

BSCH

Titulización

Santander Central Hispano

Madrid, 24 de octubre 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.

Ignacio Ortega Gavara
Director General

DENOMINACION DEL FONDO:

FONDO DE TITULIZACION HIPOTECARIA : HIPOTEBANSA VI

INFORMACION

CORRESPONDIENTE AL:

TRIMESTRE/SEMESTRE 18/07/00-18/10/00

AÑO:

2000

Personas que asumen la responsabilidad de esta información y cargos que ocupan:

Firm

Ignacio Ortega Gavara-Director General

I. DATOS GENERALES SOBRE EL FONDO

| | | | | |
|---------------------------------|--------------------------|--------------------------|------------------------------|---------|
| Fecha de Constitución del Fondo | 20 de Octubre de 1997. | Agencia de pago de Bonos | B.S.C.H. | |
| Fecha de 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 | B.S.C.H. DE TITULIZACION | Calificación | Inicial | Actual |
| Originador PH's | Banco Santander | Emisión principal | AAA/Aaa | AAA/Aaa |
| Permuta de Intereses | B.S.C.H. | 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 | | | |
|---|----------|------------------------|----------------|----------------|---------|
| | | | INICIAL | ACTUAL | %Act/In |
| Serie A Preferente (ISIN=ES365199001) | 1.707 | Nominal Unitario | 25.000.000 | 15.460.621 | |
| | | Nominal Total | 42.675.000.000 | 26.391.280.047 | 61,84% |
| Serie B Subordinada (ISIN=ES365199019) | 43 | Nominal Unitario | 25.000.000 | 25.000.000 | |
| | | Nominal Total | 1.075.000.000 | 1.075.000.000 | 100,00% |

| AMORTIZACION E INTERESES BTH'S | | | |
|----------------------------------|-----------------------|----------------------|---------------------|
| Actual | | Próximo | |
| Fecha Amortización | 18 de Octubre de 2000 | Fecha Próximo Cupón | 18 de enero de 2001 |
| Período Actual | | | |
| Amortización devengada no pagada | 0 | Tipo de Interés | Serie A-5,1994% |
| Amortización Calendario | NO | | Serie B-5,5846% |
| Amortización Serie A | 753.244 | Importe Bruto | Serie A-202.617 |
| Amortización Serie B | 0 | Próximo Cupón | Serie B-351.906 |
| Intereses Brutos Serie A | 193.918 | Importe Neto Próximo | Serie A-166.146 |
| Intereses Brutos Serie B | 323.279 | cupón | Serie B-288.563 |

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 | 27.466.280.020 |
| Importes Unitarios Préstamos Vivos | 7.204.717 | 6.840.917 |
| Tipo de Interés | 8,44% | 4,89% |

| TASAS DE AMORTIZACION ANTICIPADA | SITUACION ACTUAL |
|--|------------------|
| Tasa mensual actual anualizada: | 7,51% |
| Tasa últimos 12 meses anualizada: | 10,18% |
| Tasa anualizada desde Constitución del Fondo | 8,85% |

| MOROSIDAD ACTUAL | Hasta 1 mes | De 1 a 6 meses | Mayor de 6 mes. |
|------------------------------------|-------------|----------------|-----------------|
| Deuda Vencida(Principal+Intereses) | 8.164.395 | 3.429.050 | 1.799.691 |
| Deuda Pendiente de vencimiento | | | 27.458.789.777 |
| Deuda Total | 8.164.395 | 3.429.050 | 27.460.589.468 |

FONDO DE TITULIZACIÓN HIPOTECARIA

HIPOTEBANSA VI

INFORME TRIMESTRAL DE ORIGEN Y APLICACIÓN DE FONDOS

(CAJA)

Fecha: 18 de octubre de 2000

| | |
|---|--------------------------|
| A.- ORIGEN: | 1.752.740.073 Pts |
| a) <i>PRINCIPAL COBRADO</i> | |
| 1. AMORTIZACION DE PH'S: | 1.285.788.384 Pts |
| b) <i>INTERESES COBRADOS</i> | |
| 1. INTERESES DE PH'S: | 385.399.691 Pts |
| 2. INTERESES DE REINVERSION: | 17.191.050 Pts |
| c) <i>COMISION GARANTIA SWAP DEVUELTA</i> | 731.815 Pts |
| d) <i>RETENCION COMISIONES PERIODO PASADO</i> | 63.629.133 Pts |
| B.- APLICACIÓN: | 1.752.740.073 Pts |
| 1. GASTOS CORRIENTES: | 9.338.541 Pts. |
| 2. INTERESES NETOS SWAPS SERIE A: | -33.950.536 Pts. |
| 3. INTERESES DE BTH'S SERIE A: | 331.018.026 Pts. |
| 4. AMORTIZACION DE BTH'S A: | 1.285.787.508 Pts. |
| 5. INTERESES NETOS SWAPS SERIE B: | -2.362.671 Pts. |
| 6. INTERESES DE BTH'S SERIE B: | 13.900.997 Pts. |
| 7. INTERES PRESTAMOS SUBORDINADOS: | 6.303.555 Pts |
| 8. AMORTIZACION DE LOS PRESTAMOS SUBORDINADOS | 34.624.440 Pts. |
| 9. COMISIONES A FAVOR DE BANCO SANTANDER | 129.681.459 Pts |
| 10. DISPOSICIONES DE FONDOS DE RESERVA | |
| PRINCIPAL Y SECUNDARIO: | -21.601.246 Pts. |

C.- ESTADO DE LA CUENTA DE TESORERIA:**a) EN CONCEPTO DE FONDO DE RESERVA PRINCIPAL**

| | |
|------------------------------------|------------------|
| 1. SALDO ANTERIOR: | 330.648.787 Pts. |
| 2. UTILIZACION DEL PERIODO: | -14.786.567 Pts. |
| 3. SALDO ACTUAL: | 315.862.220 Pts. |

b) EN CONCEPTO FONDO DE RESERVA SECUNDARIO

| | |
|------------------------------------|------------------|
| 1. SALDO ANTERIOR: | 257.385.963 Pts. |
| 2. UTILIZACION DEL PERIODO: | -6.814.679 Pts. |
| 3. SALDO ACTUAL: | 250.571.284 Pts. |

c) RETENCION A CUENTA DEL IS 4.188.043 Pts.

d) LIQUIDEZ RETENIDA EN CONCEPTO DE COMISIONES 127.181.459 Pts.

TOTAL (A+B+C+D) 697.803.006 Pts

PREPAYMENTS - HIPOTEBANSA VI

OCTOBER 18 2000

| Fecha | Balance antes de prepago | Balance real | 0,77% Vector de Prepago | Permanencia a final de mes | Mortalidad mensual media | Tasa Cte. Prepago | Mortalidad mensual | Tasa Cte. Prepago | Balance después de prepago | Disponibile para amortizacion |
|--------|--------------------------|--------------|-------------------------------|----------------------------------|--------------------------------|----------------------|-----------------------|----------------------|----------------------------------|-------------------------------------|
| | | | | | | | | | | 43.750,0 |
| nov-97 | 43.750,0 | | 100,00% | 100,00% | | | | | 43.750,0 | |
| dic-97 | 43.561,7 | 43.427,7 | 99,23% | 99,69% | 0,31% | 3,63% | 0,31% | 3,63% | 43.226,4 | |
| ene-98 | 43.372,3 | 42.965,5 | 98,47% | 99,06% | 0,47% | 5,50% | 0,63% | 7,33% | 42.707,3 | |
| feb-98 | 43.181,8 | 42.414,6 | 97,71% | 98,22% | 0,60% | 6,92% | 0,85% | 9,70% | 42.192,5 | 1.557 |
| mar-98 | 42.990,2 | 41.815,6 | 96,96% | 97,27% | 0,69% | 7,97% | 0,97% | 11,07% | 41.682,1 | |
| abr-98 | 42.797,6 | 41.367,5 | 96,21% | 96,66% | 0,68% | 7,83% | 0,63% | 7,26% | 41.176,0 | |
| may-98 | 42.603,8 | 41.007,6 | 95,47% | 96,25% | 0,63% | 7,35% | 0,42% | 4,92% | 40.674,1 | 1.518 |
| jun-98 | 42.409,0 | 40.540,7 | 94,74% | 95,59% | 0,64% | 7,43% | 0,68% | 7,91% | 40.176,5 | |
| jul-98 | 42.213,0 | 40.111,2 | 94,01% | 95,02% | 0,64% | 7,37% | 0,60% | 6,97% | 39.683,1 | |
| ago-98 | 42.016,3 | 39.591,9 | 93,28% | 94,23% | 0,66% | 7,62% | 0,83% | 9,54% | 39.194,2 | 1.480 |
| sep-98 | 41.818,4 | 39.138,9 | 92,57% | 93,59% | 0,66% | 7,64% | 0,68% | 7,82% | 38.709,4 | |
| oct-98 | 41.619,5 | 38.830,1 | 91,85% | 93,30% | 0,63% | 7,29% | 0,31% | 3,71% | 38.228,8 | |
| nov-98 | 41.419,4 | 38.537,1 | 91,15% | 93,04% | 0,60% | 6,96% | 0,28% | 3,25% | 37.752,2 | 1.442 |
| dic-98 | 41.218,1 | 37.992,0 | 90,44% | 92,17% | 0,62% | 7,25% | 0,93% | 10,64% | 37.279,7 | |
| ene-99 | 41.015,8 | 37.513,5 | 89,75% | 91,46% | 0,64% | 7,37% | 0,77% | 8,89% | 36.811,2 | |
| feb-99 | 40.812,3 | 36.885,6 | 89,06% | 90,38% | 0,67% | 7,77% | 1,18% | 13,31% | 36.346,7 | 1.406 |
| mar-99 | 40.607,6 | 36.485,7 | 88,37% | 89,85% | 0,67% | 7,71% | 0,59% | 6,81% | 35.886,1 | |
| abr-99 | 40.401,8 | 36.026,5 | 87,69% | 89,17% | 0,67% | 7,77% | 0,76% | 8,70% | 35.429,4 | |
| may-99 | 40.194,8 | 35.477,6 | 87,02% | 88,26% | 0,69% | 7,99% | 1,02% | 11,54% | 34.976,7 | 1.370 |
| jun-99 | 39.986,6 | 34.979,0 | 86,35% | 87,48% | 0,70% | 8,10% | 0,89% | 10,20% | 34.527,8 | |
| jul-99 | 39.777,3 | 34.493,9 | 85,68% | 86,72% | 0,71% | 8,20% | 0,87% | 9,93% | 34.082,7 | |
| ago-99 | 39.567,0 | 34.049,9 | 85,02% | 86,06% | 0,71% | 8,22% | 0,76% | 8,78% | 33.641,6 | 1.335 |
| sep-99 | 39.355,6 | 33.591,1 | 84,37% | 85,35% | 0,72% | 8,28% | 0,82% | 9,38% | 33.204,4 | |
| oct-99 | 39.143,0 | 33.166,2 | 83,72% | 84,73% | 0,72% | 8,28% | 0,73% | 8,40% | 32.770,8 | |
| nov-99 | 38.929,2 | 32.834,4 | 83,08% | 84,34% | 0,71% | 8,16% | 0,46% | 5,34% | 32.341,0 | 1.301 |
| dic-99 | 38.714,1 | 32.304,0 | 82,44% | 83,44% | 0,72% | 8,32% | 1,07% | 12,10% | 31.914,8 | |
| ene-00 | 38.497,8 | 31.923,2 | 81,80% | 82,92% | 0,72% | 8,28% | 0,62% | 7,23% | 31.492,3 | |
| feb-00 | 38.280,8 | 31.363,0 | 81,17% | 81,93% | 0,74% | 8,48% | 1,20% | 13,47% | 31.073,8 | 1.267 |
| | 38.062,6 | 30.933,7 | 80,55% | 81,27% | 0,74% | 8,50% | 0,80% | 9,23% | 30.658,9 | |

PREPAYMENTS - HIPOTEBANSA VI

OCTOBER 18 2000

| Fecha | Balance antes de prepago | Balance real | 0,77% Vector de Prepago | Permanencia a final de mes | Mortalidad mensual media | Tasa Cte. Prepago | Mortalidad mensual | Tasa Cte. Prepago | Balance después de prepago | Disponible para amortizacion |
|--------|--------------------------|--------------|----------------------------|----------------------------|--------------------------|-------------------|--------------------|-------------------|----------------------------|------------------------------|
| | | | | | | | | | | 43.750,0 |
| | 43.750,0 | | 100,00% | 100,00% | | | | | 43.750,0 | |
| mar-00 | 37.843,2 | 30.497,1 | 79,93% | 80,59% | 0,74% | 8,54% | 0,84% | 9,62% | 30.247,6 | |
| abr-00 | 37.622,5 | 30.025,9 | 79,31% | 79,81% | 0,75% | 8,63% | 0,97% | 11,01% | 29.839,7 | 1.234 |
| may-00 | 37.400,5 | 29.580,7 | 78,70% | 79,09% | 0,75% | 8,68% | 0,90% | 10,26% | 29.435,4 | |
| jun-00 | 37.177,3 | 29.107,2 | 78,10% | 78,29% | 0,76% | 8,77% | 1,01% | 11,47% | 29.034,5 | |
| jul-00 | 36.953,1 | 28.752,1 | 77,50% | 77,81% | 0,76% | 8,72% | 0,62% | 7,20% | 28.637,4 | 1.202 |
| ago-00 | 36.727,7 | 28.164,4 | 76,90% | 76,68% | 0,78% | 8,94% | 1,44% | 16,00% | 28.243,6 | |
| sep-00 | 36.500,9 | 27.819,3 | 76,31% | 76,22% | 0,77% | 8,89% | 0,61% | 7,10% | 27.853,3 | |
| oct-00 | 36.272,9 | 27.466,3 | 75,72% | 75,72% | 0,77% | 8,85% | 0,65% | 7,51% | 27.466,3 | 1.171 |

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

3,85

6,85

| FECHA | PRINCIPAL AVAILABLE | SENIOR NOTES | MEZZANIE NOTES | SERIE A | | SERIE B | |
|----------|------------------------|-----------------|-------------------|-------------------|-----------|-------------------|-------|
| | | | | 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 |
| 11/01/98 | 1 | 1.557.486 | 42.675.000 | 1.075.000 | 1.557.486 | -1.563.715.979 | 0 |
| 11/02/98 | 1 | 0 | 41.117.514 | 1.075.000 | 0 | 0 | 0 |
| 11/03/98 | 1 | 0 | 41.117.514 | 1.075.000 | 0 | 0 | 0 |
| 11/04/98 | 1 | 1.518.415 | 41.117.514 | 1.075.000 | 1.518.415 | -1.387.831.103 | 0 |
| 11/05/98 | 1 | 0 | 39.599.099 | 1.075.000 | 0 | 0 | 0 |
| 11/06/98 | 1 | 0 | 39.599.099 | 1.075.000 | 0 | 0 | 0 |
| 11/07/98 | 1 | 1.479.907 | 39.599.099 | 1.075.000 | 1.479.907 | -1.217.963.207 | 0 |
| 11/08/98 | 1 | 0 | 38.119.192 | 1.075.000 | 0 | 0 | 0 |
| 11/09/98 | 1 | 0 | 38.119.192 | 1.075.000 | 0 | 0 | 0 |
| 11/10/98 | 1 | 1.441.961 | 38.119.192 | 1.075.000 | 1.441.961 | -1.054.073.613 | 0 |
| 11/11/98 | 1 | 0 | 36.677.231 | 1.075.000 | 0 | 0 | 0 |
| 11/12/98 | 1 | 0 | 36.677.231 | 1.075.000 | 0 | 0 | 0 |
| 11/01/99 | 1 | 1.405.569 | 36.677.231 | 1.075.000 | 1.405.569 | -898.158.332 | 0 |
| 11/02/99 | 1 | 0 | 35.271.663 | 1.075.000 | 0 | 0 | 0 |
| 11/03/99 | 1 | 0 | 35.271.663 | 1.075.000 | 0 | 0 | 0 |
| 11/04/99 | 1 | 1.369.995 | 35.271.663 | 1.075.000 | 1.369.995 | -752.127.405 | 0 |
| 11/05/99 | 1 | 0 | 33.901.667 | 1.075.000 | 0 | 0 | 0 |
| 11/06/99 | 1 | 0 | 33.901.667 | 1.075.000 | 0 | 0 | 0 |
| 11/07/99 | 1 | 1.335.047 | 33.901.667 | 1.075.000 | 1.335.047 | -611.451.468 | 0 |
| 11/08/99 | 1 | 0 | 32.566.621 | 1.075.000 | 0 | 0 | 0 |
| 11/09/99 | 1 | 0 | 32.566.621 | 1.075.000 | 0 | 0 | 0 |
| 11/10/99 | 1 | 1.300.647 | 32.566.621 | 1.075.000 | 1.300.647 | -476.036.950 | 0 |
| 11/11/99 | 1 | 0 | 31.265.973 | 1.075.000 | 0 | 0 | 0 |
| 11/12/99 | 1 | 0 | 31.265.973 | 1.075.000 | 0 | 0 | 0 |
| 11/01/00 | 1 | 1.267.178 | 31.265.973 | 1.075.000 | 1.267.178 | -347.206.684 | 0 |
| 11/02/00 | 1 | 0 | 29.998.796 | 1.075.000 | 0 | 0 | 0 |
| 11/03/00 | 1 | 0 | 29.998.796 | 1.075.000 | 0 | 0 | 0 |
| 11/04/00 | 1 | 1.234.073 | 29.998.796 | 1.075.000 | 1.234.073 | -225.835.376 | 0 |
| 11/05/00 | 1 | 0 | 28.764.722 | 1.075.000 | 0 | 0 | 0 |
| 11/06/00 | 1 | 0 | 28.764.722 | 1.075.000 | 0 | 0 | 0 |
| 11/07/00 | 1 | 1.202.344 | 28.764.722 | 1.075.000 | 1.202.344 | -110.615.655 | 0 |
| 11/08/00 | 1 | 0 | 27.562.378 | 1.075.000 | 0 | 0 | 0 |
| 11/09/00 | 1 | 0 | 27.562.378 | 1.075.000 | 0 | 0 | 0 |
| 11/10/00 | 1 | 1.171.102 | 27.562.378 | 1.075.000 | 1.171.102 | 0 | 0 |
| 11/11/00 | 1 | 0 | 26.391.276 | 1.075.000 | 0 | 0 | 0 |
| 11/12/00 | 1 | 0 | 26.391.276 | 1.075.000 | 0 | 0 | 0 |
| 11/01/01 | 1 | 1.140.348 | 26.391.276 | 1.075.000 | 1.140.348 | 104.912.028 | 0 |
| 11/02/01 | 1 | 0 | 25.250.928 | 1.075.000 | 0 | 0 | 0 |
| 11/03/01 | 1 | 0 | 25.250.928 | 1.075.000 | 0 | 0 | 0 |
| 11/04/01 | 1 | 1.109.565 | 25.250.928 | 1.075.000 | 1.109.565 | 201.940.856 | 0 |
| 11/05/01 | 1 | 0 | 24.141.363 | 1.075.000 | 0 | 0 | 0 |
| 11/06/01 | 1 | 0 | 24.141.363 | 1.075.000 | 0 | 0 | 0 |

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

3,85

6,85

| FECHA | PRINCIPAL AVAILABLE | SENIOR NOTES | MEZZANIE NOTES | SERIE A | | SERIE B | | |
|----------|------------------------|-----------------|-------------------|------------------------|------------------------|------------------------|------------------------|---|
| | | | | PRINCIPALVIDA MEDIA | PRINCIPALVIDA MEDIA | PRINCIPALVIDA MEDIA | PRINCIPALVIDA MEDIA | |
| 11/07/01 | 1 | 1.078.822 | 24.141.363 | 1.075.000 | 1.078.822 | 294.518.485 | 0 | 0 |
| 11/08/01 | 1 | 0 | 23.062.540 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/09/01 | 1 | 0 | 23.062.540 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/10/01 | 1 | 1.046.650 | 23.062.540 | 1.075.000 | 1.046.650 | 382.027.338 | 0 | 0 |
| 11/11/01 | 1 | 0 | 22.015.890 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/12/01 | 1 | 0 | 22.015.890 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/01/02 | 1 | 1.018.124 | 22.015.890 | 1.075.000 | 1.018.124 | 465.282.540 | 0 | 0 |
| 11/02/02 | 1 | 0 | 20.997.766 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/03/02 | 1 | 0 | 20.997.766 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/04/02 | 1 | 988.789 | 20.997.766 | 1.075.000 | 988.789 | 540.867.674 | 0 | 0 |
| 11/05/02 | 1 | 0 | 20.008.977 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/06/02 | 1 | 0 | 20.008.977 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/07/02 | 1 | 959.890 | 20.008.977 | 1.075.000 | 959.890 | 612.410.129 | 0 | 0 |
| 11/08/02 | 1 | 0 | 19.049.087 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/09/02 | 1 | 0 | 19.049.087 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/10/02 | 1 | 928.492 | 19.049.087 | 1.075.000 | 928.492 | 677.798.949 | 0 | 0 |
| 11/11/02 | 1 | 0 | 18.120.595 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/12/02 | 1 | 0 | 18.120.595 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/01/03 | 1 | 903.334 | 18.120.595 | 1.075.000 | 903.334 | 742.540.774 | 0 | 0 |
| 11/02/03 | 1 | 0 | 17.217.261 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/03/03 | 1 | 0 | 17.217.261 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/04/03 | 1 | 877.775 | 17.217.261 | 1.075.000 | 877.775 | 800.530.857 | 0 | 0 |
| 11/05/03 | 1 | 0 | 16.339.486 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/06/03 | 1 | 0 | 16.339.486 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/07/03 | 1 | 852.900 | 16.339.486 | 1.075.000 | 852.900 | 855.458.410 | 0 | 0 |
| 11/08/03 | 1 | 0 | 15.486.586 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/09/03 | 1 | 0 | 15.486.586 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/10/03 | 1 | 826.715 | 15.486.586 | 1.075.000 | 826.715 | 905.253.350 | 0 | 0 |
| 11/11/03 | 1 | 0 | 14.659.871 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/12/03 | 1 | 0 | 14.659.871 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/01/04 | 1 | 803.702 | 14.659.871 | 1.075.000 | 803.702 | 953.994.041 | 0 | 0 |
| 11/02/04 | 1 | 0 | 13.856.169 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/03/04 | 1 | 0 | 13.856.169 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/04/04 | 1 | 779.937 | 13.856.169 | 1.075.000 | 779.937 | 996.758.993 | 0 | 0 |
| 11/05/04 | 1 | 0 | 13.076.232 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/06/04 | 1 | 0 | 13.076.232 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/07/04 | 1 | 755.996 | 13.076.232 | 1.075.000 | 755.996 | 1.034.959.120 | 0 | 0 |
| 11/08/04 | 1 | 0 | 12.320.236 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/09/04 | 1 | 0 | 12.320.236 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/10/04 | 1 | 729.342 | 12.320.236 | 1.075.000 | 729.342 | 1.065.568.704 | 0 | 0 |
| 11/11/04 | 1 | 0 | 11.590.894 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/12/04 | 1 | 0 | 11.590.894 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/01/05 | 1 | 708.013 | 11.590.894 | 1.075.000 | 708.013 | 1.099.543.733 | 0 | 0 |
| 11/02/05 | 1 | 0 | 10.882.881 | 1.075.000 | 0 | 0 | 0 | 0 |
| 11/03/05 | 1 | 0 | 10.882.881 | 1.075.000 | 0 | 0 | 0 | 0 |

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

3,85

6,85

| FECHA | PRINCIPAL AVAILABLE | SENIOR NOTES | MEZZANIE NOTES | SERIE A | | SERIE B | | |
|----------|---------------------|--------------|----------------|----------------|---------|----------------|--------|-------------|
| | | | | PRINCIPAL VIDA | MEDIA | PRINCIPAL VIDA | MEDIA | |
| 11/04/05 | 1 | 685.219 | 10.882.881 | 1.075.000 | 635.006 | 1.043.315.146 | 50.213 | 82.499.149 |
| 11/05/05 | 1 | 0 | 10.247.875 | 1.024.787 | 0 | 0 | 0 | 0 |
| 11/06/05 | 1 | 0 | 10.247.875 | 1.024.787 | 0 | 0 | 0 | 0 |
| 11/07/05 | 1 | 664.649 | 10.247.875 | 1.024.787 | 604.226 | 1.047.727.858 | 60.423 | 104.772.786 |
| 11/08/05 | 1 | 0 | 9.643.649 | 964.365 | 0 | 0 | 0 | 0 |
| 11/09/05 | 1 | 0 | 9.643.649 | 964.365 | 0 | 0 | 0 | 0 |
| 11/10/05 | 1 | 642.287 | 9.643.649 | 964.365 | 583.898 | 1.066.196.848 | 58.390 | 106.619.685 |
| 11/11/05 | 1 | 0 | 9.059.751 | 905.975 | 0 | 0 | 0 | 0 |
| 11/12/05 | 1 | 0 | 9.059.751 | 905.975 | 0 | 0 | 0 | 0 |
| 11/01/06 | 1 | 623.857 | 9.059.751 | 905.975 | 567.142 | 1.087.779.244 | 56.714 | 108.777.924 |
| 11/02/06 | 1 | 0 | 8.492.609 | 849.261 | 0 | 0 | 0 | 0 |
| 11/03/06 | 1 | 0 | 8.492.609 | 849.261 | 0 | 0 | 0 | 0 |
| 11/04/06 | 1 | 604.630 | 8.492.609 | 849.261 | 549.664 | 1.103.724.718 | 54.966 | 110.372.472 |
| 11/05/06 | 1 | 0 | 7.942.945 | 794.295 | 0 | 0 | 0 | 0 |
| 11/06/06 | 1 | 0 | 7.942.945 | 794.295 | 0 | 0 | 0 | 0 |
| 11/07/06 | 1 | 579.277 | 7.942.945 | 794.295 | 526.615 | 1.105.365.875 | 52.662 | 110.536.588 |
| 11/08/06 | 1 | 0 | 7.416.330 | 741.633 | 0 | 0 | 0 | 0 |
| 11/09/06 | 1 | 0 | 7.416.330 | 741.633 | 0 | 0 | 0 | 0 |
| 11/10/06 | 1 | 545.724 | 7.416.330 | 741.633 | 496.113 | 1.086.982.771 | 49.611 | 108.698.277 |
| 11/11/06 | 1 | 0 | 6.920.217 | 692.022 | 0 | 0 | 0 | 0 |
| 11/12/06 | 1 | 0 | 6.920.217 | 692.022 | 0 | 0 | 0 | 0 |
| 11/01/07 | 1 | 523.053 | 6.920.217 | 692.022 | 475.503 | 1.085.572.633 | 47.550 | 108.557.263 |
| 11/02/07 | 1 | 0 | 6.444.714 | 644.471 | 0 | 0 | 0 | 0 |
| 11/03/07 | 1 | 0 | 6.444.714 | 644.471 | 0 | 0 | 0 | 0 |
| 11/04/07 | 1 | 493.218 | 6.444.714 | 644.471 | 448.380 | 1.064.005.297 | 44.838 | 106.400.530 |
| 11/05/07 | 1 | 0 | 5.996.335 | 599.633 | 0 | 0 | 0 | 0 |
| 11/06/07 | 1 | 0 | 5.996.335 | 599.633 | 0 | 0 | 0 | 0 |
| 11/07/07 | 1 | 468.609 | 5.996.335 | 599.633 | 426.008 | 1.049.684.015 | 42.601 | 104.968.401 |
| 11/08/07 | 1 | 0 | 5.570.327 | 557.033 | 0 | 0 | 0 | 0 |
| 11/09/07 | 1 | 0 | 5.570.327 | 557.033 | 0 | 0 | 0 | 0 |
| 11/10/07 | 1 | 433.684 | 5.570.327 | 557.033 | 394.258 | 1.007.723.512 | 39.426 | 100.772.351 |
| 11/11/07 | 1 | 0 | 5.176.069 | 517.607 | 0 | 0 | 0 | 0 |
| 11/12/07 | 1 | 0 | 5.176.069 | 517.607 | 0 | 0 | 0 | 0 |
| 11/01/08 | 1 | 421.159 | 5.176.069 | 517.607 | 382.872 | 1.013.844.068 | 38.287 | 101.384.407 |
| 11/02/08 | 1 | 0 | 4.793.197 | 479.320 | -0 | -0 | 0 | 0 |
| 11/03/08 | 1 | 0 | 4.793.197 | 479.320 | 0 | 0 | 0 | 0 |
| 11/04/08 | 1 | 408.161 | 4.793.197 | 479.320 | 371.056 | 1.016.321.155 | 37.106 | 101.632.116 |
| 11/05/08 | 1 | 0 | 4.422.141 | 442.214 | 0 | 0 | 0 | 0 |
| 11/06/08 | 1 | 0 | 4.422.141 | 442.214 | 0 | 0 | 0 | 0 |
| 11/07/08 | 1 | 371.583 | 4.422.141 | 442.214 | 366.869 | 1.038.239.642 | 4.714 | 13.341.000 |
| 11/08/08 | 1 | 0 | 4.055.272 | 437.500 | 0 | 0 | 0 | 0 |
| 11/09/08 | 1 | 0 | 4.055.272 | 437.500 | 0 | 0 | 0 | 0 |
| 11/10/08 | 1 | 311.278 | 4.055.272 | 437.500 | 311.278 | 909.554.218 | 0 | 0 |
| 11/11/08 | 1 | 0 | 3.743.994 | 437.500 | 0 | 0 | 0 | 0 |
| 11/12/08 | 1 | 0 | 3.743.994 | 437.500 | 0 | 0 | 0 | 0 |

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

3,85

6,85

| FECHA | PRINCIPAL AVAILABLE | SENIOR NOTES | MEZZANIE NOTES | SERIE A | | SERIE B | |
|------------|---------------------|--------------|----------------|-----------|----------------|-----------|---------------|
| | | | | PRINCIPAL | VIDA MEDIA | PRINCIPAL | VIDA MEDIA |
| 11/01/09 1 | 4.181.498 | 3.743.994 | 437.500 | 3.743.994 | 11.284.398.654 | 437.500 | 1.318.625.000 |

HIPOTEBANSA VI

ACTIVO: PARTICIPACIONES HIPOTECARIAS

| CARACTERISTICAS GENERALES | | |
|-------------------------------|----------------|----------------|
| CONCEPTOS | 30-10-97 | 18-10-00 |
| Nº DE PRÉSTAMOS DE LA CARTERA | 5.427 | 4.015 |
| SALDO VIVO | 43.750.000.000 | 27.466.280.020 |
| TIPO DE INTERÉS DE LAS PH's | 6,84% | 4,89% |
| COBERTURA MEDIA/SALDO VIVO | 58,52% | 48,04% |

| AMORTIZACIONES ANTICIPADAS (% sobre saldo vivo) | | | | |
|---|---------|------------|------------|------------|
| MESES | TASA | | TASA MEDIA | |
| | Mensual | Anualizada | Mensual | Anualizada |
| ABRIL 00 | 0,97% | 11,01% | 0,75% | 8,63% |
| JULIO 00 | 0,62% | 7,20% | 0,76% | 8,72% |
| OCTUBRE 00 | 0,65% | 7,51% | 0,77% | 8,85% |

| MOROSIDAD DE LA CARTERA a 18 de Octubre de 2000 | | |
|--|---------------|----------------|
| CONCEPTOS | HASTA 30 DÍAS | MÁS DE 30 DÍAS |
| Nº DE RECIBOS EN MORA | 108 | 60 |
| IMPORTE | 7.894.395 | 5.228.741 |

| MEJORA CREDITICIA | | |
|--------------------------|---------------------|---------------------|
| CONCEPTOS | 30-10-97 | 18-10-00 |
| EMISIÓN SUBORDINADA | 2,46% | 3,91% |
| FONDO RESERVA PRINCIPAL | 503.125.000 (1,15%) | 315.862.220 (1,15%) |
| FONDO RESERVA SECUNDARIO | 336.875.000 (0,77%) | 250.571.284 (0,91%) |
| MARGEN ADICIONAL | 0,60% | 0,60% |

PASIVO: BONOS DE TITULIZACION HIPOTECARIA

| EMISION PRINCIPAL SERIE A | | |
|------------------------------|--|--|
| CONCEPTOS | 30-10-97 | 18-10-00 |
| NÚMERO DE BONOS | 1.707 | 1.707 |
| SALDO VIVO TOTAL | 42.675.000.000 | 26.391.280.047 |
| SALDO VIVO UNITARIO | 25.000.000 | 15.460.621 |
| 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% | 5,1994% |
| RATING (S&P / MOODY'S) | AAA/Aaa | AAA/Aaa |
| AMORTIZACION | PASS - THROUGH | |
| VIDA RESIDUAL (años) | 6,3 | 3,85 |

| EMISION SUBORDINADA SERIE B | | |
|--------------------------------|---|---|
| CONCEPTOS | 30-10-97 | 18-10-00 |
| 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% | 5,5846% |
| RATING (S&P / MOODY'S) | A/A2 | A/A2 |
| AMORTIZACION | SUBORDINADA | |
| VIDA RESIDUAL | 11,8 | 6,85 |

| PRESTAMO SUBORDINADO | | |
|------------------------|---------------|-------------|
| CONCEPTOS | 30-10-97 | 18-10-00 |
| SALDO VIVO TOTAL | 1.002.000.000 | 570.912.383 |
| TIPO DE INTERES ACTUAL | 6,24 | 4,29% |

BSCH

BSCH de Titulización, S.G.F.T., S.A.