trimestral de origen y aplicación de fondos (caja).
- Tasas de Prepago históricas; y vida media residual de los ~~Bonos~~ de Titulización Hipotecaria.

Atentamente,

~~Ignacio Ortega~~ Gavara
Director General

DENOMINACION DEL FONDO: **FONDO DE TITULIZACION HIPOTECARIA: HIPOTEBANSA VI**

INFORMACION
CORRESPONDIENTE AL:

TRIMESTRE/SEMESTRE **18/04/00- 18/07/00** AÑO: **2000**

| | |
|---|--------|
| 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 | 20 de Octubre de 1997 | Agente de Pago Bonos | Banco Santander | |
| Fecha Desembolso BTH'S | 30 de Octubre de 1997 | Negociación Mercado | AIAF | |
| Fecha Final Amortización BTH'S | 18 de Julio de 2022 | Agencia de Calificación | S&P España Moody's España | |
| Sociedad Gestora | Santander de Titulización | Calificación: | Inicial | Actual |
| Originador PH's | Banco Santander | Emisión Principal | AAA/Aaa | AAA/Aaa |
| Permuta de Intereses | Banco Santander | Emisión Subordinada | A/A2 | A/A2 |

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

| SERIES PRELACION CODIGO ISIN | Nº BTH'S | NOMINAL EN CIRCULACION | NOMINAL EN CIRCULACION | | |
|--|-------------|---------------------------|------------------------|----------------|-----------|
| | | | Inicial | Actual | %Act/Inic |
| | | | | | |
| Serie A Preferente (ISIN=ES0365199001) | | Nominal Unitario | 25.000.000 | 16.213.865 | |
| | 1.707 | Nominal Total | 42.675.000.000 | 27.577.067.555 | 64,86% |
| Serie B Subordinada (ISIN=ES0365199019) | | Nominal Unitario | 25.000.000 | 25.000.000 | |
| | 43 | Nominal Total | 1.075.000.000 | 1.075.000.000 | 100% |

| AMORTIZACION E INTERESES BTH'S | | | | | |
|-----------------------------------|---------------------|--|-----------------------------|-----------------------|--|
| Actual | | | Próximo | | |
| Fecha Amortización Periodo Actual | 18 de abril de 2000 | | Fecha Próximo Cupón | 18 de octubre de 2000 | |
| Amortización devengada no pagada | 0 | | Tipo de Interés | Serie A - 4,7450% | |
| Amortización Calendario | NO | | | Serie B - 5,1303% | |
| Amortización Serie A | 746.256 | | Importe Bruto Próximo Cupón | Serie A - 193.917 | |
| Amortización Serie B | 0 | | | Serie B - 323.279 | |
| Intereses Brutos Serie A | 173.200 | | Importe Neto Próximo Cupón | Serie A - 159.012 | |
| Intereses Brutos Serie B | 279.320 | | | Serie B - 265.089 | |

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

| PRESTAMOS HIPOTECARIOS | A LA EMISION | SITUACION ACTUAL |
|------------------------------------|----------------|------------------|
| Número de Préstamos | 5,427 | 4,015 |
| Saldo Pendiente de Amortizar PH's | 39.100.000.073 | 28.752.068.404 |
| Importes Unitarios Préstamos Vivos | 7.204.717 | 7.161.163 |
| Tipo de Interés | 8,44% | 4,73% |

| TASAS DE AMORTIZACION ANTICIPADA | SITUACION ACTUAL |
|---|------------------|
| Tasa mensual actual anualizada: | 7,20% |
| Tasa últimos 12 meses anualizada: | 9,32% |
| Tasa anualizada desde Constitución del Fondo: | 8,72% |

| MOROSIDAD ACTUAL | Hasta 1 mes | De 1 a 6 meses | Mayor de 6 meses |
|---------------------------------------|-------------|----------------|------------------|
| Deuda Vencida (Principal + Intereses) | 9.324.475 | 2.742.196 | 2.742.196 |
| Deuda Pendiente Vencimiento | | | 30.023.185.071 |
| Deuda Total | 9.324.475 | 2.742.196 | 30.025.927.267 |

**FONDO DE TITULIZACIÓN HIPOTECARIA
HIPOTEBANSA VI**

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

Fecha: 18 de julio de 2.000

| | |
|--|--------------------------|
| A.- ORIGEN: | 2.346.408.589 Pts |
| a) <i>PRINCIPAL COBRADO</i> | |
| 1. AMORTIZACION DE PH'S: | 1.273.858.863 Pts |
| b) <i>INTERESES COBRADOS</i> | |
| 1. INTERESES DE PH'S: | 447.229.178 Pts |
| 2. INTERESES DE REINVERSION: | 15.884.969 Pts |
| | |
| B.- APLICACION: | 2.346.408.589 Pts |
| 1. GASTOS CORRIENTES: | 8.237.858 Pts. |
| 2. INTERESES NETOS SWAPS SERIE A: | (731.815) Pts. |
| 3. INTERESES DE BTH'S SERIE A: | 295.652.400 Pts. |
| 4. AMORTIZACION DE BTH'S: | 1.273.858.992 Pts. |
| 5. INTERESES NETOS SWAPS SERIE B: | (1.059.801) Pts. |
| 6. INTERESES DE BTH'S SERIE B: | 12.010.760 Pts. |
| 7. INTERES PRESTAMO SUBORDINADO: | 6.364.712 Pts. |
| 8. AMORTIZACION DEL PRESTAMO SUBORDINADO: | 34.282.468 Pts. |
| 9. COMISIONES A FAVOR DE BANCO SANTANDER: | 66.129.133 Pts. |
| 10. DISPOSICIONES DE FONDOS DE RESERVA PRINCIPAL Y SECUNDARIO | (21.400.830) Pts. |
| 11. LIQUIDEZ RETENIDA | 63.629.133 Pts. |

C.- ESTADO DE LA CUENTA DE TESORERIA:

a) EN CONCEPTO DE FONDO DE RESERVA

PRINCIPAL

| | |
|-----------------------------|-------------------|
| 1. SALDO ANTERIOR: | 345.298.164 Pts. |
| 2. UTILIZACION DEL PERIODO: | (49.645.764) Pts. |
| 3. SALDO ACTUAL: | 295.652.400 Pts. |

**b) EN CONCEPTO DE FONDO DE RESERVA
SECUNDARIO**

| | |
|---------------------------|------------------|
| 1. SALDO ANTERIOR: | 264.137.415 Pts. |
| 2. RETENCION DEL PERIODO: | (6.751.452) Pts. |
| 3. SALDO ACTUAL: | 257.385.963 Pts. |

c) RETENCION A CUENTA DEL IS 3.741.616 Pts.

d) LIQUIDEZ RETENIDA 63.629.133 Pts.

TOTAL (A+B+C) 620.409.112 Pts

PREPAYMENTS - HIPOTEBANSA VI

April 18, 2000

| Date | Outstanding before prepayment | Real outstanding | 0,76% Prepayment vector | Remaining at the end of the month | Average Single monthly mortality | CPR | Monthly Single monthly mortality | CPR | Outstanding after prepayment | Principal Available |
|--------|-------------------------------|------------------|-------------------------|-----------------------------------|----------------------------------|-------|----------------------------------|--------|------------------------------|---------------------|
| | 43.750,0 | | 100,00% | 100,00% | | | | 9,32% | | 43.750,0 |
| nov-97 | 43.561,7 | 43.427,7 | 99,24% | 99,69% | 0,31% | 3,63% | 0,31% | 3,63% | 43.231,7 | |
| dic-97 | 43.372,3 | 42.965,5 | 98,49% | 99,06% | 0,47% | 5,50% | 0,63% | 7,33% | 42.717,6 | |
| ene-98 | 43.181,8 | 42.414,6 | 97,74% | 98,22% | 0,60% | 6,92% | 0,85% | 9,70% | 42.207,9 | 1.542 |
| feb-98 | 42.990,2 | 41.815,6 | 97,00% | 97,27% | 0,69% | 7,97% | 0,97% | 11,07% | 41.702,3 | |
| mar-98 | 42.797,6 | 41.367,5 | 96,27% | 96,66% | 0,68% | 7,83% | 0,63% | 7,26% | 41.200,9 | |
| abr-98 | 42.603,8 | 41.007,6 | 95,54% | 96,25% | 0,63% | 7,35% | 0,42% | 4,92% | 40.703,7 | 1.504 |
| may-98 | 42.409,0 | 40.540,7 | 94,82% | 95,59% | 0,64% | 7,43% | 0,68% | 7,91% | 40.210,6 | |
| jun-98 | 42.213,0 | 40.111,2 | 94,10% | 95,02% | 0,64% | 7,37% | 0,60% | 6,97% | 39.721,5 | |
| jul-98 | 42.016,3 | 39.591,9 | 93,39% | 94,23% | 0,66% | 7,62% | 0,83% | 9,54% | 39.236,9 | 1.467 |
| ago-98 | 41.818,4 | 39.138,9 | 92,68% | 93,59% | 0,66% | 7,64% | 0,68% | 7,82% | 38.756,4 | |
| sep-98 | 41.619,5 | 38.830,1 | 91,98% | 93,30% | 0,63% | 7,29% | 0,31% | 3,71% | 38.279,8 | |
| oct-98 | 41.419,4 | 38.537,1 | 91,28% | 93,04% | 0,60% | 6,96% | 0,28% | 3,25% | 37.807,1 | 1.430 |
| nov-98 | 41.218,1 | 37.992,0 | 90,59% | 92,17% | 0,62% | 7,25% | 0,93% | 10,64% | 37.338,4 | |
| dic-98 | 41.015,8 | 37.513,5 | 89,90% | 91,46% | 0,64% | 7,37% | 0,77% | 8,89% | 36.873,6 | |
| ene-99 | 40.812,3 | 36.885,6 | 89,22% | 90,38% | 0,67% | 7,77% | 1,18% | 13,31% | 36.412,8 | 1.394 |
| feb-99 | 40.607,6 | 36.485,7 | 88,54% | 89,85% | 0,67% | 7,71% | 0,59% | 6,81% | 35.955,7 | |
| mar-99 | 40.401,8 | 36.026,5 | 87,87% | 89,17% | 0,67% | 7,77% | 0,76% | 8,70% | 35.502,5 | |
| abr-99 | 40.194,8 | 35.477,6 | 87,21% | 88,26% | 0,69% | 7,99% | 1,02% | 11,54% | 35.053,0 | 1.360 |
| may-99 | 39.986,6 | 34.979,0 | 86,55% | 87,46% | 0,70% | 8,10% | 0,89% | 10,20% | 34.607,3 | |
| jun-99 | 39.777,3 | 34.493,9 | 85,89% | 86,72% | 0,71% | 8,20% | 0,87% | 9,93% | 34.165,3 | |
| jul-99 | 39.567,0 | 34.049,9 | 85,24% | 86,06% | 0,71% | 8,22% | 0,76% | 8,78% | 33.727,3 | 1.326 |
| ago-99 | 39.355,6 | 33.591,1 | 84,60% | 85,35% | 0,72% | 8,28% | 0,82% | 9,38% | 33.292,9 | |
| sep-99 | 39.143,0 | 33.166,2 | 83,95% | 84,73% | 0,72% | 8,28% | 0,73% | 8,40% | 32.862,2 | |
| oct-99 | 38.929,2 | 32.834,4 | 83,32% | 84,34% | 0,71% | 8,16% | 0,46% | 5,34% | 32.435,1 | 1.292 |
| nov-99 | 38.714,1 | 32.304,0 | 82,69% | 83,44% | 0,72% | 8,32% | 1,07% | 12,10% | 32.011,6 | |
| dic-99 | 38.497,8 | 31.923,2 | 82,06% | 82,92% | 0,72% | 8,28% | 0,62% | 7,23% | 31.591,6 | |
| ene-00 | 38.280,8 | 31.363,0 | 81,44% | 81,93% | 0,74% | 8,48% | 1,20% | 13,47% | 31.175,6 | 1.260 |

PREPAYMENTS - HIPOTEBANSA VI

April 18, 2000

| Date | Outstanding before prepayment | Real outstanding | 0,76% Prepayment vector | Remaining at the end of the month | Average Single monthly mortality | CPR | Monthly Single monthly mortality | CPR | Outstanding after prepayment | Principal Available |
|--------|-------------------------------|------------------|-------------------------|-----------------------------------|----------------------------------|-------|----------------------------------|--------|------------------------------|---------------------|
| | 43.750,0 | | 100,00% | 100,00% | | | | 9,32% | | 43.750,0 |
| feb-00 | 38.062,6 | 30.933,7 | 80,82% | 81,27% | 0,74% | 8,50% | 0,80% | 9,23% | 43.750,0 | |
| mar-00 | 37.843,2 | 30.497,1 | 80,21% | 80,59% | 0,74% | 8,54% | 0,84% | 9,62% | 30.763,0 | |
| abr-00 | 37.622,5 | 30.025,9 | 79,60% | 79,81% | 0,75% | 8,63% | 0,97% | 11,01% | 30.354,0 | |
| may-00 | 37.400,5 | 29.580,7 | 79,00% | 79,09% | 0,75% | 8,68% | 0,90% | 10,26% | 29.948,3 | 1.227 |
| jun-00 | 37.177,3 | 29.107,2 | 78,40% | 78,29% | 0,76% | 8,77% | 1,01% | 11,47% | 29.546,1 | |
| jul-00 | 36.953,1 | 28.752,1 | 77,81% | 77,81% | 0,76% | 8,72% | 0,62% | 7,20% | 29.147,3 | |
| | | | | | | | | | 28.752,1 | 1.196 |

| | |
|---------------------|----------|
| DEAL | 43.750 |
| MEZZ. DECLINN | 10,00% |
| MEZZ. STOPS DECLINN | 1,00% |
| VIDA RESIDUAL DESDE | 11/07/00 |

3,95

7,13

| FECHA | PRINCIPAL AVAILABLE | SENIOR NOTES | MEZZANIE NOTES | SERIE A | | SERIE B | |
|------------|---------------------|--------------|----------------|----------------------|----------------------|----------------------|----------------------|
| | | | | PRINCIPAL VIDA MEDIA | PRINCIPAL VIDA MEDIA | PRINCIPAL VIDA MEDIA | PRINCIPAL VIDA MEDIA |
| | | 42.675.000 | 1.075.000 | | | | |
| 11/11/97 | 0 | 42.675.000 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/12/97 1 | 0 | 42.675.000 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/01/98 1 | 1.542.153 | 42.675.000 | 1.075.000 | 1.542.153 | -1.406.443.449 | 0 | 0 |
| 11/02/98 1 | 0 | 41.132.847 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/03/98 1 | 0 | 41.132.847 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/04/98 1 | 1.504.180 | 41.132.847 | 1.075.000 | 1.504.180 | -1.236.435.864 | 0 | 0 |
| 11/05/98 1 | 0 | 39.628.667 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/06/98 1 | 0 | 39.628.667 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/07/98 1 | 1.466.729 | 39.628.667 | 1.075.000 | 1.466.729 | -1.072.178.637 | 0 | 0 |
| 11/08/98 1 | 0 | 38.161.939 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/09/98 1 | 0 | 38.161.939 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/10/98 1 | 1.429.799 | 38.161.939 | 1.075.000 | 1.429.799 | -913.541.783 | 0 | 0 |
| 11/11/98 1 | 0 | 36.732.139 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/12/98 1 | 0 | 36.732.139 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/01/99 1 | 1.394.385 | 36.732.139 | 1.075.000 | 1.394.385 | -762.728.587 | 0 | 0 |
| 11/02/99 1 | 0 | 35.337.754 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/03/99 1 | 0 | 35.337.754 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/04/99 1 | 1.359.752 | 35.337.754 | 1.075.000 | 1.359.752 | -621.406.885 | 0 | 0 |
| 11/05/99 1 | 0 | 33.978.002 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/06/99 1 | 0 | 33.978.002 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/07/99 1 | 1.325.708 | 33.978.002 | 1.075.000 | 1.325.708 | -485.209.195 | 0 | 0 |
| 11/08/99 1 | 0 | 32.652.294 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/09/99 1 | 0 | 32.652.294 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/10/99 1 | 1.292.177 | 32.652.294 | 1.075.000 | 1.292.177 | -354.356.431 | 0 | 0 |
| 11/11/99 1 | 0 | 31.360.117 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/12/99 1 | 0 | 31.360.117 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/01/00 1 | 1.259.541 | 31.360.117 | 1.075.000 | 1.259.541 | -229.236.468 | 0 | 0 |
| 11/02/00 1 | 0 | 30.100.576 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/03/00 1 | 0 | 30.100.576 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/04/00 1 | 1.227.236 | 30.100.576 | 1.075.000 | 1.227.236 | -111.378.448 | 0 | 0 |
| 11/05/00 1 | 0 | 28.873.340 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/06/00 1 | 0 | 28.873.340 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/07/00 1 | 1.196.276 | 28.873.340 | 1.075.000 | 1.196.276 | 0 | 0 | 0 |
| 11/08/00 1 | 0 | 27.677.064 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/09/00 1 | 0 | 27.677.064 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/10/00 1 | 1.165.771 | 27.677.064 | 1.075.000 | 1.165.771 | 107.250.919 | 0 | 0 |
| 11/11/00 1 | 0 | 26.511.294 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/12/00 1 | 0 | 26.511.294 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/01/01 1 | 1.135.722 | 26.511.294 | 1.075.000 | 1.135.722 | 208.372.877 | 0 | 0 |
| 11/02/01 1 | 0 | 25.375.571 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/03/01 1 | 0 | 25.375.571 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/04/01 1 | 1.105.611 | 25.375.571 | 1.075.000 | 1.105.611 | 302.337.492 | 0 | 0 |
| 11/05/01 1 | 0 | 24.269.960 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/06/01 1 | 0 | 24.269.960 | 1.075.000 | 0 | 0 | 0 | 0 |

DEAL 43.750
 MEZZ. DECLINN 10,00%
 MEZZ. STOPS DECLINN 1,00%
 VIDA RESIDUAL DESDE 11/07/00

3,95

7,13

| FECHA | PRINCIPAL AVAILABLE | SENIOR NOTES | MEZZANIE NOTES | SERIE A | | SERIE B | |
|----------|---------------------|--------------|----------------|----------------------|----------------------|----------------------|----------------------|
| | | | | PRINCIPAL VIDA MEDIA | PRINCIPAL VIDA MEDIA | PRINCIPAL VIDA MEDIA | PRINCIPAL VIDA MEDIA |
| 11/07/01 | 1.075.507 | 24.269.960 | 1.075.000 | 1.075.507 | 392.560.236 | 0 | 0 |
| 11/08/01 | 0 | 23.194.453 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/09/01 | 0 | 23.194.453 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/10/01 | 1.043.933 | 23.194.453 | 1.075.000 | 1.043.933 | 477.077.342 | 0 | 0 |
| 11/11/01 | 0 | 22.150.520 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/12/01 | 0 | 22.150.520 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/01/02 | 1.015.992 | 22.150.520 | 1.075.000 | 1.015.992 | 557.779.386 | 0 | 0 |
| 11/02/02 | 0 | 21.134.528 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/03/02 | 0 | 21.134.528 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/04/02 | 987.206 | 21.134.528 | 1.075.000 | 987.206 | 630.824.679 | 0 | 0 |
| 11/05/02 | 0 | 20.147.322 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/06/02 | 0 | 20.147.322 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/07/02 | 958.828 | 20.147.322 | 1.075.000 | 958.828 | 699.944.182 | 0 | 0 |
| 11/08/02 | 0 | 19.188.494 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/09/02 | 0 | 19.188.494 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/10/02 | 927.900 | 19.188.494 | 1.075.000 | 927.900 | 762.733.445 | 0 | 0 |
| 11/11/02 | 0 | 18.260.595 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/12/02 | 0 | 18.260.595 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/01/03 | 903.227 | 18.260.595 | 1.075.000 | 903.227 | 825.549.050 | 0 | 0 |
| 11/02/03 | 0 | 17.357.368 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/03/03 | 0 | 17.357.368 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/04/03 | 878.121 | 17.357.368 | 1.075.000 | 878.121 | 881.533.711 | 0 | 0 |
| 11/05/03 | 0 | 16.479.247 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/06/03 | 0 | 16.479.247 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/07/03 | 853.678 | 16.479.247 | 1.075.000 | 853.678 | 934.777.181 | 0 | 0 |
| 11/08/03 | 0 | 15.625.569 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/09/03 | 0 | 15.625.569 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/10/03 | 827.887 | 15.625.569 | 1.075.000 | 827.887 | 982.701.777 | 0 | 0 |
| 11/11/03 | 0 | 14.797.682 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/12/03 | 0 | 14.797.682 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/01/04 | 805.267 | 14.797.682 | 1.075.000 | 805.267 | 1.029.336.837 | 0 | 0 |
| 11/02/04 | 0 | 13.992.415 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/03/04 | 0 | 13.992.415 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/04/04 | 781.864 | 13.992.415 | 1.075.000 | 781.864 | 1.071.153.525 | 0 | 0 |
| 11/05/04 | 0 | 13.210.551 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/06/04 | 0 | 13.210.551 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/07/04 | 758.258 | 13.210.551 | 1.075.000 | 758.258 | 1.107.314.872 | 0 | 0 |
| 11/08/04 | 0 | 12.452.293 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/09/04 | 0 | 12.452.293 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/10/04 | 731.884 | 12.452.293 | 1.075.000 | 731.884 | 1.136.615.844 | 0 | 0 |
| 11/11/04 | 0 | 11.720.409 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/12/04 | 0 | 11.720.409 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/01/05 | 710.862 | 11.720.409 | 1.075.000 | 710.862 | 1.169.368.765 | 0 | 0 |
| 11/02/05 | 0 | 11.009.547 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/03/05 | 0 | 11.009.547 | 1.075.000 | 0 | 0 | 0 | 0 |

DEAL 43.750
 MEZZ. DECLINN 10,00%
 MEZZ. STOPS DECLINN 1,00%
 VIDA RESIDUAL DESDE 11/07/00

3,95

7,13

| FECHA | PRINCIPAL AVAILABLE | SENIOR NOTES | MEZZANIE NOTES | SERIE A | | SERIE B | | | |
|----------|---------------------|--------------|----------------|----------------------|----------------------|----------------------|----------------------|--------|-------------|
| | | | | PRINCIPAL VIDA MEDIA | PRINCIPAL VIDA MEDIA | PRINCIPAL VIDA MEDIA | PRINCIPAL VIDA MEDIA | | |
| 11/04/05 | 1 | 688.337 | 11.009.547 | 1.075.000 | 649.356 | 1.126 | 632.755 | 38.981 | 67.631.911 |
| 11/05/05 | 1 | 0 | 10.360.191 | 1.036.019 | 0 | 0 | 0 | 0 | 0 |
| 11/06/05 | 1 | 0 | 10.360.191 | 1.036.019 | 0 | 0 | 0 | 0 | 0 |
| 11/07/05 | 1 | 668.036 | 10.360.191 | 1.036.019 | 607.305 | 1.108 | 939.382 | 60.731 | 110.893.938 |
| 11/08/05 | 1 | 0 | 9.752.885 | 975.289 | 0 | 0 | 0 | 0 | 0 |
| 11/09/05 | 1 | 0 | 9.752.885 | 975.289 | 0 | 0 | 0 | 0 | 0 |
| 11/10/05 | 1 | 645.900 | 9.752.885 | 975.289 | 587.182 | 1.126 | 214.693 | 58.718 | 112.621.469 |
| 11/11/05 | 1 | 0 | 9.165.704 | 916.570 | 0 | 0 | 0 | 0 | 0 |
| 11/12/05 | 1 | 0 | 9.165.704 | 916.570 | 0 | 0 | 0 | 0 | 0 |
| 11/01/06 | 1 | 627.718 | 9.165.704 | 916.570 | 570.653 | 1.147 | 011.949 | 57.065 | 114.701.195 |
| 11/02/06 | 1 | 0 | 8.595.051 | 859.505 | 0 | 0 | 0 | 0 | 0 |
| 11/03/06 | 1 | 0 | 8.595.051 | 859.505 | 0 | 0 | 0 | 0 | 0 |
| 11/04/06 | 1 | 608.710 | 8.595.051 | 859.505 | 553.373 | 1.162 | 082.579 | 55.337 | 116.208.258 |
| 11/05/06 | 1 | 0 | 8.041.678 | 804.168 | 0 | 0 | 0 | 0 | 0 |
| 11/06/06 | 1 | 0 | 8.041.678 | 804.168 | 0 | 0 | 0 | 0 | 0 |
| 11/07/06 | 1 | 583.476 | 8.041.678 | 804.168 | 530.433 | 1.162 | 178.231 | 53.043 | 116.217.823 |
| 11/08/06 | 1 | 0 | 7.511.246 | 751.125 | 0 | 0 | 0 | 0 | 0 |
| 11/09/06 | 1 | 0 | 7.511.246 | 751.125 | 0 | 0 | 0 | 0 | 0 |
| 11/10/06 | 1 | 549.906 | 7.511.246 | 751.125 | 499.915 | 1.141 | 305.770 | 49.991 | 114.130.577 |
| 11/11/06 | 1 | 0 | 7.011.331 | 701.133 | 0 | 0 | 0 | 0 | 0 |
| 11/12/06 | 1 | 0 | 7.011.331 | 701.133 | 0 | 0 | 0 | 0 | 0 |
| 11/01/07 | 1 | 527.329 | 7.011.331 | 701.133 | 479.390 | 1.138 | 552.141 | 47.939 | 113.855.214 |
| 11/02/07 | 1 | 0 | 6.531.940 | 653.194 | 0 | 0 | 0 | 0 | 0 |
| 11/03/07 | 1 | 0 | 6.531.940 | 653.194 | 0 | 0 | 0 | 0 | 0 |
| 11/04/07 | 1 | 497.464 | 6.531.940 | 653.194 | 452.240 | 1.114 | 771.043 | 45.224 | 111.477.104 |
| 11/05/07 | 1 | 0 | 6.079.700 | 607.970 | 0 | 0 | 0 | 0 | 0 |
| 11/06/07 | 1 | 0 | 6.079.700 | 607.970 | 0 | 0 | 0 | 0 | 0 |
| 11/07/07 | 1 | 472.866 | 6.079.700 | 607.970 | 429.878 | 1.098 | 769.114 | 42.988 | 109.876.911 |
| 11/08/07 | 1 | 0 | 5.649.822 | 564.982 | 0 | 0 | 0 | 0 | 0 |
| 11/09/07 | 1 | 0 | 5.649.822 | 564.982 | 0 | 0 | 0 | 0 | 0 |
| 11/10/07 | 1 | 437.774 | 5.649.822 | 564.982 | 397.977 | 1.053 | 842.307 | 39.798 | 105.384.231 |
| 11/11/07 | 1 | 0 | 5.251.845 | 525.185 | 0 | 0 | 0 | 0 | 0 |
| 11/12/07 | 1 | 0 | 5.251.845 | 525.185 | 0 | 0 | 0 | 0 | 0 |
| 11/01/08 | 1 | 425.380 | 5.251.845 | 525.185 | 386.709 | 1.059 | 583.792 | 38.671 | 105.958.379 |
| 11/02/08 | 1 | 0 | 4.865.136 | 486.514 | 0 | 0 | 0 | 0 | 0 |
| 11/03/08 | 1 | 0 | 4.865.136 | 486.514 | 0 | 0 | 0 | 0 | 0 |
| 11/04/08 | 1 | 412.493 | 4.865.136 | 486.514 | 374.993 | 1.061 | 306.308 | 37.499 | 106.160.631 |
| 11/05/08 | 1 | 0 | 4.490.143 | 449.014 | 0 | 0 | 0 | 0 | 0 |
| 11/06/08 | 1 | 0 | 4.490.143 | 449.014 | 0 | 0 | 0 | 0 | 0 |
| 11/07/08 | 1 | 375.639 | 4.490.143 | 449.014 | 364.125 | 1.063 | 973.787 | 11.514 | 33.644.657 |
| 11/08/08 | 1 | 0 | 4.126.017 | 437.500 | 0 | 0 | 0 | 0 | 0 |
| 11/09/08 | 1 | 0 | 4.126.017 | 437.500 | 0 | 0 | 0 | 0 | 0 |
| 11/10/08 | 1 | 314.636 | 4.126.017 | 437.500 | 314.636 | 948 | 312.785 | 0 | 0 |
| 11/11/08 | 1 | 0 | 3.811.381 | 437.500 | 0 | 0 | 0 | 0 | 0 |
| 11/12/08 | 1 | 0 | 3.811.381 | 437.500 | 0 | 0 | 0 | 0 | 0 |

| | |
|---------------------|----------|
| DEAL | 43.750 |
| MEZZ. DECLINN | 10,00% |
| MEZZ. STOPS DECLINN | 1,00% |
| VIDA RESIDUAL DESDE | 11/07/00 |

3,95

7,13

| FECHA | PRINCIPAL AVAILABLE | SENIOR NOTES | MEZZANIE NOTES | SERIE A PRINCIPAL VIDA MEDIA | SERIE B PRINCIPAL VIDA MEDIA |
|------------|---------------------|--------------|----------------|---------------------------------|---------------------------------|
| 11/01/09 1 | 4.248.885 | 3.811.381 | 437.500 | 3.811.381 11.838.150.683 | 437.500 1.358.875.000 |

HIPOTEBANSA VI

ACTIVO: PARTICIPACIONES HIPOTECARIAS

| CARACTERISTICAS GENERALES | | |
|-------------------------------|----------------|----------------|
| CONCEPTOS | 30-10-97 | 18-07-00 |
| Nº DE PRÉSTAMOS DE LA CARTERA | 5.427 | 4.015 |
| SALDO VIVO | 43.750.000.000 | 28.752.068.404 |
| TIPO DE INTERÉS DE LAS PH's | 6,84% | 4,73% |
| COBERTURA MEDIA/SALDO VIVO | 58,52% | 48,86% |

| AMORTIZACIONES ANTICIPADAS (% sobre saldo vivo) | | | | |
|---|---------|------------|------------|------------|
| MESES | TASA | | TASA MEDIA | |
| | Mensual | Anualizada | Mensual | Anualizada |
| ENERO 00 | 1,20% | 13,47% | 0,74% | 8,48% |
| ABRIL 00 | 0,97% | 11,01% | 0,75% | 8,63% |
| JULIO 00 | 0,62% | 7,20% | 0,76% | 8,72% |

| MOROSIDAD DE LA CARTERA a 18 de Julio de 2000 | | |
|--|---------------|----------------|
| CONCEPTOS | HASTA 30 DÍAS | MÁS DE 30 DÍAS |
| Nº DE RECIBOS EN MORA | 104 | 58 |
| IMPORTE | 9.324.475 | 4.757.677 |

| MEJORA CREDITICIA | | |
|--------------------------|---------------------|---------------------|
| CONCEPTOS | 30-10-97 | 18-07-00 |
| EMISIÓN SUBORDINADA | 2,46% | 3,74% |
| FONDO RESERVA PRINCIPAL | 503.125.000 (1,15%) | 330.648.787 (1,15%) |
| FONDO RESERVA SECUNDARIO | 336.875.000 (0,77%) | 257.383.963 (0,90%) |
| MARGEN ADICIONAL | 0,60% | 0,60% |

PASIVO: BONOS DE TITULIZACION HIPOTECARIA

| EMISION PRINCIPAL SERIE A | | |
|------------------------------|--|--|
| CONCEPTOS | 30-10-97 | 18-07-00 |
| NÚMERO DE BONOS | 1.707 | 1.707 |
| SALDO VIVO TOTAL | 42.675.000.000 | 27.677.067.555 |
| SALDO VIVO UNITARIO | 25.000.000 | 16.213.865 |
| TIPO DE INTERÉS APLICABLE | LIBOR 3 meses + 12 p.b. Revisión trimestral | LIBOR 3 meses + 12 p.b. Revisión trimestral |
| TIPO DE INTERÉS NOMINAL | 5,3495% | 4,7450% |
| RATING (S&P / MOODY'S) | AAA/Aaa | AAA/Aaa |
| AMORTIZACION | PASS - THROUGH | |
| VIDA RESIDUAL (años) | 6,3 | 3,95 |

| EMISION SUBORDINADA SERIE B | | |
|--------------------------------|--|--|
| CONCEPTOS | 30-10-97 | 18-07-00 |
| NÚMERO DE BONOS | 43 | 43 |
| SALDO VIVO TOTAL | 1.075.000.000 | 1.075.000.000 |
| SALDO VIVO UNITARIO | 25.000.000 | 25.000.000 |
| TIPO DE INTERÉS APLICABLE | LIBOR 3 meses + 50 p.b. Revisión trimestral | LIBOR 3 meses + 50 p.b. Revisión trimestral |
| TIPO DE INTERÉS NOMINAL | 5,7348% | 5,1303% |
| RATING (S&P / MOODY'S) | A/A2 | A/A2 |
| AMORTIZACION | SUBORDINADA | |
| VIDA RESIDUAL | 11,8 | 7,13 |

| PRESTAMO SUBORDINADO | | |
|------------------------|---------------|-------------|
| CONCEPTOS | 30-10-97 | 18-07-00 |
| SALDO VIVO TOTAL | 1.002.000.000 | 605.536.823 |
| TIPO DE INTERÉS ACTUAL | 6,24 | 4,13% |



BSCH de Titulización, S.G.F.T., S.A.