

FTPYME BANCAJA 6 Fondo de Titulización de Activos

Brief report

Date: 08/31/2008
Currency: EUR

Date of constitution
 09/26/2007

VAT Reg. no.
 G85220887

Management Company
 Europea de Titulización, S.G.F.T

Originator
 Bancaja

Servicer
 Bancaja

Lead Managers
 Bancaja
 Deutsche Bank

Underwriter
 Bancaja

Placement Agents
 Bancaja
 Deutsche Bank

Bond Paying Agent
 Bancaja

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Bancaja

Start-up Loan
 Bancaja

Swap
 BNP Paribas

Series A3(G) Guarantee
 Estado Español

Assets Custodian
 Bancaja

Fund Auditors
 Ernst&Young

Collateral: SME Loans

General			
	Current	At constitution date	
Count	2,483	2,856	
Principal			
Principal outstanding	738,334,396.82	1,000,029,080.53	
Average loan	297,355.78	350,150.24	
Minimum	394.53	96.03	
Maximum	5,590,384.62	5,590,384.62	
Interest rate			
Weighted average (wac)	5.67%	5.11%	
Minimum	4.75%	3.90%	
Maximum	8.73%	8.87%	
Final maturity			
Weighted average (WARM) (months)	98	94	
Minimum	09/01/2008	10/05/2007	
Maximum	07/07/2041	07/07/2041	
Index (principal outstanding distribution)			
3-month EURIBOR/MIBOR	28.63%	29.88%	
1-year EURIBOR/MIBOR (Mortgage Market)	71.37%	70.11%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month mort. (SMM)	1.08%	1.51%	1.38%	1.38%	1.38%
Annual Percentage Rate (CPR)	12.17%	16.72%	15.32%	15.32%	15.32%

Distribution by sector (CNAE)		
	Current	At constitution date
(K) - Real Estate and Rental Activities; Business Services	45.69%	49.51%
(D) - Manufacturing industry	15.38%	14.14%
(F) - Building	13.47%	13.54%
(G) - Retail trade; repair of motor vehicles, motorcycles and mopeds and personal and household items	6.90%	6.41%
(H) - Catering trade	6.29%	5.25%
(I) - Transport, Storage and Communications	2.91%	2.72%
(A) - Agriculture, Stockbreeding, Hunting and Silviculture	2.97%	2.70%
(O) - Other social activities and services provided to the Community; Personal Services	1.93%	1.97%
(N) - Health and Veterinary Activities, Social Services	2.48%	1.93%
(C) - Extractive industries	0.92%	0.81%
(B) - Fishing	0.49%	0.49%
(J) - Financial brokering	0.27%	0.22%
(M) - Education	0.15%	0.20%
(E) - Production and distribution of electric power, gas and water	0.15%	0.13%

Geographic distribution		
	Current	At constitution date
Andalucia	4.44%	4.85%
Aragon	2.32%	1.85%
Asturias	0.79%	0.68%
Balearic Islands	2.94%	2.85%
Basque Country	0.25%	0.34%
Canary Islands	2.36%	2.31%
Cantabria	0.75%	0.56%
Castilla-La Mancha	3.86%	4.02%
Castilla-Leon	4.22%	3.99%
Catalonia	10.05%	10.33%
Ceuta	0.48%	0.46%
Extremadura	0.46%	0.44%
Galicia	2.03%	2.20%
La Rioja	0.35%	0.40%
Madrid	5.63%	7.13%
Murcia	2.81%	2.47%
Navarra	0.49%	0.59%
Valencia	55.78%	54.53%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	199	954,114.20	414,637.78	0.00	1,368,751.98	11.63	68,881,151.93	70,249,903.91	52.22
from > 1 to ≤ 2 months	68	4,758,487.91	174,438.83	0.00	4,932,926.74	41.93	19,739,944.11	24,672,870.85	18.34
from > 2 to ≤ 3 months	34	409,421.54	202,823.67	0.00	612,245.21	5.20	14,544,211.31	15,156,456.52	11.27
from > 3 to ≤ 6 months	29	1,135,268.38	116,054.82	0.00	1,251,323.20	10.64	4,046,583.66	5,297,906.86	3.94
from > 6 to < 12 months	18	2,857,347.46	743,384.01	0.00	3,600,731.47	30.60	15,559,335.66	19,160,067.13	14.24
Subtotal	348	10,114,639.49	1,651,339.11	0.00	11,765,978.60	100.00	122,771,226.67	134,537,205.27	100.00
Doubt debts (subjectives)									
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	348	10,114,639.49	1,651,339.11	0.00	11,765,978.60		122,771,226.67	134,537,205.27	