

GC FTGENCAT CAIXA TARRAGONA 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 TARRAGONA 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	1.593	147.017.597,24	54	3.475.285,98	460.017,17	76.180,67	2,6768 %
29/02/2012	1.565	143.652.418,24	47	2.222.638,96	344.062,45	36.220,21	1,7867 %
31/03/2012	1.509	142.339.103,89	41	2.208.687,47	326.316,70	36.687,80	1,7810 %
30/04/2012	1.476	139.899.833,14	46	3.015.845,21	184.360,25	48.083,26	2,2875 %
31/05/2012	1.430	137.945.574,39	51	3.311.619,65	226.267,10	50.544,48	2,5647 %
30/06/2012	1.396	137.258.029,98	55	3.661.560,21	269.678,69	64.111,18	2,8641 %
31/07/2012	1.351	133.647.428,22	56	5.060.132,35	287.478,50	74.711,08	4,0013 %
31/08/2012	1.321	126.538.322,53	72	6.507.133,56	404.582,64	102.755,33	5,4622 %
30/09/2012	1.305	125.781.045,70	70	6.466.502,46	384.248,71	108.888,98	5,4466 %
31/10/2012	1.275	123.206.749,67	82	8.778.492,05	451.158,18	134.021,07	7,4912 %
30/11/2012	1.253	121.142.974,41	79	9.215.937,67	515.267,49	151.478,44	8,0328 %
31/12/2012	1.223	117.013.426,98	77	9.307.487,10	406.680,29	150.747,58	8,3018 %

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**

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

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	147.017.597,24	25.768.216,08	2.351.763,49	22.292.930,10	1.891.746,32	2,6768 %	88,1410 %
29/02/2012	143.652.418,24	26.419.493,90	2.403.164,64	24.196.854,94	2.059.102,19	1,7867 %	93,3712 %
31/03/2012	142.339.103,89	26.871.769,46	2.444.510,75	24.663.081,99	2.118.194,05	1,7810 %	92,9174 %
30/04/2012	139.899.833,14	27.799.281,52	2.532.970,30	24.783.436,31	2.348.610,05	2,2875 %	92,5494 %
31/05/2012	137.945.574,39	28.751.941,99	2.604.693,40	25.440.322,34	2.378.426,30	2,5647 %	91,7134 %
30/06/2012	137.258.029,98	29.242.682,73	2.661.447,54	25.581.122,52	2.391.768,85	2,8641 %	89,2088 %
31/07/2012	133.647.428,22	31.042.493,42	2.733.012,73	25.982.361,07	2.445.534,23	4,0013 %	89,1041 %
31/08/2012	126.538.322,53	32.644.995,80	2.865.053,33	26.137.862,24	2.460.470,69	5,4622 %	84,6718 %
30/09/2012	125.781.045,70	33.135.941,74	2.913.405,26	26.669.439,28	2.529.156,55	5,4466 %	82,2263 %
31/10/2012	123.206.749,67	36.066.543,72	3.033.147,48	27.288.051,67	2.581.989,30	7,4912 %	82,8588 %
30/11/2012	121.142.974,41	36.853.682,22	3.125.392,35	27.637.744,55	2.610.124,86	8,0328 %	77,3609 %
31/12/2012	117.013.426,98	37.918.951,69	3.202.130,83	28.611.464,59	2.795.450,54	8,3018 %	78,5584 %

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 TARRAGONA 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	147.017.597,24	8.560.161,68	-2.430.714,20	6.129.447,48	4,1692 %	29,7876 %
29/02/2012	143.652.418,24	10.110.466,32	-2.529.396,43	7.581.069,89	5,2774 %	29,5485 %
31/03/2012	142.339.103,89	10.239.932,23	-2.530.393,07	7.709.539,16	5,4163 %	25,0275 %
30/04/2012	139.899.833,14	10.573.475,66	-2.530.397,17	8.043.078,49	5,7492 %	24,7111 %
31/05/2012	137.945.574,39	10.725.073,96	-2.781.275,56	7.943.798,40	5,7586 %	26,3043 %
30/06/2012	137.258.029,98	10.727.913,16	-2.793.273,88	7.934.639,28	5,7808 %	26,0443 %
31/07/2012	133.647.428,22	11.099.347,93	-3.013.354,07	8.085.993,86	6,0502 %	28,0889 %
31/08/2012	126.538.322,53	11.155.666,23	-3.049.313,32	8.106.352,91	6,4062 %	27,4729 %
30/09/2012	125.781.045,70	11.239.817,14	-3.081.944,12	8.157.873,02	6,4858 %	27,6267 %
31/10/2012	123.206.749,67	11.609.483,52	-3.146.759,23	8.462.724,29	6,8687 %	27,9965 %
30/11/2012	121.142.974,41	11.620.009,13	-3.190.905,45	8.429.103,68	6,9580 %	27,4853 %
31/12/2012	117.013.426,98	12.475.597,36	-3.237.473,94	9.238.123,42	7,8949 %	27,8612 %

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	267	339.371,14	54.519,70	393.890,84	26.885.507,62	27.279.398,46			
DE 1 A 2 MESES / From 1 to 2 months	42	49.554,61	13.510,33	63.064,94	3.489.035,99	3.552.100,93			
DE 2 A 3 MESES / From 2 to 3 months	32	72.645,16	15.336,86	87.982,02	1.939.827,18	2.027.809,20			
DE 3 A 6 MESES / From 3 to 6 months	48	242.686,62	90.257,44	332.944,06	6.206.925,15	6.539.869,21			
DE 6 A 12 MESES / From 6 to 12 months	29	163.993,67	60.490,14	224.483,81	3.100.561,95	3.325.045,76			
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			
Totales/Totals	418	868.251,20	234.114,47	1.102.365,67	41.621.857,89	42.724.223,56			

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	230	296.045,57	53.292,76	349.338,33	26.239.979,88	26.589.318,21	130.093.206,17	20,43867	
DE 1 A 2 MESES / From 1 to 2 months	37	39.821,39	13.279,12	53.100,51	3.420.612,74	3.473.713,25	13.334.006,43	26,05153	
DE 2 A 3 MESES / From 2 to 3 months	24	39.310,31	13.489,49	52.799,80	1.854.561,45	1.907.361,25	5.145.215,58	37,07058	
DE 3 A 6 MESES / From 3 to 6 months	41	225.124,11	87.377,09	312.501,20	6.065.012,37	6.377.513,57	18.785.412,67	33,94929	
DE 6 A 12 MESES / From 6 to 12 months	20	109.526,03	57.303,30	166.829,33	3.004.851,10	3.171.680,43	6.193.142,91	51,21278	
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	
Totales/Totals	352	709.827,41	224.741,76	934.569,17	40.585.017,54	41.519.586,71	173.550.983,76	23,92357	

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



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	13.139.888,78	2.464.334,83	15.604.223,61	11.397.910,49	1.986.740,11	13.384.650,60	1.741.978,29	477.594,72	2.219.573,01
31/01/2012	146.494,78	38.529,22	185.024,00	884.835,61	262.587,07	1.147.422,68	1.003.637,46	253.536,87	1.257.174,33
29/02/2012	183.747,44	38.304,26	222.051,70	325.816,89	114.341,71	440.158,60	861.568,01	177.499,42	1.039.067,43
31/03/2012	847.457,07	233.550,68	1.081.007,75	151.962,86	31.836,14	183.799,00	1.557.062,22	379.213,96	1.936.276,18
30/04/2012	131.556,61	29.326,45	160.883,06	936.521,88	236.264,61	1.172.786,49	752.096,95	172.275,80	924.372,75
31/05/2012	170.506,61	40.089,77	210.596,38	234.487,39	37.289,94	271.777,33	688.116,17	175.075,63	863.191,80
30/06/2012	983.197,74	265.787,36	1.248.985,10	75.852,65	18.245,94	94.098,59	1.595.461,26	422.617,05	2.018.078,31
31/07/2012	122.035,05	34.452,48	156.487,53	966.398,55	257.023,31	1.223.421,86	751.097,76	200.046,22	951.143,98
31/08/2012	144.949,59	40.386,73	185.336,32	130.906,31	37.383,15	168.289,46	765.141,04	203.049,80	968.190,84
30/09/2012	950.464,72	245.709,23	1.196.173,95	94.194,87	22.489,20	116.684,07	1.621.410,89	428.867,50	2.050.278,39
31/10/2012	96.695,50	27.233,66	123.929,16	965.699,13	244.434,51	1.210.133,64	754.971,46	209.170,02	964.141,48
30/11/2012	168.222,02	43.389,74	211.611,76	112.326,15	25.993,32	138.319,47	810.867,33	226.566,44	1.037.433,77
31/12/2012	295.238,58	50.077,97	345.316,55	237.854,71	42.529,93	280.384,64	868.251,20	234.114,48	1.102.365,68
	17.380.454,49	3.551.172,38	20.931.626,87	16.514.767,49	3.317.158,94	19.831.926,43			

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.



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	2.290.414,04	626.823,71	2.917.237,75	1.844.929,79	536.414,82	2.381.344,61	445.484,25	90.408,89	535.893,14	700.776,81
31/01/2012	61.349,45	15.264,58	76.614,03	46.816,53	29.492,80	76.309,33	460.017,17	76.180,67	536.197,84	662.181,89
29/02/2012	51.401,15	11.611,96	63.013,11	167.355,87	51.572,42	218.928,29	344.062,45	36.220,21	380.282,66	370.171,88
31/03/2012	41.346,11	9.473,47	50.819,58	59.091,86	9.005,88	68.097,74	326.316,70	36.687,80	363.004,50	359.473,94
30/04/2012	88.459,55	18.757,90	107.217,45	230.416,00	7.362,44	237.778,44	184.360,25	48.083,26	232.443,51	220.956,27
31/05/2012	71.723,10	15.547,02	87.270,12	29.816,25	13.085,80	42.902,05	226.267,10	50.544,49	276.811,59	227.779,52
30/06/2012	56.754,14	15.568,37	72.322,51	13.342,55	2.001,67	15.344,22	269.678,69	64.111,19	333.789,88	272.646,25
31/07/2012	71.565,19	27.605,34	99.170,53	53.765,38	17.005,44	70.770,82	287.478,50	74.711,09	362.189,59	392.322,21
31/08/2012	132.040,60	31.805,21	163.845,81	14.936,46	3.760,96	18.697,42	404.582,64	102.755,34	507.337,98	526.891,89
30/09/2012	48.351,93	18.541,77	66.893,70	68.685,86	12.408,12	81.093,98	384.248,71	108.888,99	493.137,70	648.098,29
31/10/2012	119.742,22	40.723,44	160.465,66	52.832,75	15.591,35	68.424,10	451.158,18	134.021,08	585.179,26	1.146.197,83
30/11/2012	92.244,87	24.798,33	117.043,20	28.135,56	7.340,96	35.476,52	515.267,49	151.478,45	666.745,94	1.299.371,86
31/12/2012	76.738,48	26.836,70	103.575,18	185.325,68	27.567,56	212.893,24	406.680,29	150.747,59	557.427,88	1.571.916,14
	3.202.130,83	883.357,80	4.085.488,63	2.795.450,54	732.610,22	3.528.060,76				

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 TARRAGONA 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	8.160.159,57	881.502,95	-2.430.376,16	-94.410,32	5.729.783,41	787.092,63	6.516.876,04					
31/01/2012	400.002,11	60.045,61	-338,04	0,00	6.129.447,48	847.138,24	6.976.585,72	0,00	0,00	0,00	0,00	0,00
29/02/2012	1.550.304,64	82.174,93	-98.682,23	0,00	7.581.069,89	929.313,17	8.510.383,06	0,00	0,00	0,00	0,00	0,00
31/03/2012	129.465,91	58.541,04	-996,64	0,00	7.709.539,16	987.854,21	8.697.393,37	0,00	0,00	0,00	0,00	0,00
30/04/2012	333.543,43	69.191,75	-4,10	0,00	8.043.078,49	1.057.045,96	9.100.124,45	0,00	0,00	0,00	0,00	0,00
31/05/2012	151.598,30	3.635,21	-250.878,39	0,00	7.943.798,40	1.060.681,17	9.004.479,57	0,00	0,00	0,00	0,00	0,00
30/06/2012	2.839,20	45.387,46	-11.998,32	0,00	7.934.639,28	1.106.068,63	9.040.707,91	0,00	0,00	0,00	0,00	0,00
31/07/2012	371.434,77	5.732,53	-220.080,19	0,00	8.085.993,86	1.111.801,16	9.197.795,02	0,00	0,00	0,00	0,00	0,00
31/08/2012	56.318,30	32.231,35	-35.959,25	0,00	8.106.352,91	1.144.032,51	9.250.385,42	0,00	0,00	0,00	0,00	0,00
30/09/2012	84.150,91	49.722,93	-32.630,80	0,00	8.157.873,02	1.193.755,44	9.351.628,46	0,00	0,00	0,00	0,00	0,00
31/10/2012	369.666,38	72.544,01	-64.815,11	0,00	8.462.724,29	1.266.299,45	9.729.023,74	0,00	0,00	0,00	0,00	0,00
30/11/2012	10.525,61	54.045,72	-44.146,22	0,00	8.429.103,68	1.320.345,17	9.749.448,85	0,00	0,00	0,00	0,00	0,00
31/12/2012	855.588,23	76.243,28	-46.568,49	0,00	9.238.123,42	1.396.588,45	10.634.711,87	0,00	0,00	0,00	0,00	0,00
	12.475.597,36	1.490.998,77	-3.237.473,94	-94.410,32								

* 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)