

FONCAIXA HIPOTECARIO 5, F.T.H

**INFORME MENSUAL
SOBRE IMPAGADOS
DICIEMBRE - 2009**

*DELINQUENCY
MONTHLY INFORMATION
DECEMBER - 2009*



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

**GESTICAIXA**

Fondo/Fund: FONCAIXA HIPOTECARIO 5, F.T.H

INDICE MOROSIDAD / DELINQUENCY RATE

Fecha Date	Operaciones Fondo Number Op.Pool	Saldo Vivo Pendiente del Fondo Portfolio Outstanding Balance	Operaciones 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
31/01/2009	5.234	269.975.770,62	9	695.120,32	15.738,02	30.145,86	0,2633 %
28/02/2009	5.199	267.412.264,60	11	763.706,10	18.058,36	34.724,86	0,2923 %
31/03/2009	5.164	264.687.175,08	11	761.876,52	19.887,94	38.707,45	0,2954 %
30/04/2009	5.126	261.325.557,05	14	1.092.642,74	23.938,47	46.886,17	0,4273 %
31/05/2009	5.102	259.266.078,96	16	1.310.244,21	27.820,66	55.052,23	0,5161 %
30/06/2009	5.076	257.185.785,83	12	1.032.684,21	27.161,76	51.648,52	0,4121 %
31/07/2009	5.049	254.345.396,91	13	1.036.714,70	28.264,39	53.167,80	0,4187 %
31/08/2009	5.035	252.746.632,21	11	886.056,99	27.049,15	48.311,48	0,3613 %
30/09/2009	5.017	250.840.911,84	11	883.288,67	29.414,10	51.698,30	0,3639 %
31/10/2009	4.987	248.196.995,75	12	943.428,86	32.284,04	56.430,59	0,3931 %
30/11/2009	4.960	245.863.142,75	10	855.585,01	29.488,63	47.852,80	0,3600 %
31/12/2009	4.918	242.283.474,20	13	1.081.040,47	33.703,73	54.180,14	0,4601 %

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 HIPOTECARIO 5, F.T.H

TASA DE RECUPERACIÓN DE MOROSIDAD / DELINQUENCY RECOVERIES RATE

Fecha Date	Saldo Vivo Pendiente Fondo Portfolio Outstanding Balance	Operaciones Morosas / Operations Delinquent			Recuperaciones Morosidad / Operations Recoveries			Tasas / Rates	
		Principal Pendiente Vencer Delinquent Principal Outstanding Balance Not Due	Principal Vencido No Cobrado Delinquent Principal Outstanding Balance Not Due and Not Paid		Principal Pendiente Vencer Delinquent Principal Outstanding Balance Not Due	Principal Vencido No Cobrado Delinquent Principal Outstanding Balance Not Due and Not Paid		Morosidad Delinquency	Recuperación Morosidad Delinquency Recoveries
31/01/2009	269.975.770,62	1.995.179,16	45.522,12		1.300.058,84	29.784,10	0,2633 %	66,5765 %	
28/02/2009	267.412.264,60	2.065.359,12	47.842,46		1.301.653,02	29.784,10	0,2923 %	65,2441 %	
31/03/2009	264.687.175,08	2.065.359,12	49.672,04		1.303.482,60	29.784,10	0,2954 %	63,0923 %	
30/04/2009	261.325.557,05	2.397.964,48	53.722,57		1.305.321,74	29.784,10	0,4273 %	63,1246 %	
31/05/2009	259.266.078,96	2.657.551,97	57.986,78		1.347.307,76	30.166,12	0,5161 %	56,1847 %	
30/06/2009	257.185.785,83	2.657.551,97	60.570,97		1.624.867,76	33.409,21	0,4121 %	61,0662 %	
31/07/2009	254.345.396,91	2.719.713,60	63.274,76		1.682.998,90	35.010,37	0,4187 %	63,2057 %	
31/08/2009	252.746.632,21	2.719.713,60	65.629,71		1.833.656,61	38.580,56	0,3613 %	67,2743 %	
30/09/2009	250.840.911,84	2.719.713,60	67.994,66		1.836.424,93	38.580,56	0,3639 %	67,3169 %	
31/10/2009	248.196.995,75	2.782.633,98	70.864,60		1.839.205,12	38.580,56	0,3931 %	67,3595 %	
30/11/2009	245.863.142,75	2.782.633,98	72.988,89		1.927.048,97	43.500,26	0,3600 %	69,0573 %	
31/12/2009	242.283.474,20	3.011.031,38	77.203,99		1.929.990,91	43.500,26	0,4601 %	69,1090 %	

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 Not 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 = (Delinquent Recoveries Principal Outstanding Balance Not Due + Delinquent Recoveries Principal Outstanding Balance Not Due and Not Paid) / (Delinquent Principal Outstanding Balance Not Due + Delinquent Principal Outstanding Balance Not Due and Not Paid)



GESTICAIXA

Fondo/Fund: FONCAIXA HIPOTECARIO 5, F.T.H

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

Fecha / Date	Saldo Vivo Pendiente Fondo Portfolio Outstanding Balance	Activos Suspenso / Defaulted Assets			Tasas / Rate	
		Incorporaciones Acumuladas Incoming Accumulated	Recuperaciones Acumuladas Recoveries Accumulated	Importe Neto Net Balance	Fallidos Default	Recuperación Fallidos Recoveries Default
31/01/2009	269.975.770,62	0,00	0,00	0,00	0,0000 %	0,0000 %
28/02/2009	267.412.264,60	0,00	0,00	0,00	0,0000 %	0,0000 %
31/03/2009	264.687.175,08	0,00	0,00	0,00	0,0000 %	0,0000 %
30/04/2009	261.325.557,05	0,00	0,00	0,00	0,0000 %	0,0000 %
31/05/2009	259.266.078,96	0,00	0,00	0,00	0,0000 %	0,0000 %
30/06/2009	257.185.785,83	0,00	0,00	0,00	0,0000 %	0,0000 %
31/07/2009	254.345.396,91	0,00	0,00	0,00	0,0000 %	0,0000 %
31/08/2009	252.746.632,21	0,00	0,00	0,00	0,0000 %	0,0000 %
30/09/2009	250.840.911,84	0,00	0,00	0,00	0,0000 %	0,0000 %
31/10/2009	248.196.995,75	0,00	0,00	0,00	0,0000 %	0,0000 %
30/11/2009	245.863.142,75	0,00	0,00	0,00	0,0000 %	0,0000 %
31/12/2009	242.283.474,20	0,00	0,00	0,00	0,0000 %	0,0000 %

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 = (Recoveries Accumulated Defaulted Assets) / (Incoming Accumulated Defaulted Assets)

**GESTICAIXA**

Fondo/Fund: FONCAIXA HIPOTECARIO 5, F.T.H

Impagados al / Delinquency Loans at 31/12/2009

Clasificación por Antigüedad. Primera Cuota Vencida y no Pagada

Classification by Aging First Overdue Instalments

Total Impagados / Total Delinquency		Importe Impagado / Overdue Amount			Principal pendiente no vencido Outstanding Debt	Deuda Total Total Debt		
Antigüedad Deuda Aging	Nº de Activos Number	Principal Principal	Intereses Ordinarios Ordinary Interests	Total Total				
HASTA 1 MES / Up to 1 month	3	777,77	332,13	1.109,90	105.489,15	106.599,05		
DE 1 A 2 MESES / From 1 to 2 months	1	537,55	410,87	948,42	84.341,58	85.290,00		
DE 2 A 3 MESES / From 2 to 3 months	0	0,00	0,00	0,00	0,00	0,00		
DE 3 A 6 MESES / From 3 to 6 months	4	2.912,20	6.383,78	9.295,98	290.927,12	300.223,10		
DE 6 A 12 MESES / From 6 to 12 months	4	6.506,98	8.088,85	14.595,83	423.066,56	437.662,39		
DE 12 A 18 MESES / From 12 to 18 months	2	7.484,80	11.651,78	19.136,58	138.388,29	157.524,87		
DE 18 A 2 AÑOS / From 18 months to 2 year:	1	6.744,91	11.713,72	18.458,63	123.056,39	141.515,02		
DE 2 A 3 AÑOS / From 2 to 3 years	1	4.140,51	8.233,40	12.373,91	54.994,23	67.368,14		
MAS DE 3 AÑOS / More than 3 years	1	5.914,33	8.108,61	14.022,94	50.607,88	64.630,82		
Totales/Totals	17	35.019,05	54.923,14	89.942,19	1.270.871,20	1.360.813,39		

Impagado con Garantía Real / Mortgage-Backed Delinquency		Importe Impagado / Overdue Amount			Principal pendiente no vencido Outstanding Debt	Deuda Total Total Debt	Valor Garantía Appraisal Value	%Deuda / v.Tasación %Debt / Appraisal
Antigüedad Deuda Aging	Nº de Activos Number	Principal Principal	Intereses ordinarios Ordinary Interests	Total Total				
HASTA 1 MES / Up to 1 month	3	777,77	332,13	1.109,90	105.489,15	106.599,05	302.478,80	35,24183
DE 1 A 2 MESES / From 1 to 2 months	1	537,55	410,87	948,42	84.341,58	85.290,00	149.652,01	56,99222
DE 2 A 3 MESES / From 2 to 3 months	0	0,00	0,00	0,00	0,00	0,00	0,00	0,00000
DE 3 A 6 MESES / From 3 to 6 months	4	2.912,20	6.383,78	9.295,98	290.927,12	300.223,10	521.974,81	57,51678
DE 6 A 12 MESES / From 6 to 12 months	4	6.506,98	8.088,85	14.595,83	423.066,56	437.662,39	772.604,60	56,64766
DE 12 A 18 MESES / From 12 to 18 months	2	7.484,80	11.651,78	19.136,58	138.388,29	157.524,87	369.291,89	42,65592
DE 18 A 2 AÑOS / From 18 months to 2 year:	1	6.744,91	11.713,72	18.458,63	123.056,39	141.515,02	218.119,31	64,87964
DE 2 A 3 AÑOS / From 2 to 3 years	1	4.140,51	8.233,40	12.373,91	54.994,23	67.368,14	104.095,35	64,71772
MAS DE 3 AÑOS / More than 3 years	1	5.914,33	8.108,61	14.022,94	50.607,88	64.630,82	81.419,11	79,38041
Totales/Totals	17	35.019,05	54.923,14	89.942,19	1.270.871,20	1.360.813,39	2.519.635,88	54,00834

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: FONCAIXA HIPOTECARIO 5, F.T.H

Movimiento Mensual Impagados Monthly Arrears Rate

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							15.866,16	30.342,08	46.208,24
31/01/2009	128.179,04	117.332,02	245.511,06	124.881,86	112.819,70	237.701,56	19.163,34	34.854,40	54.017,74
28/02/2009	128.723,73	137.432,51	266.156,24	124.852,13	128.604,01	253.456,14	23.034,94	43.682,90	66.717,84
31/03/2009	111.263,65	146.534,66	257.798,31	109.961,79	144.004,50	253.966,29	24.336,80	46.213,06	70.549,86
30/04/2009	94.554,28	132.065,51	226.619,79	90.450,98	122.194,14	212.645,12	28.440,10	56.084,43	84.524,53
31/05/2009	102.936,89	126.360,00	229.296,89	100.027,83	122.058,36	222.086,19	31.349,16	60.386,07	91.735,23
30/06/2009	108.014,62	132.957,95	240.972,57	108.271,82	135.555,86	243.827,68	31.091,96	57.788,16	88.880,12
31/07/2009	92.610,42	116.971,25	209.581,67	94.257,62	119.443,16	213.700,78	29.444,76	55.316,25	84.761,01
31/08/2009	82.690,97	83.394,27	166.085,24	83.548,98	87.907,95	171.456,93	28.586,75	50.802,57	79.389,32
30/09/2009	92.396,94	93.825,78	186.222,72	88.813,48	88.820,56	177.634,04	32.170,21	55.807,79	87.978,00
31/10/2009	103.457,36	103.159,40	206.616,76	100.488,13	97.899,71	198.387,84	35.139,44	61.067,48	96.206,92
30/11/2009	110.664,99	85.934,85	196.599,84	112.120,10	93.250,91	205.371,01	33.684,33	53.751,42	87.435,75
31/12/2009	109.359,02	79.032,43	188.391,45	108.024,30	77.860,71	185.885,01	35.019,05	54.923,14	89.942,19
	1.264.851,91	1.355.000,63	2.619.852,54	1.245.699,02	1.330.419,57	2.576.118,59			

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

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

**GESTICAIXA**

Fondo/Fund: FONCAIXA HIPOTECARIO 5, F.T.H

Movimiento Mensual Operaciones Morosas Monthly Delinquency Rate

Fecha / Date	Incorporaciones / Incoming Delinquencies			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	43.084,05	64.555,82	107.639,87	29.784,10	38.546,22	68.330,32	13.299,95	26.009,60	39.309,55
31/01/2009	2.438,07	4.136,26	6.574,33	0,00	0,00	0,00	15.738,02	30.145,86	45.883,88
28/02/2009	2.320,34	4.579,00	6.899,34	0,00	0,00	0,00	18.058,36	34.724,86	52.783,22
31/03/2009	1.829,58	3.982,59	5.812,17	0,00	0,00	0,00	19.887,94	38.707,45	58.595,39
30/04/2009	4.050,53	8.178,72	12.229,25	0,00	0,00	0,00	23.938,47	46.886,17	70.824,64
31/05/2009	4.264,21	8.931,56	13.195,77	382,02	765,50	1.147,52	27.820,66	55.052,23	82.872,89
30/06/2009	2.584,19	4.686,95	7.271,14	3.243,09	8.090,66	11.333,75	27.161,76	51.648,52	78.810,28
31/07/2009	2.703,79	4.506,11	7.209,90	1.601,16	2.986,83	4.587,99	28.264,39	53.167,80	81.432,19
31/08/2009	2.354,95	3.396,81	5.751,76	3.570,19	8.253,13	11.823,32	27.049,15	48.311,48	75.360,63
30/09/2009	2.364,95	3.386,82	5.751,77	0,00	0,00	0,00	29.414,10	51.698,30	81.112,40
31/10/2009	2.869,94	4.732,29	7.602,23	0,00	0,00	0,00	32.284,04	56.430,59	88.714,63
30/11/2009	2.124,29	1.979,90	4.104,19	4.919,70	10.557,69	15.477,39	29.488,63	47.852,80	77.341,43
31/12/2009	4.215,10	6.327,34	10.542,44	0,00	0,00	0,00	33.703,73	54.180,14	87.883,87
	77.203,99	123.380,17	200.584,16	43.500,26	69.200,03	112.700,29			

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

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

