

**GC FTGENCAT CAIXA SABADELL 1, F.T.A.**

**INFORME MENSUAL  
SOBRE IMPAGADOS  
DICIEMBRE - 2012**

*DELINQUENCIES  
MONTHLY INFORMATION  
DECEMBER - 2012*



**GESTICAIXA, SOCIEDAD GESTORA DE FONDOS DE TITULIZACION, S.A.**

**GESTICAIXA**

Fondo/Fund: GC FTGENCAT CAIXA SABADELL 1, F.T.A.

## INDICE MOROSIDAD / DELINQUENCY RATE

Fecha Date	Nº Op. Cartera Number Op.Pool	Saldo Vivo Pendiente Cartera Portfolio Outstanding Balance	Nº Op. Morosas Number Op.Delinquent	Principal Pendiente de Vencer Moroso Delinquent Principal Outstanding Balance Not Due	Principal Vencido No Cobrado Moroso Delinquent Principal Outstanding Balance Due and Not Paid	Intereses Vencidos No Cobrados Interests Due and Not Paid	Indice Morosidad Delinquency Rate
31/01/2012	887	127.744.288,71	21	1.645.732,86	425.318,98	30.653,80	1,6212 %
29/02/2012	872	125.585.924,90	25	2.362.363,91	525.389,80	49.815,03	2,2994 %
31/03/2012	818	124.065.542,79	28	3.088.584,47	560.377,88	65.272,14	2,9412 %
30/04/2012	782	121.825.292,08	25	3.228.658,45	572.134,20	73.550,29	3,1199 %
31/05/2012	756	119.597.061,95	39	6.633.755,72	688.060,59	119.308,44	6,1221 %
30/06/2012	746	118.065.461,68	46	9.343.874,86	769.556,92	164.866,23	8,5660 %
31/07/2012	739	116.469.975,93	48	11.466.390,91	1.025.531,08	213.665,44	10,7254 %
31/08/2012	734	114.826.271,93	47	10.912.614,26	1.159.616,16	242.711,89	10,5135 %
30/09/2012	724	112.746.599,99	53	17.272.921,48	1.067.736,76	339.425,42	16,2671 %
31/10/2012	712	108.179.442,39	53	18.518.639,43	1.165.166,76	354.099,04	18,1955 %
30/11/2012	704	105.963.096,05	49	17.447.872,71	1.394.965,53	380.304,41	17,7825 %
31/12/2012	693	104.212.620,37	46	16.817.665,32	1.602.212,78	414.581,91	17,6753 %

**INDICE MOROSIDAD** = (Principal Pendiente de Vencer Moroso + Principal Vencido No Cobrado Moroso) / Saldo Vivo Pendiente del Fondo.

**DELINQUENCY RATE** = (Delinquent Principal Outstanding Balance Not Due + Delinquent Principal Outstanding Balance Due and Not Paid) / Portfolio Outstanding Balance

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**TASA DE RECUPERACIÓN DE MOROSIDAD / DELINQUENCY RECOVERIES RATE**

Fecha Date	Saldo Vivo Pendiente Cartera Portfolio Outstanding Balance	Operaciones Morosas Acumuladas Accumulated Delinquent Transactions		Recuperaciones Morosidad Acumuladas Accumulated Recovered Transactions		Tasas / Rates	
		Principal Pendiente Vencer Principal Outstanding Balance Not Due	Principal Vencido No Cobrado Principal Outstanding Balance Due and Not Paid	Principal Pendiente Vencer Principal Outstanding Balance Not Due	Principal Vencido No Cobrado Principal Outstanding Balance Due and Not Paid	Morosidad Delinquency	Recuperación Morosidad Delinquency Recoveries
31/01/2012	127.744.288,71	47.815.812,29	11.786.631,95	46.170.079,43	11.361.312,97	1,6212 %	98,2012 %
29/02/2012	125.585.924,90	49.059.611,67	11.893.020,98	46.697.247,76	11.367.631,18	2,2994 %	97,4203 %
31/03/2012	124.065.542,79	50.016.770,11	11.948.796,92	46.928.185,64	11.388.419,04	2,9412 %	95,6753 %
30/04/2012	121.825.292,08	50.234.569,03	11.990.311,23	47.005.910,58	11.418.177,03	3,1199 %	94,2848 %
31/05/2012	119.597.061,95	54.542.690,08	12.160.146,20	47.908.934,36	11.472.085,61	6,1221 %	95,4297 %
30/06/2012	118.065.461,68	57.579.344,65	12.259.181,08	48.235.469,79	11.489.624,16	8,5660 %	89,5391 %
31/07/2012	116.469.975,93	60.560.264,80	12.627.798,49	49.093.873,89	11.602.267,41	10,7254 %	86,9093 %
31/08/2012	114.826.271,93	61.026.269,51	12.795.050,00	50.113.655,25	11.635.433,84	10,5135 %	84,3704 %
30/09/2012	112.746.599,99	67.912.612,96	13.037.718,26	50.639.691,48	11.969.981,50	16,2671 %	84,8125 %
31/10/2012	108.179.442,39	71.849.990,77	13.330.895,00	53.331.351,34	12.165.728,24	18,1955 %	80,9102 %
30/11/2012	105.963.096,05	72.943.618,70	13.601.792,89	55.495.745,99	12.206.827,36	17,7825 %	79,4809 %
31/12/2012	104.212.620,37	73.396.002,97	13.856.784,12	56.578.337,65	12.254.571,34	17,6753 %	79,5339 %

**INDICE MOROSIDAD** = (Principal Pendiente de Vencer Moroso + Principal Vencido No Cobrado Moroso) / (Saldo Vivo Pendiente de la Cartera)

**DELINQUENCY RATE** = (Delinquent Principal Outstanding Balance Not Due + Delinquent Principal Outstanding Balance Due and Not Paid) / (Portfolio Outstanding Balance)

**TASA RECUPERACION MOROSIDAD** = (Principal Pendiente de Vencer Recuperado + Principal Vencido No Cobrado Recuperado) / (Principal Pendiente de Vencer Moroso + Principal Vencido No Cobrado Moroso)

**DELINQUENCY RECOVERIES RATE** = (Recoveries of Delinquent Principal Outstanding Balance Not Due + Recoveries of Delinquent Principal Outstanding Balance Due and Not Paid) / (Delinquent Principal Outstanding Balance Not Due + Delinquent Principal Outstanding Balance Due and Not Paid)

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Fondo/Fund: GC FTGENCAT CAIXA SABADELL 1, F.T.A.

## TASA DE FALLIDOS - TASA RECUPERACION FALLIDOS DEFAULT RATES - DEFAULT RECOVERIES RATE

Fecha / Date	Saldo Vivo Pendiente Cartera Portfolio Outstanding Balance	Activos Suspenso / Defaulted Assets			Tasas / Rate	
		Incorporaciones Acumuladas Accumulated Incomings	Recuperaciones Acumuladas Accumulated Recoveries	Importe Neto Net Balance	Fallidos Defaults	Recuperación Fallidos Default Recoveries
31/01/2012	127.744.288,71	20.005.534,37	-20.005.534,37	0,00	0,0000 %	100,0000 %
29/02/2012	125.585.924,90	20.005.534,37	-20.005.534,37	0,00	0,0000 %	100,0000 %
31/03/2012	124.065.542,79	20.005.534,37	-20.005.534,37	0,00	0,0000 %	100,0000 %
30/04/2012	121.825.292,08	20.005.534,37	-20.005.534,37	0,00	0,0000 %	100,0000 %
31/05/2012	119.597.061,95	20.256.839,82	-20.005.534,37	251.305,45	0,2101 %	100,0000 %
30/06/2012	118.065.461,68	20.348.372,62	-20.005.534,37	342.838,25	0,2904 %	98,7594 %
31/07/2012	116.469.975,93	20.593.631,17	-20.005.534,37	588.096,80	0,5049 %	98,3152 %
31/08/2012	114.826.271,93	20.600.791,78	-20.005.534,37	595.257,41	0,5184 %	97,1443 %
30/09/2012	112.746.599,99	21.001.595,83	-20.005.534,37	996.061,46	0,8835 %	97,1105 %
31/10/2012	108.179.442,39	22.376.334,01	-20.005.534,37	2.370.799,64	2,1915 %	95,2572 %
30/11/2012	105.963.096,05	22.845.504,40	-20.005.534,37	2.839.970,03	2,6802 %	89,4049 %
31/12/2012	104.212.620,37	23.082.648,27	-20.005.534,37	3.077.113,90	2,9527 %	87,5688 %

**TASA FALLIDOS** = (Importe Neto de los Activos en Suspenso) / (Saldo Vivo Pendiente del Fondo)

**DEFAULT RATE** = (Net Balance Defaulted Assets) / (Portfolio Outstanding Balance)

**TASA RECUPERACION FALLIDOS** = (Recuperaciones Acumuladas de los Activos en Suspenso) / (Incorporaciones Acumuladas de los Activos en Suspenso)

**DEFAULT RECOVERIES RATE** = (Accumulated Recoveries of Defaulted Assets) / (Accumulated Incomings)



## Impagados al / Loans in Arrears at 31/12/2012

### Clasificación por Antigüedad. Primera Cuota Vencida y no Pagada

### Classification by Aging. First Overdue Instalment

Total Impagados / Total Delinquency		Importe Impagado / Overdue Amount							
Antigüedad Deuda Aging	Nº de Activos Number	Principal Principal	Intereses Ordinarios Ordinary Interests	Total Total	Principal pendiente no vencido Principal Not Due	Deuda Total Total Debt			
HASTA 1 MES / Up to 1 month	116	226.179,28	50.321,92	276.501,20	21.308.026,89	21.584.528,09			
DE 1 A 2 MESES / From 1 to 2 months	28	55.535,72	28.990,19	84.525,91	4.362.397,69	4.446.923,60			
DE 2 A 3 MESES / From 2 to 3 months	12	42.852,18	13.138,45	55.990,63	1.612.154,21	1.668.144,84			
DE 3 A 6 MESES / From 3 to 6 months	22	477.560,36	155.352,05	632.912,41	9.068.383,47	9.701.295,88			
DE 6 A 12 MESES / From 6 to 12 months	24	1.124.652,42	259.229,86	1.383.882,28	7.749.281,85	9.133.164,13			
DE 12 A 18 MESES / From 12 to 18 months	0	0,00	0,00	0,00	0,00	0,00			
DE 18 A 2 AÑOS / From 18 months to 2 year:	0	0,00	0,00	0,00	0,00	0,00			
DE 2 A 3 AÑOS / From 2 to 3 years	0	0,00	0,00	0,00	0,00	0,00			
MAS DE 3 AÑOS / More than 3 years	0	0,00	0,00	0,00	0,00	0,00			
<b>Totales/Totals</b>	<b>202</b>	<b>1.926.779,96</b>	<b>507.032,47</b>	<b>2.433.812,43</b>	<b>44.100.244,11</b>	<b>46.534.056,54</b>			
Impagado con Garantía Real / Mortgage-Backed Delinquency		Importe Impagado / Overdue Amount							
Antigüedad Deuda Aging	Nº de Activos Number	Principal Principal	Intereses ordinarios Ordinary Interests	Total Total	Principal pendiente no vencido Principal Not Due	Deuda Total Total Debt	Valor Garantía Appraisal Value	%Deuda / v.Tasación %Debt / Appraisal	
HASTA 1 MES / Up to 1 month	99	205.905,26	49.889,71	255.794,97	20.995.446,58	21.251.241,55	62.552.621,41	33,97338	
DE 1 A 2 MESES / From 1 to 2 months	19	37.043,10	28.010,73	65.053,83	4.132.930,94	4.197.984,77	9.173.704,07	45,76107	
DE 2 A 3 MESES / From 2 to 3 months	5	21.731,21	12.411,10	34.142,31	1.472.718,82	1.506.861,13	3.012.877,26	50,01402	
DE 3 A 6 MESES / From 3 to 6 months	19	436.903,77	154.422,20	591.325,97	9.003.018,60	9.594.344,57	17.345.634,06	55,31273	
DE 6 A 12 MESES / From 6 to 12 months	14	951.124,56	250.525,30	1.201.649,86	7.422.429,14	8.624.079,00	15.171.041,54	56,84566	
DE 12 A 18 MESES / From 12 to 18 months	0	0,00	0,00	0,00	0,00	0,00	0,00	0,00000	
DE 18 A 2 AÑOS / From 18 months to 2 year:	0	0,00	0,00	0,00	0,00	0,00	0,00	0,00000	
DE 2 A 3 AÑOS / From 2 to 3 years	0	0,00	0,00	0,00	0,00	0,00	0,00	0,00000	
MAS DE 3 AÑOS / More than 3 years	0	0,00	0,00	0,00	0,00	0,00	0,00	0,00000	
<b>Totales/Totals</b>	<b>156</b>	<b>1.652.707,90</b>	<b>495.259,04</b>	<b>2.147.966,94</b>	<b>43.026.544,08</b>	<b>45.174.511,02</b>	<b>107.255.878,34</b>	<b>42,11845</b>	

Nota: Los intervalos se entenderán excluido el inicio e incluido el final

Note: The intervals exclude the beginning of the period and include the ending

**GESTICAIXA**

Fondo/Fund: GC FTGENCAT CAIXA SABADELL 1, F.T.A.

## Movimiento Mensual Impagados Monthly Arrears Report

Fecha / Date	Incorporaciones / Incoming Arrears			Recuperaciones / Recoveries			SALDO / BALANCE		
	Principal Principal	Intereses Interests	Total Total	Principal Principal	Intereses Interests	Total Total	Principal Principal	Intereses Interests	Total Total
Saldo anterior / Previous Balance	34.858.691,13	6.577.926,87	41.436.618,00	34.110.881,24	6.416.178,77	40.527.060,01	747.809,89	161.748,10	909.557,99
31/01/2012	127.003,02	41.445,61	168.448,63	79.040,11	36.335,46	115.375,57	795.772,80	166.858,25	962.631,05
29/02/2012	162.446,97	55.313,87	217.760,84	102.019,24	35.186,85	137.206,09	856.200,53	186.985,27	1.043.185,80
31/03/2012	142.972,91	39.531,22	182.504,13	78.653,94	23.128,54	101.782,48	920.519,50	203.387,95	1.123.907,45
30/04/2012	210.670,70	52.421,13	263.091,83	155.116,44	29.106,05	184.222,49	976.073,76	226.703,03	1.202.776,79
31/05/2012	0,00	0,00	0,00	0,00	0,00	0,00	976.073,76	226.703,03	1.202.776,79
30/06/2012	196.819,74	56.778,05	253.597,79	77.937,58	33.481,75	111.419,33	1.214.671,52	288.696,83	1.503.368,35
31/07/2012	286.706,42	83.951,37	370.657,79	198.370,21	34.213,60	232.583,81	1.303.007,73	338.434,60	1.641.442,33
31/08/2012	250.068,00	72.784,41	322.852,41	77.581,42	22.577,47	100.158,89	1.475.494,31	388.641,54	1.864.135,85
30/09/2012	263.829,19	79.632,22	343.461,41	373.931,80	16.214,25	390.146,05	1.365.391,70	452.059,51	1.817.451,21
31/10/2012	351.281,15	77.733,70	429.014,85	261.149,63	85.309,95	346.459,58	1.455.523,22	444.483,26	1.900.006,48
30/11/2012	321.282,97	79.597,97	400.880,94	90.124,63	51.441,85	141.566,48	1.686.681,56	472.639,38	2.159.320,94
31/12/2012	347.648,07	76.829,00	424.477,07	107.549,67	41.453,30	149.002,97	1.926.779,96	508.015,08	2.434.795,04
	37.519.420,27	7.293.945,42	44.813.365,69	35.712.355,91	6.824.627,84	42.536.983,75			

Nota: El concepto "Impagados" incluye las operaciones no pagadas a partir de un día hasta su entrada a fallidos.

Note: The term "Arrears" includes the unpaid loans from one day until the day they are considered as default.

**GESTICAIXA**

Fondo/Fund: GC FTGENCAT CAIXA SABADELL 1, F.T.A.

## Movimiento Mensual Operaciones Morosas Monthly Delinquencies Report

Fecha / Date	Incorporaciones / Incoming Delinquencies			Recuperaciones / Recoveries			SALDO/ BALANCE			Provisiones / Provisions
	Principal Principal	Intereses Interests	Total Total	Principal Principal	Intereses Interests	Total Total	Principal Principal	Intereses Interests	Total Total	Importe Amount
Saldo anterior / Previous Balance	11.462.216,55	1.717.613,88	13.179.830,43	11.355.177,84	1.695.633,81	13.050.811,65	107.038,71	22.781,96	129.820,67	116.397,40
31/01/2012	324.415,40	10.948,89	335.364,29	6.135,13	2.275,16	8.410,29	425.318,98	31.455,69	456.774,67	224.139,17
29/02/2012	106.389,03	24.520,68	130.909,71	6.318,21	5.359,45	11.677,66	525.389,80	50.616,92	576.006,72	293.987,44
31/03/2012	55.775,94	20.585,04	76.360,98	20.787,86	5.127,93	25.915,79	560.377,88	66.074,03	626.451,91	458.062,14
30/04/2012	41.514,31	11.775,82	53.290,13	29.757,99	3.497,67	33.255,66	572.134,20	74.352,18	646.486,38	416.799,17
31/05/2012	169.834,97	93.694,71	263.529,68	53.908,58	47.936,56	101.845,14	688.060,59	119.338,87	807.399,46	746.582,54
30/06/2012	99.034,88	50.825,92	149.860,80	17.538,55	5.268,13	22.806,68	769.556,92	164.896,66	934.453,58	855.495,52
31/07/2012	368.617,41	62.734,34	431.351,75	112.643,25	13.935,13	126.578,38	1.025.531,08	213.695,87	1.239.226,95	1.552.991,64
31/08/2012	167.251,51	38.975,91	206.227,42	33.166,43	9.929,46	43.095,89	1.159.616,16	242.742,32	1.402.358,48	1.620.728,30
30/09/2012	242.668,26	104.668,04	347.336,30	334.547,66	7.954,51	342.502,17	1.067.736,76	339.455,85	1.407.192,61	2.218.132,31
31/10/2012	293.176,74	83.001,29	376.178,03	195.746,74	68.327,67	264.074,41	1.165.166,76	354.129,47	1.519.296,23	2.600.329,31
30/11/2012	270.897,89	60.123,66	331.021,55	41.099,12	33.918,29	75.017,41	1.394.965,53	380.334,84	1.775.300,37	2.592.610,13
31/12/2012	254.991,23	51.951,14	306.942,37	47.743,98	17.673,64	65.417,62	1.602.212,78	414.612,34	2.016.825,12	3.825.131,20
	13.856.784,12	2.331.419,32	16.188.203,44	12.254.571,34	1.916.837,41	14.171.408,75				

Nota: El concepto "Morosas" incluye las operaciones impagadas a partir de más noventa días hasta su entrada a fallidos.

Note: The term "Delinquencies" includes the unpaid loans from more than ninety days until the day they are considered as default.

**GESTICAIXA**

Fondo/Fund: GC FTGENCAT CAIXA SABADELL 1, F.T.A.

## Movimiento Mensual Fallidos Monthly Defaults Report

Fecha / Date	Incorporaciones / Incoming Defaults		Recuperaciones / Recoveries		SALDO / BALANCE			SALDO INMUEBLES ADJUDICADOS/ BALANCE PROPERTIES				
	Activos Susp. Defaulted Ass.	Rendim. Susp. Defaulted Returns	Activos Susp. Defaulted Ass.	Rendim. Susp. Defaulted Returns	Activos Susp. Defaulted Ass.	Rendim. Susp. Defaulted Returns	Total Total	Valor Adjudicación Repossession Value	Valor Venta Sale Proceed	Deuda Total Total Debt	Resultado * Outcome *	
Saldo anterior												
Previous Balance	20.005.534,37	1.343.233,72	-20.005.534,37	-1.343.233,72	0,00	0,00	0,00					
31/01/2012	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
29/02/2012	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
31/03/2012	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
30/04/2012	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
31/05/2012	251.305,45	1.091,48	0,00	0,00	251.305,45	1.091,48	252.396,93	0,00	0,00	0,00	0,00	0,00
30/06/2012	91.532,80	1.528,38	0,00	0,00	342.838,25	2.619,86	345.458,11	0,00	0,00	0,00	0,00	0,00
31/07/2012	245.258,55	6.581,65	0,00	0,00	588.096,80	9.201,51	597.298,31	0,00	0,00	0,00	0,00	0,00
31/08/2012	7.160,61	2.064,70	0,00	0,00	595.257,41	11.266,21	606.523,62	0,00	0,00	0,00	0,00	0,00
30/09/2012	400.804,05	39.840,28	0,00	0,00	996.061,46	51.106,49	1.047.167,95	0,00	0,00	0,00	0,00	0,00
31/10/2012	1.374.738,18	21.563,59	0,00	0,00	2.370.799,64	72.670,08	2.443.469,72	0,00	0,00	0,00	0,00	0,00
30/11/2012	469.170,39	9.802,53	0,00	0,00	2.839.970,03	82.472,61	2.922.442,64	0,00	0,00	0,00	0,00	0,00
31/12/2012	237.143,87	10.226,03	0,00	0,00	3.077.113,90	92.698,64	3.169.812,54	0,00	0,00	0,00	0,00	0,00
	23.082.648,27	1.435.932,36	-20.005.534,37	-1.343.233,72								

\* Resultado: Valor Venta menos la Deuda Total de los préstamos con inmuebles vendidos ( Beneficio (+) / Pérdida (-) de las ventas)

\* Outcome: Sale Proceed less the Total Debt of foreclosed loans with properties sold ( Benefit (+) / Loss (-) on sale)