



Titulización

Santander Central Hispano

DENOMINACION DEL FONDO:

FONDO DE TIT

INFORMACION

CORRESPONDIENTE AL:

TRIMESTRE/SEMESTRE **18-11-2002/17-02-2003**

AÑO:

20

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	19 de noviembre de 2.000	Agencia de pago de Bonos	Santander Central Hispano	
Fecha de Desembolso BTA'S	22 de junio de 2.000	Negociación Mercado	AIAF	
Fecha Final Amortización BTA'S	18 de noviembre de 2.030	Agencia de Calificación	Moodys	
Sociedad Gestora	Santander Central Hispano Titulización	Calificación	Inicial	Actual
Originador DC's	Unión de Créditos Inmobiliarios	Emisión principal	Aaa	7
		Emisión subordinada	A2	

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

SERIES PRELACION CODIGO ISIN	Nº BTH'S	NOMINAL EN CIRCULACION			
			INICIAL	ACTUAL	%
Serie A Preferente (ISIN=ES0338558C02)	4.384	Nominal Unitario	100.000,00 €	65.958,62 €	
		Nominal Total	436.400.000,00 €	287.834.689 €	66
Serie B Subordinada (ISIN=ES0338558C10)	206	Nominal Unitario	100.000,00 €	100.000,00 €	
		Nominal Total	20.600.000,00 €	20.600.000,00 €	10

AMORTIZACION E INTERESES BTH'S

Actual		Próximo	
Fecha Amortización Periodo Actual	17 de febrero de 2.003	Fecha Próximo Cupón	16 de mayo de 2.003
Amortización devengada no pagada	0	Tipo de Interés	Serie A-% 3,0437 Serie B-%3,5304
Amortización Calendario	NO	Importe Bruto Próximo Cupón	Serie A- 484,01 € Serie B- 851,16 €
Amortización Serie A	3.606,03 €	Importe Neto Próximo cupón	Serie A- 411,40 € Serie B- 723,49 €
Amortización Serie B	0,00 €		
Intereses Brutos Serie A	601,20 €		
Intereses Brutos Serie B	985,59 €		

III. VALORES ADQUIRIDOS POR EL FONDO: DERECHOS DE CREDITO
(Participación en Derechos de Crédito)

PRESTAMOS HIPOTECARIOS	A LA EMISION	SITUACION ACTUAL
Número de préstamos	13.139	9.916
Saldo Pendiente de Amortizar DC's	457.000.004,15 €	308.434.679,05 €
Importes Unitarios Préstamos Vivos	34.781,95 €	31.104,75 €
Tipo de Interés	5,00%	4,05%

TASAS DE AMORTIZACION ANTICIPADA	SITUACION ACTUAL
Tasa mensual actual anualizada:	16,28%
Tasa últimos 12 meses anualizada:	14,11%
Tasa anualizada desde Constitución del Fondo	11,27%

MOROSIDAD ACTUAL	Hasta 1 mes	De 1 a 6 meses	Mayor de 6 mes.
Deuda Vencida(Principal+Intereses)	200.493,40 €	150.886,02 €	80.091,90 €
Deuda Pendiente de vencimiento			308.335.419,42 €
Deuda Total	200.493,40 €	150.886,02 €	308.415.501,32 €

PROPIEDADES TRANSITORIAS(3):	238.152,97
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FONDO DE TITULIZACIÓN DE ACTIVOS

UCI 6

INFORME TRIMESTRAL DE ORIGEN Y APLICACIÓN DE FONDOS

(CAJA)

Fecha: 17 de febrero de 2.003

A.- ORIGEN:	19.797.741,83 €
a) <i>PRINCIPAL COBRADO</i>	
1. AMORTIZACION DE PH'S:	15.738.708,65 €
b) <i>INTERESES COBRADOS</i>	
1. INTERESES DE DC'S:	3.951.445,06 €
2. INTERESES DE REINVERSION:	159.939,06 €
c) <i>PROPIEDAD TRANSITORIA</i>	-50.350,94 €
B.- APLICACIÓN:	19.797.741,83 €
1. GASTOS CORRIENTES:	29.483,89 €.
2. INTERESES DE BTA'S SERIE A:	2.623.636,80 €.
3. INTERESES DE BTA'S B:	205.031,54 €.
4. AMORTIZACION DE BTH'S :	15.736.714,92 €.
5. INTERES PRESTAMOS SUBORDINADO A:	98.015,00 €.
6. INTERES PRESTAMOS SUBORDINADO B:	0,00 €.
7. AMORTIZ. DE PRESTAMOS SUBORDINADO	100.482,10 €.
8. AMORTIZ. DE PRESTAMOS SUBORDINADO B	0,00 €
9. COMISIONES FIJA A FAVOR UCI:	6.000,00 €.
10. COMISION VARIABLE A FAVOR UCI	1.000.377,58 €
11. DISPOSICIONES DE FONDOS DE RESERVA	
PRINCIPAL Y SECUNDARIO:	0,00 €.



C.- ESTADO DE LA CUENTA DE TESORERÍA:

a) EN CONCEPTO DE FONDO DE RESERVA PRINCIPAL

1. SALDO ANTERIOR:	9.597.000,00 €.
2. UTILIZACION DEL PERIODO:	0,00 €.
3. SALDO ACTUAL:	9.597.000,00 €.

b) RETENCION A CUENTA DEL IS

75.066,83 €.

TOTAL (A+B)

9.672.066,83 €



Titulización

Santander Central Hispano

DEAL 457.000.000
 MEZZ. DECLIN 8,80%
 MEZZ. STOPS DECL'NN 1,00%
 VIDA RESIDUAL DESDE 09/02/03

5,11

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FECHA	PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	SERIE A		SERIE B	
				PRINCIPAL	VIDA MEDIA	PRINCIPAL	VIDA MEDIA
			457.000.000,00				
		436.400.000,00	20.600.000,00				
08/07/00	0	436.400.000,00	20.600.000,00	0	0	0	0
08/03/00 1	0	436.400.000,00	20.600.000,00	0	0	0	0
08/03/00 1	0	436.400.000,00	20.600.000,00	0	0	0	0
08/10/00 1	0	436.400.000,00	20.600.000,00	0	0	0	0
08/11/00 1	26.805.849	436.400.000,00	20.600.000,00	26.805.849	-22.061.214.002	0	0
08/12/00 1	0	409.594.150,67	20.600.000,00	0	0	0	0
08/01/01 1	0	409.594.150,67	20.600.000,00	0	0	0	0
08/02/01 1	15.390.813	409.594.150,67	20.600.000,00	15.390.813	-11.250.684.263	0	0
09/03/01 1	0	394.203.337,72	20.600.000,00	0	0	0	0
09/04/01 1	0	394.203.337,72	20.600.000,00	0	0	0	0
09/05/01 1	14.890.966	394.203.337,72	20.600.000,00	14.890.966	-9.545.109.198	0	0
09/06/01 1	0	379.312.371,73	20.600.000,00	0	0	0	0
09/07/01 1	0	379.312.371,73	20.600.000,00	0	0	0	0
09/08/01 1	14.406.636	379.312.371,73	20.600.000,00	14.406.636	-7.909.243.333	0	0
09/09/01 1	0	364.905.735,43	20.600.000,00	0	0	0	0
09/10/01 1	0	364.905.735,43	20.600.000,00	0	0	0	0
09/11/01 1	13.907.353	364.905.735,43	20.600.000,00	13.907.353	-6.389.370.467	0	0
09/12/01 1	0	350.968.382,11	20.600.000,00	0	0	0	0
09/01/02 1	0	350.968.382,11	20.600.000,00	0	0	0	0
09/02/02 1	13.482.661	350.968.382,11	20.600.000,00	13.482.661	-4.921.171.089	0	0
09/03/02 1	0	337.485.721,59	20.600.000,00	0	0	0	0
09/04/02 1	0	337.485.721,59	20.600.000,00	0	0	0	0
09/05/02 1	13.042.115	337.485.721,59	20.600.000,00	13.042.115	-3.599.623.752	0	0
09/06/02 1	0	324.443.606,51	20.600.000,00	0	0	0	0
09/07/02 1	0	324.443.606,51	20.600.000,00	0	0	0	0
09/08/02 1	12.613.239	324.443.606,51	20.600.000,00	12.613.239	-2.320.835.953	0	0
09/09/02 1	0	311.830.367,63	20.600.000,00	0	0	0	0
09/10/02 1	0	311.830.367,63	20.600.000,00	0	0	0	0
09/11/02 1	12.198.807	311.830.367,63	20.600.000,00	12.198.807	-1.122.290.277	0	0
09/12/02 1	0	299.631.560,28	20.600.000,00	0	0	0	0
09/01/03 1	0	299.631.560,28	20.600.000,00	0	0	0	0
09/02/03 1	11.796.885	299.631.560,28	20.600.000,00	11.796.885	0	0	0
09/03/03 1	0	287.834.674,90	20.600.000,00	0	0	0	0
09/04/03 1	0	287.834.674,90	20.600.000,00	0	0	0	0
09/05/03 1	11.408.262	287.834.674,90	20.600.000,00	11.408.262	1.015.335.323	0	0
09/06/03 1	0	276.426.412,84	20.600.000,00	0	0	0	0
09/07/03 1	0	276.426.412,84	20.600.000,00	0	0	0	0
09/08/03 1	11.028.735	276.426.412,84	20.600.000,00	11.028.735	1.996.201.055	0	0
09/09/03 1	0	265.397.677,73	20.600.000,00	0	0	0	0
09/10/03 1	0	265.397.677,73	20.600.000,00	0	0	0	0
09/11/03 1	10.663.050	265.397.677,73	20.600.000,00	10.663.050	2.911.012.719	0	0
09/12/03 1	0	254.734.627,48	20.600.000,00	0	0	0	0
09/01/04 1	0	254.734.627,48	20.600.000,00	0	0	0	0
09/02/04 1	10.309.844	254.734.627,48	20.600.000,00	10.309.844	3.763.092.995	0	0
08/03/04 1	0	244.424.783,66	20.600.000,00	0	0	0	0
08/04/04 1	0	244.424.783,66	20.600.000,00	0	0	0	0
08/05/04 1	9.968.131	244.424.783,66	20.600.000,00	9.968.131	4.525.531.317	0	0



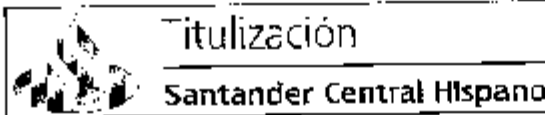
DEAL
 MEZZ. DECLINN
 MEZZ. STOPS DECLINN
 VIDA RESIDUAL DESDE

457.000.000
 8,80%
 1,00%
 09/02/03

5,11

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					SERIE A		SERIE B	
		PRINCIPAL	SENIOR	MEZZANIE	PRINCIPAL	VIDA	PRINCIPAL	VIDA
08/06/04	1	0	234.458.653,01	20.600.000,00	0	0	0	0
08/07/04	1	0	234.458.653,01	20.600.000,00	0	0	0	0
06/08/04	1	9.632.787	234.458.653,01	20.600.000,00	8.883.247	4.850.252.692	749.540	409.248,1
08/09/04	1	0	225.573.406,32	19.850.459,76	0	0	0	0
08/10/04	1	0	225.573.406,32	19.850.459,76	0	0	0	0
08/11/04	1	3.310.463	225.573.406,32	19.850.459,76	8.557.411	5.459.628.176	753.052	480.447,1
08/12/04	1	0	217.015.995,38	19.097.407,59	0	0	0	0
08/01/05	1	0	217.015.995,38	19.097.407,59	0	0	0	0
08/02/05	1	8.998.268	217.015.995,38	19.097.407,59	8.270.467	6.057.441.064	727.901	531.294,1
09/03/05	1	0	208.745.528,17	18.389.606,48	0	0	0	0
09/04/05	1	0	208.745.528,17	18.389.606,48	0	0	0	0
09/05/05	1	8.697.117	208.745.528,17	18.389.606,48	7.993.873	6.554.812.187	703.443	573.823,1
09/06/05	1	0	200.751.854,77	17.666.163,22	0	0	0	0
09/07/05	1	0	200.751.854,77	17.666.163,22	0	0	0	0
09/08/05	1	8.401.872	200.751.854,77	17.666.163,22	7.722.400	7.042.629.238	679.571	619.763,1
09/09/05	1	0	193.029.454,29	16.986.591,98	0	0	0	0
09/10/05	1	0	193.029.454,29	16.986.591,98	0	0	0	0
09/11/05	1	8.118.553	193.029.454,29	16.900.591,98	7.461.905	7.491.752.756	656.618	659.271,1
09/12/05	1	0	185.567.549,16	16.329.944,33	0	0	0	0
09/01/06	1	0	185.567.549,16	16.329.944,33	0	0	0	0
09/02/06	1	7.840.493	185.567.549,16	16.329.944,33	7.206.338	7.898.143.740	634.158	695.036,1
09/03/06	1	0	178.361.213,63	15.895.786,80	0	0	0	0
09/04/06	1	0	178.361.213,63	15.895.786,80	0	0	0	0
09/05/06	1	7.574.288	178.361.213,63	15.895.786,80	6.961.862	8.249.569.457	612.626	725.962,1
09/06/06	1	0	171.399.551,84	15.083.160,54	0	0	0	0
09/07/06	1	0	171.399.551,84	15.083.160,54	0	0	0	0
09/08/06	1	7.312.585	171.399.551,84	15.083.160,54	6.721.126	8.582.877.354	591.459	755.293,1
09/09/06	1	0	164.678.426,07	14.491.701,49	0	0	0	0
09/10/06	1	0	164.678.426,07	14.491.701,49	0	0	0	0
09/11/06	1	7.062.731	164.678.426,07	14.491.701,49	6.491.481	8.836.837.572	571.250	782.041,1
09/12/06	1	0	158.186.945,01	13.920.451,16	0	0	0	0
09/01/07	1	0	158.186.945,01	13.920.451,16	0	0	0	0
09/02/07	1	6.819.526	158.186.945,01	13.920.451,16	6.237.947	9.157.470.463	551.579	805.857,1
09/03/07	1	0	151.918.998,08	13.300.071,03	0	0	0	0
09/04/07	1	0	151.918.998,08	13.368.871,83	0	0	0	0
09/05/07	1	6.586.452	151.918.998,08	13.368.871,83	6.053.724	9.383.272.338	532.728	825.727,1
09/06/07	1	0	145.865.273,99	12.836.144,11	0	0	0	0
09/07/07	1	0	145.865.273,99	12.836.144,11	0	0	0	0
09/08/07	1	6.354.176	145.865.273,99	12.836.144,11	5.840.236	9.589.665.890	513.941	843.890,1
09/09/07	1	0	140.025.036,37	12.322.203,38	0	0	0	0
09/10/07	1	0	140.025.036,37	12.322.203,38	0	0	0	0
09/11/07	1	6.133.938	140.025.036,37	12.322.203,38	5.637.811	9.775.963.468	496.127	860.284,1
09/12/07	1	0	134.387.227,84	11.826.076,05	0	0	0	0
09/01/08	1	0	134.387.227,84	11.826.076,05	0	0	0	0
09/02/08	1	5.919.157	134.387.227,84	11.826.076,05	5.440.402	9.934.173.191	478.755	874.207,1
08/03/08	1	0	128.946.826,31	11.347.320,72	0	0	0	0
08/04/08	1	0	128.946.826,31	11.347.320,72	0	0	0	0
08/05/08	1	5.714.319	128.946.826,31	11.347.320,72	5.252.132	10.057.831.658	462.188	885.089,1
08/06/08	1	0	123.694.694,79	10.885.133,14	0	0	0	0
08/07/08	1	0	123.694.694,79	10.885.133,14	0	0	0	0
08/08/08	1	5.511.928	123.694.694,79	10.885.133,14	5.066.111	10.167.683.836	445.818	894.756,1



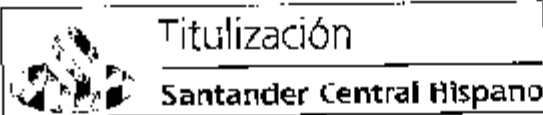
DEAL
 MEZZ. DECLINN
 MEZZ. STCPS DEC_INN
 VIDA RESIDUAL CESDE

457.000.000
 8,80%
 1,00%
 09/02/03

5,11

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					SERIE A		SERIE B	
		PRINCIPAL	SENIOR	MEZZANIE	PRINCIPAL	VIDA	PRINCIPAL	VIDA
08/09/08	1	0	118.628.584,26	10.439.315,41	0	0	0	0
08/10/08	1	0	118.628.584,26	10.439.315,41	0	0	0	0
08/11/08	1	5.319.665	118.628.584,26	10.439.315,41	4.889.398	10.262.846.093	430.257	903.130,
08/12/08	1	0	113.739.186,41	10.009.048,40	0	0	0	0
09/01/09	1	0	113.739.186,41	10.009.048,40	0	0	0	0
09/02/09	1	5.126.849	113.739.186,41	10.009.048,40	4.712.177	10.324.380.828	414.672	908.545,
09/03/09	1	0	109.027.008,94	9.594.376,79	0	0	0	0
09/04/09	1	0	109.027.008,94	9.594.376,79	0	0	0	0
09/05/09	1	4.945.522	109.027.008,94	9.594.376,79	4.545.517	10.365.323.950	400.005	912.412,
09/06/09	1	0	104.481.492,08	9.194.371,30	0	0	0	0
09/07/09	1	0	104.481.492,08	9.194.371,30	0	0	0	0
09/08/09	1	4.761.015	104.481.492,08	9.194.371,30	4.375.935	10.384.087.905	385.082	913.799,
09/09/09	1	0	100.105.559,56	8.609.289,24	0	0	0	0
09/10/09	1	0	100.105.559,56	8.609.289,24	0	0	0	0
09/11/09	1	4.589.767	100.105.559,56	8.609.289,24	4.218.536	10.398.390.587	371.231	915.094,
09/12/09	1	0	95.887.023,62	8.438.058,10	0	0	0	0
09/01/10	1	0	95.887.023,62	8.438.058,10	0	0	0	0
09/02/10	1	4.423.669	95.887.023,62	8.438.058,10	4.065.090	10.396.481.532	357.708	914.890,
09/03/10	1	0	91.821.133,50	8.080.259,75	0	0	0	0
09/04/10	1	0	91.821.133,50	8.080.259,75	0	0	0	0
09/05/10	1	4.266.735	91.821.133,50	8.080.259,75	3.921.531	10.378.636.303	345.104	913.143,
09/06/10	1	0	87.899.502,25	7.735.156,20	0	0	0	0
09/07/10	1	0	87.899.502,25	7.735.156,20	0	0	0	0
09/08/10	1	4.111.433	87.899.502,25	7.735.156,20	3.778.891	10.346.803.613	332.542	910.501,
09/09/10	1	0	84.120.611,23	7.402.613,79	0	0	0	0
09/10/10	1	0	84.120.611,23	7.402.613,79	0	0	0	0
09/11/10	1	3.964.775	84.120.611,23	7.402.613,79	3.644.095	10.312.788.646	320.680	907.525,
09/12/10	1	0	80.476.516,30	7.081.933,43	0	0	0	0
09/01/11	1	0	80.476.516,30	7.081.933,43	0	0	0	0
09/02/11	1	3.813.691	80.476.516,30	7.081.933,43	3.505.231	10.242.283.612	308.460	901.320,
09/03/11	1	0	76.971.285,77	6.773.473,15	0	0	0	0
09/04/11	1	0	76.971.285,77	6.773.473,15	0	0	0	0
09/05/11	1	3.674.082	76.971.285,77	6.773.473,15	3.376.913	10.167.885.741	297.168	894.773,
09/06/11	1	0	73.594.372,53	6.476.304,78	0	0	0	0
09/07/11	1	0	73.594.372,53	6.476.304,78	0	0	0	0
09/08/11	1	3.534.385	73.594.372,53	6.476.304,78	3.243.497	10.080.066.351	265.888	887.047,
09/09/11	1	0	70.345.875,48	6.190.437,04	0	0	0	0
09/10/11	1	0	70.345.875,48	6.190.437,04	0	0	0	0
09/11/11	1	3.404.844	70.345.875,48	6.190.437,04	3.129.452	9.998.600.012	275.392	879.876,
09/12/11	1	0	67.216.423,21	5.915.045,24	0	0	0	0
09/01/12	1	0	67.216.423,21	5.915.045,24	0	0	0	0
09/02/12	1	3.273.218	67.216.423,21	5.915.045,24	3.008.472	9.888.848.040	264.746	870.216,
08/03/12	1	0	64.207.951,03	5.550.299,69	0	0	0	0
08/04/12	1	0	64.207.951,03	5.550.299,69	0	0	0	0
08/05/12	1	3.151.963	64.207.951,03	5.550.299,69	2.897.025	9.780.354.939	254.938	960.671,
08/06/12	1	0	61.310.926,47	5.395.361,53	0	0	0	0
08/07/12	1	0	61.310.926,47	5.395.361,53	0	0	0	0
08/08/12	1	3.025.498	61.310.926,47	5.395.361,53	2.780.789	9.643.774.710	244.709	848.652,
08/09/12	1	0	58.530.137,91	5.150.652,14	0	0	0	0
08/10/12	1	0	58.530.137,91	5.150.652,14	0	0	0	0
08/11/12	1	2.910.954	58.530.137,91	5.150.652,14	2.675.509	9.524.811.584	235.445	838.183,



DEAL
 MEZZ. DECLINN
 MEZZ. STOPS DECLINN
 VIDA RESIDUAL DESDE

457.000.000
 8,80%
 1,00%
 09/02/03

5,11

6

				SERIE A		SERIE B	
	PRINCIPAL	SENIOR	MEZZANIE	PRINCIPAL	VIDA	PRINCIPAL	VIDA
08/12/12	0	55.854.629,04	4.915.207,36	0	0	0	0
08/01/13	0	55.854.629,04	4.915.207,36	0	0	0	0
08/02/13	2.797.785	55.854.629,04	4.915.207,36	2.571.475	9.391.027,047	226.290	826.410,1
09/03/13	0	53.283.153,95	4.688.917,55	0	0	0	0
09/04/13	0	53.283.153,95	4.688.917,55	0	0	0	0
09/05/13	2.693.356	53.283.153,95	4.688.917,55	2.693.356	10.078.539.184	0	0
09/06/13	0	50.589.797,67	4.688.917,55	0	0	0	0
09/07/13	0	50.589.797,67	4.688.917,55	0	0	0	0
09/08/13	2.590.534	50.589.797,67	4.688.917,55	2.590.534	9.932.105.701	0	0
09/09/13	0	47.999.264,10	4.688.917,55	0	0	0	0
09/10/13	0	47.999.264,10	4.688.917,55	0	0	0	0
09/11/13	2.494.526	47.999.264,10	4.688.917,55	2.494.526	9.793.510.272	0	0
09/12/13	0	45.504.737,80	4.688.917,55	0	0	0	0
09/01/14	0	45.504.737,80	4.688.917,55	0	0	0	0
09/02/14	2.378.573	45.504.737,80	4.688.917,55	2.378.573	9.556.303.140	0	0
09/03/14	0	43.126.364,69	4.688.917,55	0	0	0	0
09/04/14	0	43.126.364,69	4.688.917,55	0	0	0	0
09/05/14	2.279.952	43.126.364,69	4.688.917,55	2.161.034	8.875.368.016	118.018	488.391,1
09/06/14	0	40.965.330,35	4.570.000,00	0	0	0	0
09/07/14	0	40.965.330,35	4.570.000,00	0	0	0	0
09/08/14	2.175.481	40.965.330,35	4.570.000,00	2.175.481	9.134.845.343	0	0
09/09/14	0	38.789.849,20	4.570.000,00	0	0	0	0
09/10/14	0	38.789.849,20	4.570.000,00	0	0	0	0
09/11/14	43.359.853	38.789.849,20	4.570.000,00	38.789.849	166.447.242.938	4.570.000	19.609.670,1
09/12/14							
09/01/15							
09/02/15							
09/03/15							
09/04/15				436.400.000		20.600.000	

UCI 6

Date	Real outstanding	C.50% Prepayment vector	Remaining at the end of the month	Average Single monthly mortality	CPR	Monthly Single monthly mortality	CPR	Outstanding after prepayment	Princip. Availab
							11.17%		457.000,00
1	457.000.004,2	100,00%	100,00%					457.000.004,2	
2	456.043.316,0	99,07%	99,05%	0,04%	7,40%	0,04%	7,40%	456.023.528,7	
3	455.077.826,1	98,05%	98,03%	0,09%	7,33%	0,14%	5,52%	446.100.817,1	
4	454.110.380,2	97,06%	97,06%	0,13%	7,08%	0,15%	5,23%	440.740.271,5	
5	453.138.479,2	96,00%	97,00%	0,06%	6,70%	0,41%	4,72%	435.436.250,5	
6	452.164.170,0	95,14%	97,13%	0,09%	6,76%	0,67%	7,75%	450.154.154,5	26,90
7	451.184.765,4	94,20%	96,68%	0,09%	6,54%	0,43%	6,41%	426.007.367,4	
8	450.201.529,2	93,28%	96,63%	0,09%	6,67%	0,77%	8,55%	415.377.294,2	
9	449.213.573,5	92,34%	95,25%	0,06%	6,90%	0,51%	7,08%	411.503.541,9	15,39
10	448.221.752,9	91,42%	94,37%	0,02%	7,17%	0,34%	6,56%	409.764.924,1	
11	447.225.756,7	90,52%	93,45%	0,07%	7,77%	1,15%	12,98%	404.821.463,0	
12	446.225.569,9	89,62%	92,36%	0,07%	7,74%	0,64%	7,43%	399.512.375,9	14,88
13	445.221.173,5	88,73%	92,14%	0,03%	7,86%	0,50%	5,14%	393.057.102,0	
14	444.212.550,4	87,85%	91,31%	0,10%	8,05%	0,90%	10,31%	390.255.075,5	
15	443.199.562,8	86,94%	90,54%	0,03%	8,27%	1,12%	10,45%	385.600.790,4	14,70
16	442.182.552,7	85,21%	89,52%	0,14%	8,47%	0,87%	9,52%	380.823.542,3	
17	441.161.142,1	85,27%	88,66%	0,15%	8,61%	0,94%	10,60%	373.152.893,0	
18	440.135.453,2	84,42%	87,65%	0,17%	8,65%	1,15%	12,57%	371.563.556,3	13,90
19	439.105.437,7	83,55%	86,71%	0,19%	8,97%	1,02%	9,20%	367.324.382,1	
20	438.071.047,5	82,75%	85,88%	0,19%	9,31%	1,21%	10,00%	362.090.503,7	
21	437.032.384,2	81,94%	84,67%	0,23%	9,50%	1,16%	13,05%	358.083.723,7	13,41
22	435.993.249,9	81,12%	83,61%	0,05%	9,72%	1,23%	13,95%	355.682.390,7	
23	434.941.775,9	80,32%	82,81%	0,06%	9,80%	1,20%	13,52%	349.342.888,3	
24	433.889.593,6	79,52%	81,57%	0,02%	10,08%	1,25%	14,35%	345.043.612,7	13,01
25	432.833.565,0	78,74%	80,25%	0,01%	10,26%	1,50%	16,00%	340.751.704,5	
26	431.774.155,1	77,95%	79,24%	0,02%	10,55%	1,34%	14,60%	336.357.555,6	
27	430.710.265,9	77,18%	78,21%	0,04%	10,72%	1,34%	14,68%	332.130.571,6	12,61
28	429.641.901,5	76,42%	77,42%	0,04%	10,75%	1,01%	11,50%	325.318.416,7	
29	428.566.040,0	75,66%	75,55%	0,05%	10,82%	1,11%	12,57%	324.252.706,1	
30	427.491.663,5	74,91%	75,83%	0,05%	10,32%	0,55%	10,65%	320.231.364,4	14,11
31	426.409.753,2	74,17%	74,61%	0,07%	11,08%	1,51%	17,69%	316.251.318,5	
32	425.324.271,5	73,43%	73,79%	0,08%	11,10%	1,10%	12,45%	312.223.321,3	
33	424.234.222,5	72,70%	72,70%	0,09%	11,27%	1,47%	18,25%	308.434.579,1	11,71

UCI6 F.T.A.

ACTIVO: PARTICIPACIONES HIPOTECARIAS Y DERECHOS DE CREDITO SOBRE PRESTAMOS PERSONALES

CARACTERÍSTICAS GENERALES			
CONCEPTOS	22-06-00		17-02-03
Nº DE PRESTAMOS DE LA CARRERA	13.39		9.916
SALDO VIVO	457.000,000 €	308.424.679,05 €	
TIPO DE INTERES DE LAS PH'S	5,00%	4,95%	
SALDO PRESTAMOS HIPOTECARIOS	395.437.146,34 €	270.011.924,35 €	
Nº PRESTAMOS HIPOTECARIOS	7.046	5.547	
COBERTURA MEDIA SALDO VIVO (HIPOTECARIOS)	64,31%	37,79%	

AMORTIZACIONES ANTICIPADAS (% sobre saldo vivo)

MESES	TASA		TASA MEDIA	
	Mensual	Actualizada	Mensual	Actualizada
AGOSTO 2002	1,34%	14,98%	0,94%	10,72%
NOVIEMBRE 2002	1,95%	110,85%	0,95%	110,82%
FEBRERO 2003	1,47%	16,28%	0,99%	11,27%

MOROSIDAD DE LA CARTERA A 17 DE FEBRERO 2.003

CONCEPTOS	HASTA 30 DIAS	MAS DE 30 DIAS
Nº DE RECIBOS EN MORA	1.125	1.554
IMPORTE	200.493,40 €	290.967,97 €

MEJORA CREDITICIA

CONCEPTOS	22-06-00	17-02-03
EMISION SUBORDINADA	4,31%	6,68%
FONDO RESERVA	9,597.000,00 € (2,10%)	9.597.000,00 € (3,11%)

PASIVO: BONOS DE TITULIZACION DE ACTIVOS

EMISION PRINCIPAL SERIE A			
CONCEPTOS	22-06-00		17-02-03
NÚMERO DE BONOS	1.364		4.164
SALDO VIVO TOTAL	436.300.000 €	287.831.689,68 €	
SALDO VIVO UNITARIO	100.000 €	65.956,62 €	
TIPO DE INTERES APLICABLE	EURIBOR 3M+29,1 pb	EURIBOR 3M+29,5 pb	
TIPO DE INTERES NOMINAL	4,3487%	3,0437%	
RATING (Moody's)	Aaa	Aaa	
AMORTIZACION	PASS - TULLOUGH		
VIDA RESIDUAL (años)	6,2		5,11

EMISION SUBORDINADA SERIE B

CONCEPTOS	22-06-00		17-02-03
NÚMERO DE BONOS	206		206
SALDO VIVO TOTAL	20.600.000 €	20.600.000 €	
SALDO VIVO UNITARIO	100.000 €	100.000 €	
TIPO DE INTERES APLICABLE	EURIBOR 3M+77,5 pb	EURIBOR 3M+77,5 pb	
TIPO DE INTERES NOMINAL	5,4253%	3,5804%	
RATING (Moody's)	A2	A2	
AMORTIZACION		SUBORDINADA	
VIDA RESIDUAL	9,8		6,43

PRESTAMO SUBORDINADO

CONCEPTOS	22-06-00		17-02-03
SALDO VIVO TOTAL A	10.820.020,92 €	9.752.578,66 €	
SALDO VIVO TOTAL E	811.366,34 €	610 €	
TIPO DE INTERES A Y D	4,00%	3,95%	