

**GC FTGENCAT CAIXA SABADELL 2 , 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 2 , 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	883	126.191.570,77	13	1.366.889,90	67.144,79	26.701,87	1,1364 %
29/02/2012	875	124.419.059,01	13	1.279.506,70	59.908,69	27.478,50	1,0765 %
31/03/2012	857	122.956.215,56	16	2.189.402,88	111.901,17	43.542,51	1,8716 %
30/04/2012	845	121.879.199,72	23	3.662.287,49	251.606,62	70.651,86	3,2113 %
31/05/2012	838	120.676.911,63	38	5.669.847,25	361.320,03	102.327,36	4,9978 %
30/06/2012	826	119.246.528,49	50	9.057.445,32	298.062,85	147.477,41	7,8455 %
31/07/2012	808	116.742.006,10	49	7.522.509,33	380.680,23	126.075,26	6,7698 %
31/08/2012	803	115.575.322,67	59	8.665.532,06	439.339,55	146.777,77	7,8779 %
30/09/2012	799	114.505.971,01	63	9.650.053,47	484.689,98	177.561,74	8,8508 %
31/10/2012	788	113.522.601,32	61	10.641.873,01	525.583,36	212.969,01	9,8372 %
30/11/2012	779	112.082.183,47	56	10.159.223,86	482.941,95	228.635,13	9,4950 %
31/12/2012	761	110.616.701,50	52	9.021.699,79	505.772,33	211.348,48	8,6131 %

**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

**GESTICAIXA**

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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	126.191.570,77	21.329.546,75	1.235.185,69	19.962.656,85	1.168.040,90	1,1364 %	94,1193 %
29/02/2012	124.419.059,01	21.652.043,10	1.251.103,93	20.372.536,40	1.191.195,24	1,0765 %	95,5639 %
31/03/2012	122.956.215,56	22.632.982,13	1.305.981,13	20.443.579,25	1.194.079,96	1,8716 %	94,4746 %
30/04/2012	121.879.199,72	24.476.668,42	1.445.988,50	20.814.380,93	1.194.381,88	3,2113 %	91,9370 %
31/05/2012	120.676.911,63	26.607.227,90	1.562.020,90	20.937.380,65	1.200.700,87	4,9978 %	85,4005 %
30/06/2012	119.246.528,49	31.279.437,57	1.620.897,24	22.221.992,25	1.322.834,39	7,8455 %	83,5834 %
31/07/2012	116.742.006,10	33.549.358,70	1.753.257,95	26.026.849,37	1.372.577,72	6,7698 %	83,2801 %
31/08/2012	115.575.322,67	35.881.399,11	1.837.143,74	27.215.867,05	1.397.804,19	7,8779 %	81,0526 %
30/09/2012	114.505.971,01	37.467.361,61	1.922.191,81	27.817.308,14	1.437.501,83	8,8508 %	77,5608 %
31/10/2012	113.522.601,32	38.883.135,94	1.998.624,29	28.241.262,93	1.473.040,93	9,8372 %	75,4370 %
30/11/2012	112.082.183,47	39.448.527,10	2.057.488,53	29.289.303,24	1.574.546,58	9,4950 %	75,4954 %
31/12/2012	110.616.701,50	40.369.373,58	2.123.540,76	31.347.673,79	1.617.768,43	8,6131 %	79,4233 %

**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)

**GESTICAIXA**

Fondo/Fund: GC FTGENCAT CAIXA SABADELL 2 , 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	126.191.570,77	7.982.393,18	-7.982.393,18	0,00	0,0000 %	100,0000 %
29/02/2012	124.419.059,01	7.982.393,18	-7.982.393,18	0,00	0,0000 %	100,0000 %
31/03/2012	122.956.215,56	7.982.393,18	-7.982.393,18	0,00	0,0000 %	100,0000 %
30/04/2012	121.879.199,72	7.982.393,18	-7.982.393,18	0,00	0,0000 %	100,0000 %
31/05/2012	120.676.911,63	7.982.393,18	-7.982.393,18	0,00	0,0000 %	100,0000 %
30/06/2012	119.246.528,49	7.982.393,18	-7.982.393,18	0,00	0,0000 %	100,0000 %
31/07/2012	116.742.006,10	8.487.817,52	-7.982.393,18	505.424,34	0,4329 %	100,0000 %
31/08/2012	115.575.322,67	8.843.254,04	-7.982.393,18	860.860,86	0,7448 %	94,0453 %
30/09/2012	114.505.971,01	8.985.604,49	-7.982.393,18	1.003.211,31	0,8761 %	90,2653 %
31/10/2012	113.522.601,32	9.003.410,14	-7.982.393,18	1.021.016,96	0,8994 %	88,8353 %
30/11/2012	112.082.183,47	9.120.241,83	-7.982.393,18	1.137.848,65	1,0152 %	88,6597 %
31/12/2012	110.616.701,50	9.626.817,97	-7.982.393,18	1.644.424,79	1,4866 %	87,5239 %

**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	136	99.064,91	50.889,28	149.954,19	19.019.676,53	19.169.630,72
DE 1 A 2 MESES / From 1 to 2 months	41	87.378,41	55.267,27	142.645,68	6.433.833,67	6.576.479,35
DE 2 A 3 MESES / From 2 to 3 months	5	37.047,35	17.682,10	54.729,45	2.414.358,66	2.469.088,11
DE 3 A 6 MESES / From 3 to 6 months	25	77.863,12	69.474,61	147.337,73	4.298.231,34	4.445.569,07
DE 6 A 12 MESES / From 6 to 12 months	27	427.909,21	141.873,87	569.783,08	4.723.468,45	5.293.251,53
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>234</b>	<b>729.263,00</b>	<b>335.187,13</b>	<b>1.064.450,13</b>	<b>36.889.568,65</b>	<b>37.954.018,78</b>

Impagado con Garantía Real / Mortgage-Backed Delinquency		Importe Impagado / Overdue Amount					Valor Garantía Appraisal Value	%Deuda / v.Tasación %Debt / Appraisal
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	128	90.455,09	50.462,90	140.917,99	18.787.257,31	18.928.175,30	41.989.810,55	45,07802
DE 1 A 2 MESES / From 1 to 2 months	37	55.067,87	39.530,44	94.598,31	4.784.087,54	4.878.685,85	12.462.113,05	39,14814
DE 2 A 3 MESES / From 2 to 3 months	3	32.994,91	17.006,63	50.001,54	2.342.576,49	2.392.578,03	4.204.952,63	56,89905
DE 3 A 6 MESES / From 3 to 6 months	21	63.307,74	67.756,33	131.064,07	4.194.552,75	4.325.616,82	7.260.851,84	59,57451
DE 6 A 12 MESES / From 6 to 12 months	22	358.351,23	138.053,07	496.404,30	4.579.610,17	5.076.014,47	12.283.577,56	41,32358
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>211</b>	<b>600.176,84</b>	<b>312.809,37</b>	<b>912.986,21</b>	<b>34.688.084,26</b>	<b>35.601.070,47</b>	<b>78.201.305,63</b>	<b>45,52491</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 2 , 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	4.128.099,52	2.404.419,55	6.532.519,07	3.799.754,92	2.259.657,35	6.059.412,27	328.344,60	144.762,20	473.106,80
31/01/2012	115.810,23	54.162,65	169.972,88	50.012,16	26.243,05	76.255,21	394.142,67	172.681,80	566.824,47
29/02/2012	84.623,46	37.487,60	122.111,06	107.040,18	43.628,18	150.668,36	371.725,95	166.541,22	538.267,17
31/03/2012	113.245,76	42.358,45	155.604,21	48.539,28	16.933,95	65.473,23	436.432,43	191.965,72	628.398,15
30/04/2012	111.550,62	48.475,11	160.025,73	46.240,08	30.657,60	76.897,68	501.742,97	209.783,23	711.526,20
31/05/2012	117.470,72	80.612,86	198.083,58	76.107,81	59.526,88	135.634,69	543.105,88	230.869,21	773.975,09
30/06/2012	210.849,16	133.222,52	344.071,68	189.415,88	96.657,35	286.073,23	523.176,25	246.348,40	769.524,65
31/07/2012	148.647,52	45.981,95	194.629,47	88.938,84	52.254,37	141.193,21	582.884,93	240.075,98	822.960,91
31/08/2012	136.385,67	50.112,26	186.497,93	78.499,62	41.833,41	120.333,03	640.770,98	248.354,83	889.125,81
30/09/2012	113.795,23	50.947,99	164.743,22	90.991,96	22.659,24	113.651,20	663.574,25	276.643,58	940.217,83
31/10/2012	127.152,09	65.427,45	192.579,54	69.198,93	26.764,38	95.963,31	721.527,41	315.306,65	1.036.834,06
30/11/2012	130.689,45	60.033,05	190.722,50	142.561,59	30.312,74	172.874,33	709.655,27	345.026,96	1.054.682,23
31/12/2012	126.818,06	53.583,04	180.401,10	107.210,33	62.241,04	169.451,37	729.263,00	336.368,96	1.065.631,96
	5.665.137,49	3.126.824,48	8.791.961,97	4.894.511,58	2.769.369,54	7.663.881,12			

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 2 , 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	1.219.750,79	582.301,98	1.802.052,77	1.167.196,64	560.417,79	1.727.614,43	52.554,15	22.217,05	74.771,20	129.701,08
31/01/2012	15.434,90	5.762,26	21.197,16	844,26	944,58	1.788,84	67.144,79	27.034,73	94.179,52	157.798,07
29/02/2012	15.918,24	7.619,95	23.538,19	23.154,34	6.843,32	29.997,66	59.908,69	27.811,36	87.720,05	179.934,59
31/03/2012	54.877,20	17.735,45	72.612,65	2.884,72	1.671,44	4.556,16	111.901,17	43.875,37	155.776,54	211.888,12
30/04/2012	140.007,37	31.612,48	171.619,85	301,92	4.503,13	4.805,05	251.606,62	70.984,72	322.591,34	583.782,47
31/05/2012	116.032,40	63.030,43	179.062,83	6.318,99	31.354,93	37.673,92	361.320,03	102.327,36	463.647,39	730.827,84
30/06/2012	58.876,34	66.651,44	125.527,78	122.133,52	21.501,39	143.634,91	298.062,85	147.477,41	445.540,26	468.977,04
31/07/2012	132.360,71	36.864,20	169.224,91	49.743,33	58.266,35	108.009,68	380.680,23	126.075,26	506.755,49	635.095,98
31/08/2012	83.885,79	43.903,48	127.789,27	25.226,47	23.200,97	48.427,44	439.339,55	146.777,77	586.117,32	734.825,72
30/09/2012	85.048,07	41.114,75	126.162,82	39.697,64	10.330,78	50.028,42	484.689,98	177.561,74	662.251,72	838.547,29
31/10/2012	76.432,48	42.262,49	118.694,97	35.539,10	6.855,22	42.394,32	525.583,36	212.969,01	738.552,37	824.212,22
30/11/2012	58.864,24	32.150,10	91.014,34	101.505,65	16.483,98	117.989,63	482.941,95	228.635,13	711.577,08	823.179,85
31/12/2012	66.052,23	31.935,32	97.987,55	43.221,85	49.221,97	92.443,82	505.772,33	211.348,48	717.120,81	1.118.354,46
	2.123.540,76	1.002.944,33	3.126.485,09	1.617.768,43	791.595,85	2.409.364,28				

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 2 , 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	7.982.393,18	619.793,54	-7.982.393,18	-619.793,54	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	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
30/06/2012	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
31/07/2012	505.424,34	4.099,39	0,00	0,00	505.424,34	4.099,39	509.523,73	0,00	0,00	0,00	0,00	0,00
31/08/2012	355.436,52	2.095,44	0,00	0,00	860.860,86	6.194,83	867.055,69	0,00	0,00	0,00	0,00	0,00
30/09/2012	142.350,45	3.152,75	0,00	0,00	1.003.211,31	9.347,58	1.012.558,89	0,00	0,00	0,00	0,00	0,00
31/10/2012	17.805,65	2.138,75	0,00	0,00	1.021.016,96	11.486,33	1.032.503,29	0,00	0,00	0,00	0,00	0,00
30/11/2012	116.831,69	7.357,58	0,00	0,00	1.137.848,65	18.843,91	1.156.692,56	0,00	0,00	0,00	0,00	0,00
31/12/2012	506.576,14	6.959,49	0,00	0,00	1.644.424,79	25.803,40	1.670.228,19	0,00	0,00	0,00	0,00	0,00
	9.626.817,97	645.596,94	-7.982.393,18	-619.793,54								

\* 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)