

# **FONCAIXA AUTONOMOS 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: FONCAIXA AUTONOMOS 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	28.932	1.033.349.000,17	129	4.436.929,56	184.930,83	65.054,48	0,4473 %
29/02/2012	28.572	1.020.297.130,48	164	6.795.867,18	268.395,39	93.803,26	0,6924 %
31/03/2012	28.196	1.006.352.611,74	185	6.735.503,85	310.460,05	110.882,62	0,7001 %
30/04/2012	27.827	993.589.964,73	299	10.639.101,75	645.030,12	223.887,79	1,1357 %
31/05/2012	27.472	981.520.218,94	361	12.888.833,60	782.143,26	266.859,18	1,3928 %
30/06/2012	27.089	967.834.121,04	364	13.302.925,40	812.759,20	270.981,72	1,4585 %
31/07/2012	26.661	953.932.790,85	397	15.563.075,10	857.635,76	309.623,63	1,7214 %
31/08/2012	26.232	942.262.622,45	432	15.784.116,83	911.799,19	325.873,39	1,7719 %
30/09/2012	25.862	931.696.080,24	423	15.932.235,82	947.896,21	340.393,62	1,8118 %
31/10/2012	25.451	917.813.408,36	460	16.659.852,33	932.802,99	337.092,47	1,9168 %
30/11/2012	25.035	906.043.951,13	453	17.075.038,42	1.024.587,06	369.076,53	1,9977 %
31/12/2012	24.547	891.257.033,18	395	16.290.145,79	817.079,83	281.149,90	1,9194 %

**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: FONCAIXA AUTONOMOS 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	1.033.349.000,17	4.814.383,80	226.156,66	377.454,24	41.225,83	0,4473 %	13,0150 %
29/02/2012	1.020.297.130,48	7.530.479,23	335.749,97	734.612,05	67.354,58	0,6924 %	15,9103 %
31/03/2012	1.006.352.611,74	8.527.921,12	419.141,15	1.792.417,27	108.681,10	0,7001 %	24,1678 %
30/04/2012	993.589.964,73	12.849.506,85	773.192,91	2.210.405,10	128.162,79	1,1357 %	26,1378 %
31/05/2012	981.520.218,94	16.078.622,03	967.756,09	3.189.788,43	185.612,83	1,3928 %	24,7778 %
30/06/2012	967.834.121,04	18.512.895,86	1.119.477,58	5.209.970,46	306.718,38	1,4585 %	32,3628 %
31/07/2012	953.932.790,85	21.946.086,04	1.320.536,40	6.383.010,94	462.900,64	1,7214 %	34,8705 %
31/08/2012	942.262.622,45	23.588.498,75	1.476.018,95	7.804.381,92	564.219,76	1,7719 %	35,9683 %
30/09/2012	931.696.080,24	25.586.311,25	1.665.244,57	9.654.075,43	717.348,36	1,8118 %	41,3789 %
31/10/2012	917.813.408,36	28.582.214,11	1.842.852,16	11.922.361,78	910.049,17	1,9168 %	47,0887 %
30/11/2012	906.043.951,13	30.133.335,88	2.042.194,48	13.058.297,46	1.017.607,42	1,9977 %	46,2642 %
31/12/2012	891.257.033,18	33.049.499,35	2.227.096,22	16.759.353,56	1.410.016,39	1,9194 %	56,4695 %

**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: FONCAIXA AUTONOMOS 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	1.033.349.000,17	102.987,55	0,00	102.987,55	0,0100 %	0,0000 %
29/02/2012	1.020.297.130,48	139.318,51	-70,00	139.248,51	0,0136 %	0,0680 %
31/03/2012	1.006.352.611,74	157.253,69	-100,00	157.153,69	0,0156 %	0,0718 %
30/04/2012	993.589.964,73	173.040,80	-140,00	172.900,80	0,0174 %	0,0890 %
31/05/2012	981.520.218,94	250.169,93	-368,20	249.801,73	0,0255 %	0,2128 %
30/06/2012	967.834.121,04	1.152.097,84	-698,20	1.151.399,64	0,1190 %	0,2791 %
31/07/2012	953.932.790,85	1.677.954,80	-1.173,70	1.676.781,10	0,1758 %	0,1019 %
31/08/2012	942.262.622,45	2.400.614,36	-1.713,31	2.398.901,05	0,2546 %	0,1021 %
30/09/2012	931.696.080,24	3.492.343,39	-1.967,36	3.490.376,03	0,3746 %	0,0820 %
31/10/2012	917.813.408,36	4.621.552,65	-26.388,02	4.595.164,63	0,5007 %	0,7556 %
30/11/2012	906.043.951,13	5.208.310,18	-282.792,67	4.925.517,51	0,5436 %	6,1190 %
31/12/2012	891.257.033,18	8.317.814,16	-288.091,63	8.029.722,53	0,9009 %	5,5314 %

**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	392	203.274,42	39.659,25	242.933,67	10.523.849,95	10.766.783,62			
DE 1 A 2 MESES / From 1 to 2 months	166	154.881,56	39.253,47	194.135,03	6.386.302,59	6.580.437,62			
DE 2 A 3 MESES / From 2 to 3 months	108	96.352,42	24.006,14	120.358,56	3.068.222,61	3.188.581,17			
DE 3 A 6 MESES / From 3 to 6 months	225	345.277,03	90.130,90	435.407,93	8.578.262,10	9.013.670,03			
DE 6 A 12 MESES / From 6 to 12 months	170	471.802,80	191.019,00	662.821,80	7.711.883,69	8.374.705,49			
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>1061</b>	<b>1.271.588,23</b>	<b>384.068,76</b>	<b>1.655.656,99</b>	<b>36.268.520,94</b>	<b>37.924.177,93</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	194	120.570,19	32.203,89	152.774,08	7.833.599,49	7.986.373,57	50.259.530,62	15,89027	
DE 1 A 2 MESES / From 1 to 2 months	78	71.968,29	29.404,78	101.373,07	4.607.416,47	4.708.789,54	19.865.403,19	23,70347	
DE 2 A 3 MESES / From 2 to 3 months	62	24.794,55	16.666,34	41.460,89	2.462.468,72	2.503.929,61	24.911.579,38	10,05127	
DE 3 A 6 MESES / From 3 to 6 months	123	131.512,78	62.304,81	193.817,59	6.603.380,16	6.797.197,75	34.756.977,94	19,55635	
DE 6 A 12 MESES / From 6 to 12 months	93	274.501,14	155.713,02	430.214,16	6.621.619,70	7.051.833,86	26.144.885,62	26,97214	
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>550</b>	<b>623.346,95</b>	<b>296.292,84</b>	<b>919.639,79</b>	<b>28.128.484,54</b>	<b>29.048.124,33</b>	<b>155.938.376,75</b>	<b>18,62795</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



## 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	1.033.655,45	263.222,40	1.296.877,85	629.808,38	160.138,77	789.947,15	403.847,07	103.083,63	506.930,70
31/01/2012	803.179,83	197.510,90	1.000.690,73	83.849,17	22.172,19	106.021,36	1.123.177,73	278.422,34	1.401.600,07
29/02/2012	349.135,03	77.049,60	426.184,63	326.142,98	71.261,45	397.404,43	1.146.169,78	284.210,49	1.430.380,27
31/03/2012	263.634,21	69.314,05	332.948,26	403.931,95	63.146,64	467.078,59	1.005.872,04	290.377,90	1.296.249,94
30/04/2012	375.638,50	100.191,83	475.830,33	191.879,52	36.081,98	227.961,50	1.189.631,02	354.487,75	1.544.118,77
31/05/2012	309.651,24	87.185,07	396.836,31	245.005,56	62.591,08	307.596,64	1.254.276,70	379.081,74	1.633.358,44
30/06/2012	288.602,65	90.629,90	379.232,55	310.898,10	84.606,78	395.504,88	1.231.981,25	385.104,86	1.617.086,11
31/07/2012	333.266,03	98.812,00	432.078,03	323.348,00	71.868,77	395.216,77	1.241.899,28	412.048,09	1.653.947,37
31/08/2012	368.833,01	103.956,26	472.789,27	223.931,63	75.849,14	299.780,77	1.386.800,66	440.155,21	1.826.955,87
30/09/2012	314.184,49	92.083,13	406.267,62	309.035,28	81.953,11	390.988,39	1.391.949,87	450.285,23	1.842.235,10
31/10/2012	301.072,29	94.813,08	395.885,37	332.929,42	98.612,91	431.542,33	1.360.092,74	446.485,40	1.806.578,14
30/11/2012	379.903,37	120.808,29	500.711,66	281.550,14	72.830,91	354.381,05	1.458.445,97	494.462,78	1.952.908,75
31/12/2012	361.144,40	91.135,88	452.280,28	548.002,14	201.529,90	749.532,04	1.271.588,23	384.068,76	1.655.656,99
	5.481.900,50	1.486.712,39	6.968.612,89	4.210.312,27	1.102.643,63	5.312.955,90			

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	164.967,94	46.536,61	211.504,55	35.269,26	6.699,62	41.968,88	129.698,68	39.836,99	169.535,67	321.826,74
31/01/2012	61.188,72	26.609,14	87.797,86	5.956,57	1.391,65	7.348,22	184.930,83	65.054,48	249.985,31	488.971,64
29/02/2012	109.593,31	32.453,02	142.046,33	26.128,75	3.704,24	29.832,99	268.395,39	93.803,26	362.198,65	664.098,98
31/03/2012	83.391,18	27.335,14	110.726,32	41.326,52	10.255,78	51.582,30	310.460,05	110.882,62	421.342,67	817.297,12
30/04/2012	354.051,76	120.433,48	474.485,24	19.481,69	7.428,31	26.910,00	645.030,12	223.887,79	868.917,91	1.574.563,94
31/05/2012	194.563,18	54.170,27	248.733,45	57.450,04	11.198,88	68.648,92	782.143,26	266.859,18	1.049.002,44	1.805.665,91
30/06/2012	151.721,49	50.779,50	202.500,99	121.105,55	46.316,22	167.421,77	812.759,20	270.981,72	1.083.740,92	1.828.204,15
31/07/2012	201.058,82	70.502,24	271.561,06	156.182,26	31.860,33	188.042,59	857.635,76	309.623,63	1.167.259,39	2.411.092,44
31/08/2012	155.482,55	54.094,30	209.576,85	101.319,12	37.844,54	139.163,66	911.799,19	325.873,39	1.237.672,58	2.421.016,02
30/09/2012	189.225,62	56.586,32	245.811,94	153.128,60	42.011,09	195.139,69	947.896,21	340.393,62	1.288.289,83	2.335.803,69
31/10/2012	177.607,59	59.912,52	237.520,11	192.700,81	63.213,67	255.914,48	932.802,99	337.092,47	1.269.895,46	2.998.934,02
30/11/2012	199.342,32	63.753,12	263.095,44	107.558,25	31.748,68	139.306,93	1.024.587,06	369.076,53	1.393.663,59	3.316.910,29
31/12/2012	184.901,74	60.243,09	245.144,83	392.408,97	148.169,72	540.578,69	817.079,83	281.149,90	1.098.229,73	1.929.074,56
	2.227.096,22	723.408,75	2.950.504,97	1.410.016,39	441.842,73	1.851.859,12				

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: FONCAIXA AUTONOMOS 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	86.724,85	933,67	0,00	0,00	86.724,85	933,67	87.658,52					
31/01/2012	16.262,70	518,92	0,00	0,00	102.987,55	1.452,59	104.440,14	0,00	0,00	0,00	0,00	0,00
29/02/2012	36.330,96	1.560,82	-70,00	0,00	139.248,51	3.013,41	142.261,92	0,00	0,00	0,00	0,00	0,00
31/03/2012	17.935,18	449,08	-30,00	0,00	157.153,69	3.462,49	160.616,18	0,00	0,00	0,00	0,00	0,00
30/04/2012	15.787,11	346,42	-40,00	0,00	172.900,80	3.808,91	176.709,71	0,00	0,00	0,00	0,00	0,00
31/05/2012	77.129,13	968,52	-228,20	0,00	249.801,73	4.777,43	254.579,16	0,00	0,00	0,00	0,00	0,00
30/06/2012	901.927,91	28.606,13	-330,00	0,00	1.151.399,64	33.383,56	1.184.783,20	0,00	0,00	0,00	0,00	0,00
31/07/2012	525.856,96	26.287,83	-475,50	0,00	1.676.781,10	59.671,39	1.736.452,49	0,00	0,00	0,00	0,00	0,00
31/08/2012	722.659,56	32.954,11	-539,61	0,00	2.398.901,05	92.625,50	2.491.526,55	0,00	0,00	0,00	0,00	0,00
30/09/2012	1.091.729,03	46.268,08	-254,05	0,00	3.490.376,03	138.893,58	3.629.269,61	0,00	0,00	0,00	0,00	0,00
31/10/2012	1.129.209,26	55.576,44	-24.420,66	0,00	4.595.164,63	194.470,02	4.789.634,65	0,00	0,00	0,00	0,00	0,00
30/11/2012	586.757,53	29.754,43	-256.404,65	0,00	4.925.517,51	224.224,45	5.149.741,96	0,00	0,00	0,00	0,00	0,00
31/12/2012	3.109.503,98	118.633,48	-5.298,96	0,00	8.029.722,53	342.857,93	8.372.580,46	0,00	0,00	0,00	0,00	0,00
	8.317.814,16	342.857,93	-288.091,63	0,00								

\* 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)