FONCAIXA FTGENCAT 4, Fondo de Titulización de Activos

ABS / Spain

*This pre-sale report addresses the structure and characteristics of the proposed transaction based on the information provided to Moody's as of 27-June-2006. Investors should be aware that certain issues concerning this transaction have yet to be finalised. Upon conclusive review of all documents and legal information as well as any subsequent changes in information, Moody's will endeavour to assign definitive ratings to this transaction. The **definitive** ratings may differ from the **provisional** ratings set forth in this report. Moody's will disseminate the assignment of definitive ratings through its Client Service Desk. This report does not constitute an offer to sell or a solicitation of an offer to buy any securities, and it may not be used or circulated in connection with any such offer or solicitation.*

Estimated Closing Date

19 July 2006

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PROVISIONAL (P) RATINGS

Class	Rating	Amount (million)	% of Notes	Legal Final Maturity	Coupon
A (S)	(P)**Aaa**	€ [251.20]	41.45	March 49	3mE + [·]%
A (G)	(P)**Aaa**	€ [326.00]	53.80	March 49	3mE + [·]%
B	(P)**A2**	€ [9.60]	1.58	March 49	3mE + [·]%
C	(P)**Baa2**	€ [7.20]	1.19	March 49	3mE + [·]%
D	(P)**Ba1**	€ [6.00]	0.99	March 49	3mE + [·]%
E	(P)**C***	€ [6.00]	0.99	March 49	3mE + [·]%
Total		€ [606.00]	100.00		

The ratings address the expected loss posed to investors by the legal final maturity. Moody's ratings address only the credit risks associated with the transaction. Other non-credit risks have not been addressed, but may have a significant effect on yield to investors.

* *In Moody's opinion, the structure allows for timely payment of interest and ultimate payment of principal at par on or before the rated final legal maturity date on Classes A/B/C/D, and for ultimate payment of interest and principal at par on or before the rated final legal maturity date on Class E.*

OPINION

Strengths of the Transaction

- Strong interest rate swap provided by Caja de Ahorros y Pensiones de Barcelona (La Caixa rated **Aa2**/**P-1**), whereby La Caixa has to pay the weighted average coupon on the notes plus 50 bppa over the outstanding amount of the notes, but the Fondo is only obliged to pay the interest due on loans less than 12 months in arrears
- At closing, the management company will elect the loans from the provisional portfolio that will result in the least concentrated securitised pool
- 76.50% of the pool backed by first-lien mortgage guarantee (51.56% correspond to residential properties)
- Guarantee of the Generalitat of Catalonia for Series A(G)
- Liquidity line to ensure the timeliness of the guarantee payments
- Excess spread-trapping mechanism through a 12-month "artificial write-off"
- 100% of the portfolio is paid via direct debit
- Performance data on previous Foncaixa transactions

Weaknesses and Mitigants

- Same of the loans are subject to an interest rate cap (343 loans), although this risk is eliminated by the interest rate swap
- Strong geographical concentration in the region of Catalonia (100%), mitigated in part by the fact that this is La Caixa's region of origin, where it has greatest expertise.

- Pro-rata amortisation of Classes B, C and D leads to reduced credit enhancement of the senior series in absolute terms. This is mitigated by strict triggers which interrupt the pro-rata amortisation of the notes should the performance of the transaction deteriorate.
- The deferral of interest payments on each of Classes B, C and D benefits the repayment of the series senior to each of them, but increases the expected loss on Classes B and C themselves.
- 37.99% of loans are flexible (Crédito Abierto PYME (CrAPYMES)), which leads to a higher expected default frequency and more severe losses. However, all these loans are backed by first-lien mortgages.

STRUCTURE SUMMARY

Issuer:	FONCAIXA FTGENCAT4, FONDO DE TITULIZACIÓN DE ACTIVOS
Structure Type:	Senior/Mezzanine/Subordinated/Reserve Fund
Seller/Originator:	Caja de Ahorros y Pensiones de Barcelona (La Caixa, **Aa2**/**P-1**)
Servicer:	Caja de Ahorros y Pensiones de Barcelona (La Caixa, **Aa2**/**P-1**)
Back-up Servicer:	N/A
Interest Payments:	Quarterly on each payment date
Principal Payments:	Pass-through on each payment date
Credit Enhancement/Reserves:	Excess spread Reserve Fund Subordination of the notes Guarantee of the Generalitat of Catalonia (**Aa3**/**P-1**) for Series A(G)
Liquidity Facility:	Liquidity line to ensure the timeliness of the guarantee payments
Hedging:	Interest rate swap
Principal Paying Agent:	La Caixa, **Aa2**/**P-1**
Note Trustee:	Gesticaixa
Arranger/Lead Manager:	Gesticaixa/La Caixa

COLLATERAL SUMMARY

Receivables:	Loans granted to Catalan Small and Medium Enterprises (SMEs)
Number of Contracts:	14,258
Number of Borrowers:	12,251
Geographic Diversity:	Catalonia (100%)
Average LTV:	52.84%
Remaining Term:	13.69 years
Seasoning:	2.62 years
Delinquency Status:	At the closing date there will be no loans with more than 30 days in arrears
Historical Loss Experience:	Default and recovery data provided

TRANSACTION SUMMARY

The eighth SME loan-backed deal guaranteed by the regional government of Catalonia

FONCAIXA FTGENCAT 4 is the eighth SME loan-backed transaction carried out within the Spanish market with the guarantee of the regional government (Generalitat) of Catalonia. It follows the implementation in December 2005 of a law, issued by the Generalitat, by means of which it guarantees part of the notes issued by securitisation funds. The loans included in the securitisation fund must comply with certain conditions:

- They must be originated by institutions that have previously signed an agreement with the Economy and Finance Department of the Generalitat of Catalonia.
- At least 80% of the loans must be granted to Catalan-based non-financial SMEs, as defined by the European Commission.
- The duration of each loan from its constitution date until its maturity date must exceed one year.

The Generalitat of Catalonia will in turn guarantee up to 80% of **Aa**-rated securities issued by the fund, provided that the institutions transferring the loans to the securitisation fund reinvest at least 50% of the proceeds of the sale in granting new loans (such loans complying with conditions (2) and (3) above). Of this amount, 50% must be reinvested within 12 months, and the remaining 50% within two years.

STRUCTURAL AND LEGAL ASPECTS

Cash securitisation of loans granted to Catalan enterprises carried out under the FTGENCAT programme

FONCAIXA FTGENCAT 4, FTA (the "*Fondo*") is a securitisation fund created with the aim of purchasing a pool of loans granted by La Caixa to Catalan enterprises, in compliance with the conditions required by the FTGENCAT programme in order to qualify for the *Generalitat* of Catalonia guarantee.

The *Fondo* will issue four Classes of notes to finance the purchase of the loans (at par):

- A subordinated Class D, rated **Ba1**
- A subordinated Class C, rated **Baa2**
- A mezzanine Class B, rated **A2**
- A senior tranche composed of two **Aaa**-rated series: a subordinated Series A(G) and a senior Series A(S)

Each Class of notes is supported by the Class subordinated to itself, a cash reserve and the excess spread guaranteed under the swap agreement with La Caixa. The swap agreement will also hedge the *Fondo* against the risk derived from having different index reference rates and reset dates on the assets and on the notes, any renegotiation of the loans' interest rate and the existence of caps on this interest rate.

In addition, the *Fondo* will benefit from a subordinated loan provided by La Caixa to fund the up-front expenses, the costs of issuing the notes, and the gap between the interest payments received from the pool and the amount of interest due to the notes on the first payment date.

Series A(G) benefits from the guarantee of the *Generalitat* of Catalonia for interest and principal payments. Since the Generalitat's guarantee payments may take up to three months after the request to feed through, the management company on behalf of the fondo has entered into a liquidity facility agreement with La Caixa. Under this agreement, La Caixa will, if necessary, immediately advance up to €6,525,000, which will be used to cover potential shortfalls in interest.

The provisional pool consists of 12,251 debtors and 14,258 loans. The portfolio is entirely concentrated in Catalonia. 76.50% of the pool is secured by a first-lien mortgage guarantee over different types of properties.

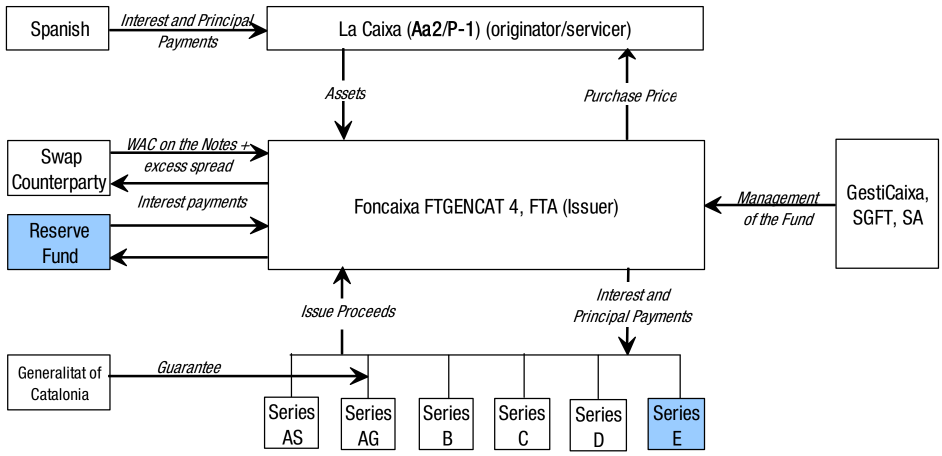
Moody's based the provisional ratings primarily on: (i) an evaluation of the underlying portfolio of loans; (ii) historical performance information; (iii) the swap agreement hedging the interest rate risk; (iv) the credit enhancement provided through the Guaranteed Investment Contract (GIC) account, the excess spread, the cash reserve and the subordination of the notes; and (v) the legal and structural integrity of the transaction.

Moody's ratings address the expected loss posed to investors by the legal final maturity. In Moody's opinion, the structure allows for timely payment of interest and ultimate payment of principal at par on or before the rated final legal maturity date on Classes A/B/C/D, and for ultimate payment of interest and principal at par on or before the rated final legal maturity date on Class E. The ratings do not address full redemption of the notes on the expected maturity date.

Standard FTGENCAT capital structure, incorporating the following key features: a strong swap agreement, deferral of interest based on the principal deficiency size and "soft" bullet amortisation of the notes

Chart 1:

Structure Diagram



Strong swap agreement guaranteeing 50 bppa of excess spread

According to the swap agreement entered into between the *Fondo* and La Caixa, on each payment date:

- The *Fondo* will pay the interest accrued from the non-written-off loans from the previous payment date plus the yield from the amortisation account
- La Caixa will pay the weighted average interest rate on the notes plus 50 bppa over a notional equal to the outstanding amount of the Classes A, B, C and D notes

The excess spread thus provided through the swap agreement constitutes the first layer of protection for investors.

It is worth noting, as a strong positive feature of this swap, that the *Fondo* is not obliged to pay the interest accrued by the written-off loans, while La Caixa's notional does include the amount of principal deficiency should it occur.

In the event of La Caixa's long-term rating being downgraded below **A1**, it will within 30 days have to (1) collateralise its obligation under the swap in an amount sufficient to maintain the then current rating of the notes, or (2) find a suitably rated guarantor or substitute. Any failure by La Caixa to comply with these conditions will constitute an event of default under the swap agreement.

Reserve fund to help the Fondo meet its payment obligations

Initially funded with the benefits from the issuance of the Class E notes, the reserve fund will be used to cover any potential shortfall on interest or principal during the life of the transaction:

At any point in time, the amount requested under the reserve fund will be the lesser of the following amounts:

- 1.00% of the initial balance of the Classes A, B, C and D notes
- The higher of:
  - 2.00% of the outstanding balance of the Classes A, B, C and D notes
  - €5.0 million

However, the amount requested under the reserve fund will not be reduced:

- During the first three years following the closing date
- On any payment date on which either of the following scenarios occurs:
  - The arrears level (defined as the percentage of non-written-off loans which are more than 90 days in arrears) exceeds 1.00%
  - The reserve fund is not funded at the required level

GIC providing an annual interest rate equal to the index reference rate of the notes

The treasury account will be held at La Caixa. The proceeds from the loans, amounts received under the swap agreement and the reserve fund will be deposited in the treasury account.

Moody's has set up some triggers in order to protect the treasury account from a possible downgrade of La Caixa's short-term rating. Should La Caixa's short-term rating fall below **P-1**, it will have to perform one of the following actions in the indicated order of priority within 30 business days:

- Find a suitably rated guarantor or substitute.
- Collateralise its payment obligations under the treasury account in an amount sufficient to maintain the then current rating of the notes.
- Invest the outstanding amount of the treasury account in securities issued by a **P-1**-rated entity.

La Caixa guarantees an annual yield of the amounts deposited in the treasury account equal to the index reference rate of the notes.

Until the payment date falling on 25 January 2008, all funds available to the repayment of the notes will be transferred to a special account held at La Caixa (namely, the amortisation account). The management company will keep track of the amount of funds available for the amortisation of each Class of notes on different ledgers. This account is subject to the same triggers and the same yield as the treasury account, and will be automatically cancelled on 25 January 2008; on this payment date, the amounts deposited in the account will be used for the redemption of the notes.

Payment structure allocation

On each quarterly payment date, the *Fondo*'s available funds (amounts received from the asset pool, the reserve fund, amounts received under the swap agreement and interest earned on the transaction accounts) will be applied in the following simplified order of priority:

1) Costs and fees, excluding the servicing fee (except in the event of La Caixa being replaced as servicer of the loans)
2) Any amount due under the swap agreement and swap termination payment if the *Fondo* is the defaulting party
3) Interest payment to Series A(S) and A(G) and reimbursement of any amount obtained from the *Generalitat* of Catalonia guarantee on previous payment dates to cover any potential shortfall on interest payment to Series A(G)
4) Interest on drawdown amounts (if any) under the liquidity line
5) Interest payment to Class B (if not deferred)
6) Interest payment to Class C (if not deferred)
7) Interest payment to Class D (if not deferred)
8) Retention of an amount equal to the principal due under the notes
9) Interest payment to Class B (if deferred)
10) Interest payment to Class C (if deferred)
11) Interest payment to Class D (if deferred)
12) Replenishment of the reserve fund
13) Interest payment to Class E
14) Principal payment to Class E
15) Junior payments

In the event of liquidation of the Fondo, the payment structure is modified with the sole aim of ensuring that any amount due to a Class is repaid before any payment to a subordinated Class is made.

Interest deferral mechanism based on the size of the principal deficiency

The payment of interest on Classes B, C and D will be brought to a more junior position if, on any payment date, the following conditions are met:

Table 1:

Class B:	The principal deficiency (as defined below) exceeds the sum of (1) 80% of the outstanding amount of Class B, (2) 100% of the outstanding amount of Class C and (3) 100% of the outstanding amount of Class D Series A(S) and A(G) are not fully redeemed or there is any amount pending to be reimbursed to the Generalitat of Catalonia guarantee by reason of principal
Class C:	The principal deficiency (as defined below) exceeds the sum of (1) 100% of the outstanding amount of Class C, and (3) 100% of the outstanding amount of Class D Series A(S), A(G) and B are not fully redeemed
Class D	The principal deficiency (as defined below) exceeds the sum of (1) 100% of the outstanding amount of Class D Series A(S), A(G), B and C are not fully redeemed

12-month "artificial write-off" mechanism.

The transaction structure for Series A, B, C and D benefits from an "artificial write-off", which traps available excess spread to cover losses (if any). This type of "artificial write-off" is hidden in the definition of Principal Due, which is the difference between the Classes A, B, C and D notes outstanding and the outstanding performing loans (loans less than 12 months in arrears).

Principal due allocation mechanism

Until the payment date on which the initial amount of Classes B, C and D exceeds 3.20% 2.40% and 2.00%, respectively, of the outstanding amount under Classes A, B, C and D, the amount retained as principal due will be used for the repayment of the following items in the indicated order of priority:

1) Amortisation of Series A(S)
2) Amortisation of Series A(G) and reimbursement to the *Generalitat* of Catalonia guarantee of any amount used to cover any potential shortfall on principal payment to Series A(G)

Nevertheless, the amount retained as principal due will be allocated pro-rata between (1) Series A(S) and (2) Series A(G) and the Generalitat of Catalonia guarantee, if the aggregated outstanding amount of Series A(S) and A(G) plus the amount due to the Generalitat of Catalonia guarantee by reason of principal is equal to or greater than the outstanding amount of performing loans (including loans up to 90 days in arrears).

Once amortisation commences for Classes B and C, the amount retained as principal due will be distributed pro-rata between the following:

– Amortisation of Series A(S) and A(G) and reimbursement of any amount due to the *Generalitat* of Catalonia that has been used to cover any potential shortfall on principal payment to Series A(G). This amount will be distributed according to the order of priority and pro-rata amortisation trigger mentioned above.
– Amortisation of Class B
– Amortisation of Class C
– Amortisation of Class D

Hence the percentages indicated above for Classes B and C are maintained at any payment date thereafter. Nevertheless, amortisation of Classes B and C will not take place on the payment date on which any of the following events occurs:

– The arrears level exceeds 1.25%, 1.00% and 0.75% for Series B, C and D, respectively.
– The reserve fund is not funded at the required level.
– The outstanding amount of the pool is lower than 10% of its initial amount.
– The conditions to amortise pro-rata Series A(S) and A(G) are met.

It is worth noting that the notes will not begin to amortise until the payment date falling on 25 January 2008. On such payment date, the available funds under the amortisation account will be used for the amortisation of the notes, according to the records maintained by the management company for each of the series.

Class E amortisation

The Class E notes will amortise, on each payment date, for an amount equal to the difference between the outstanding amount of the Class E notes and the reserve fund's required amount on the current payment date.

COLLATERAL

As of June 2006, the provisional portfolio comprised 14,258 loans and 12,251 debtors. The loans have been originated by La Caixa in its normal course of business, and comply with the following criteria:

- The loans have been granted to non-financial SMEs and Self Employed domiciled in Catalonia.
- The loans are repaid by direct debit in monthly (97.73%), quarterly (1.45%) and semi-annual (0.83%) instalments, and have accrued at least one instalment.
- No loan incorporates any type of balloon payments or deferred payments of interest
- All the mortgaged properties are fully developed and situated in Spain.
- The pool will not include loans granted to real estate developers or lease contracts.

Table 2:

Loans Type	Traditional SME Loans	62.01%
(as % of provisional pool)	Crédito Abierto PYME	37.99%

The Crédito Abierto PYME product is set up as a line of credit that is granted for the sole purpose of giving the borrower flexibility in terms of the payment of his/her mortgage loans. Borrowers are allowed to withdraw an amount equal to the already amortised amount, or up to the established credit limit.

The 37.99% of the Crédito Abierto PYME being securitised under FONCAIXA FTGENCAT 4 F.T.A is the first withdrawal, which is used for the purpose of acquiring assets and working asset.

Main features of the Crédito Abierto PYME:

1) The subsequent redraws rank *pari-passu* with the first withdrawal in case of execution.
2) Each client will receive just one monthly instalment – although each redraw will be stated separately.
3) The first redraw cannot exceed a 70% LTV limit in the case of the acquisition of assets such as residential or commercial properties and warehouses. In the case of other types of asset the limit is set at 60% and 50%. Additional redraws are capped at LTV levels of 70% in the case of acquisitions of residential properties and 50% for other assets.
4) The disposal of second drawdowns is never automatic – La Caixa has full discretion (based on the borrower's payment history, loan purpose among others) as to whether or not a second drawdown is feasible.
5) Subsequent redraws are not allowed during the last four years of the life of the loan.

Principal Grace Periods

Loans will have the option of enjoying grace periods. Each borrower has the option to request a maximum grace period of 36 months, where interest must be paid, but no principal. Once again, La Caixa has full control to decide whether or not these grace periods are granted.

Chart 2:
Portfolio Breakdown by Origination Year

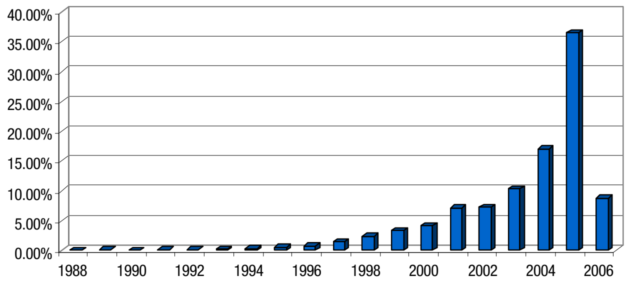


Chart 3:
Portfolio Breakdown by Maturity

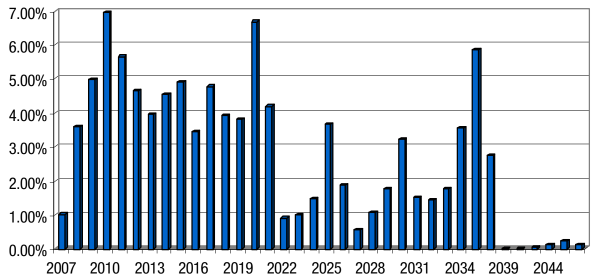


Chart 4:
Portfolio Breakdown by Property Type

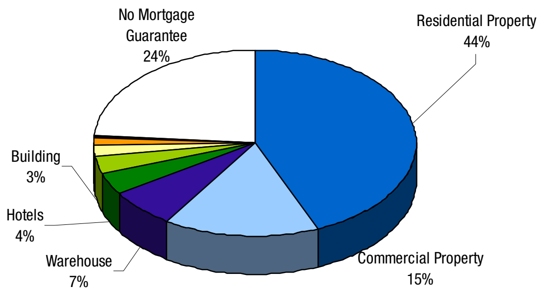
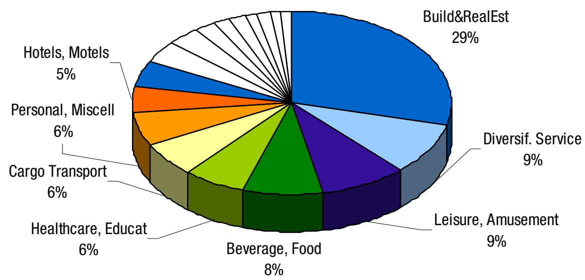


Chart 5:
Portfolio Breakdown by Moody's Industry



The loans have been originated between 1988 and June 2006, with a weighted average seasoning of 2.62 years and a weighted average remaining term of 13.69 years. The longest loan matures in March 2046.

Around 76.50% of the pool is secured by a mortgage guarantee over different types of properties.

The remaining 23.50% is secured by personal guarantee.

Geographically the pool is concentrated in Catalonia (100%). Around 29% of the portfolio is concentrated in the "buildings and real estate" sector according to Moody's industry classification.

In terms of debtor concentration, the pool includes exposures up to 1.69% of the issuance amount. However, it is important to note that, at closing, the management company will elect the loans from the provisional portfolio that will result in the least concentrated securitised pool.

Table 3:

Guarantee Type	
Mortgage Guarantee	76.50%
Personal Guarantee	21.16%
Deposit	1.89%
Third Party Guarantee	0.45%
Total	100.00%

Occupancy Type	
First Residence	33.08%
Second Residence	4.69%
Letting	13.79%
Business	24.93%
No Mortgage Guarantee	23.50%

Property Type	
Residential Property	43.57%
Commercial Property	15.48%
Warehouse	6.73%
Hotels	3.87%
Building	3.13%
Offices	2.01%
Land	1.10%
Inmueble Social	0.10%
Hospital	0.28%
Garage Building	0.17%
Sport Centre	0.04%
No Mortgage Guarantee	23.50%

The originator represents and guarantees that:

– The loans have been granted according to its current credit policies.
– The pool of loans complies with the conditions to qualify for the guarantee of the *Generalitat* of Catalonia.
– Should any of the mortgaged properties not be covered by an insurance policy, La Caixa will compensate the *Fondo* for any uncovered damage.
– As of the date of the transfer:
  - There will be no loans with more than 30 days in arrears.
  - There has been no breach of any of the loan agreements

ORIGINATOR, SERVICER AND OPERATIONS REVIEW

La Caixa's Aa2/P-1/B+ ratings reflect the institution's solid credit fundamentals

La Caixa's long-term and financial strength ratings were upgraded from (**Aa3**/**P-1**) to (**Aa2**/**P-1**) in July 2002.

La Caixa's (**Aa2**/**P-1**/**B+**) ratings reflect the institution's solid credit fundamentals – including ample liquidity, low risk profile and strong economic capital – along with its dominant and stable retail banking franchise in Catalonia, one of Spain's most prosperous and fastest-growing regions which enjoys a diversified economy.

With total assets amounting to €180.35 billion, La Caixa is Spain's largest savings bank, its third-largest banking group and the largest financial institution in Catalonia and the Balearics, where it holds shares of approximately 30% of customer funds, 19% of loans and 24% of branches.

La Caixa's business focuses largely on providing a high volume of standardised banking products to private individuals through a highly automated distribution network and with a decentralised commercial business model.

MOODY'S ANALYSIS

Moody's used a Monte-Carlo simulation to derive the default distribution in the portfolio, based on mean default estimations

Given the number of assets and the size of the exposures in the portfolio (see section entitled Collateral), Moody's decided to derive the gross loss distribution curve through a two-factor Monte-Carlo approach, rather than assuming that it follows a given general density law.

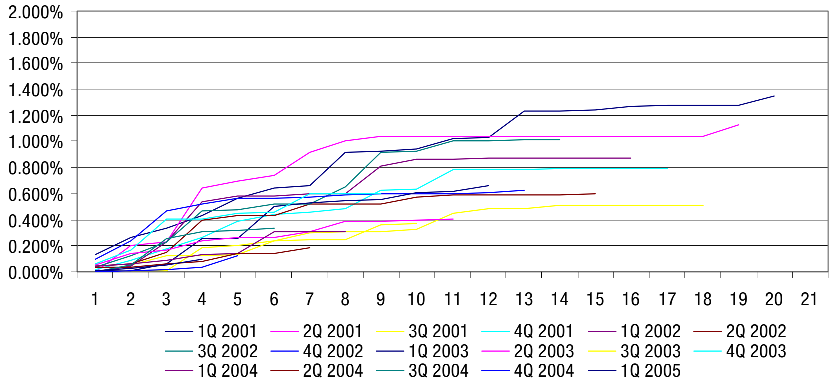
Two basic parameters needed to be assessed as main inputs for the model:

– The gross loss contribution of each single entity
– The correlation structure among the different industries represented in the portfolio

As regards the gross loss assumption, Moody's decided to base its analysis on historical information received from the originator. The historical data were adjusted for (1) the seasoning of the portfolio, (2) the expectation of a less favourable macro-economic environment and (3) other qualitative aspects. It is important to note that a loan has been considered as 'defaulted' at the inception of the judicial process (which happens no later than 90 days following the first missed payment). The final value retained was around a mean of 2.9%. Assumptions for recoveries, delinquency and prepayments were also derived from historical information.

Chart 6:

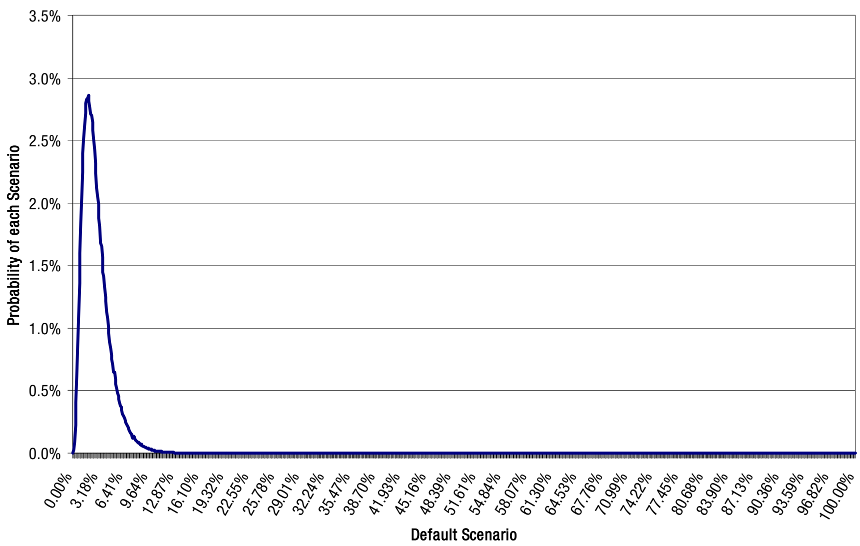
Cumulative Default per Quarter of Origination



As regards the correlation structure that takes into account the portfolio characteristics, Moody's split the portfolio into 29 groups and, with the purpose of reflecting the diversity shown by the exposures in the securitised portfolio, made different assumptions, both for the asset correlation within one group and for that between assets in different groups (the two factors in the Monte-Carlo model).

The Monte-Carlo simulation was then run, incorporating each exposure's size, default probability and implied asset correlation, thereby giving an outcome equal to the default probability distribution for the portfolio.

Chart 7:
Default Distribution



On the basis of this distribution as well as other assumptions for recoveries, delinquency and prepayments, and in order to allocate losses to the notes in accordance with their priority of payment and relative size, Moody's built a cash flow model that reproduces all deal-specific characteristics. The sensitivity to a variation in the initial assumptions was also tested. Weighting each default scenario's severity result on the notes with its probability of occurrence, Moody's calculated the expected loss level for each series of notes which, combined with each series' expected average life, is consistent with the provisional ratings assigned.

Structural analysis

Moody's considers how the cash flows generated by the collateral are allocated to the parties within the transaction, and the extent to which various structural features of the transaction may provide additional protection to investors, or act as a source of risk themselves. In addition, Moody's ensures that the transaction is not affected by the bankruptcy of the originator or the servicer of the portfolio.

Legal analysis

Moody's verifies that the legal documents correctly reflect the structure of the deal, as well as the assumptions made in its analysis.

RATING SENSITIVITIES AND MONITORING

Gesticaixa will, in its capacity as management company, prepare quarterly monitoring reports on the portfolio and payments to the notes. These reports will detail the amounts received by the issuer during each collection period and will provide portfolio data.

Moody's will monitor the transaction on an ongoing basis to ensure that it continues to perform in the manner expected, including checking all supporting ratings and reviewing periodic servicing reports. Any subsequent changes in the rating will be publicly announced and disseminated through Moody's Client Service Desk.

RELATED RESEARCH

Visit moodys.com for more details

For a more detailed explanation of Moody's approach to this type of transaction as well as similar transactions please refer to the following reports:

Pre-Sale Report

- "FONCAIXA FTPYME 1, Fondo de Titulización de Activos", November 2003 (SF28910)
- "FONCAIXA FTGENCAT 3, Fondo de Titulización de Activos", November 2005 (SF64521)
- "FONCAIXA 1. Fondo de Titulización Hipotecario" , August 1999 (SF7794)
- "FONCAIXA 2. Fondo de Titulización Hipotecario", March 2001 (SF9980)
- "FONCAIXA 3. Fondo de Titulización Hipotecario", June 2001 (SF10750)
- "FONCAIXA 4. Fondo de Titulización Hipotecario" , December 2001 (SF11682)
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