

# **FONCAIXA HIPOTECARIO 5, F.T.H**

**INFORME MENSUAL  
SOBRE IMPAGADOS  
DICIEMBRE - 2010**

*DELINQUENCIES  
MONTHLY INFORMATION  
DECEMBER - 2010*



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

**GESTICAIXA**

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

## 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
31/01/2010	4.864	239.427.559,30	12	1.027.165,71	30.300,37	48.878,59	0,4417 %
28/02/2010	4.838	237.404.621,34	12	1.023.644,35	33.063,33	51.047,97	0,4451 %
31/03/2010	4.816	235.411.846,46	12	1.020.112,71	35.834,08	53.209,56	0,4486 %
30/04/2010	4.793	233.309.547,29	13	1.099.829,39	39.155,42	55.768,98	0,4882 %
31/05/2010	4.767	231.078.601,92	11	892.102,80	36.456,67	49.419,62	0,4018 %
30/06/2010	4.739	228.543.770,98	11	888.673,88	38.941,74	51.035,23	0,4059 %
31/07/2010	4.722	226.595.556,33	11	885.236,58	41.433,42	52.644,23	0,4090 %
31/08/2010	4.707	224.797.606,69	11	881.739,28	38.303,78	50.170,64	0,4093 %
30/09/2010	4.687	223.016.203,66	11	878.233,83	40.860,07	51.636,26	0,4121 %
31/10/2010	4.670	221.259.105,78	11	874.720,22	43.422,76	53.095,48	0,4150 %
30/11/2010	4.647	218.933.480,35	11	871.187,52	46.003,01	54.521,53	0,4189 %
31/12/2010	4.596	214.985.985,48	11	868.074,64	46.231,28	52.421,27	0,4253 %

**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 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
31/01/2010	239.427.559,30	3.011.031,38	79.714,96	1.983.865,67	49.414,59	0,4417 %	65,8395 %
28/02/2010	237.404.621,34	3.011.031,38	82.477,92	1.987.387,03	49.414,59	0,4451 %	65,9000 %
31/03/2010	235.411.846,46	3.011.031,38	85.248,67	1.990.918,67	49.414,59	0,4486 %	65,9553 %
30/04/2010	233.309.547,29	3.094.290,02	88.570,01	1.994.460,63	49.414,59	0,4882 %	66,0107 %
31/05/2010	231.078.601,92	3.094.290,02	91.048,46	2.202.187,22	54.591,79	0,4018 %	70,9041 %
30/06/2010	228.543.770,98	3.094.290,02	93.533,53	2.205.616,14	54.591,79	0,4059 %	70,9566 %
31/07/2010	226.595.556,33	3.094.290,02	96.025,21	2.209.053,44	54.591,79	0,4090 %	71,0091 %
31/08/2010	224.797.606,69	3.094.290,02	98.245,14	2.212.550,74	59.941,36	0,4093 %	71,2310 %
30/09/2010	223.016.203,66	3.094.290,02	100.801,43	2.216.056,19	59.941,36	0,4121 %	71,2912 %
31/10/2010	221.259.105,78	3.094.290,02	103.364,12	2.219.569,80	59.941,36	0,4150 %	71,3442 %
30/11/2010	218.933.480,35	3.094.290,02	105.944,37	2.223.102,50	59.941,36	0,4189 %	71,3975 %
31/12/2010	214.985.985,48	3.154.510,23	109.563,99	2.286.435,59	63.332,71	0,4253 %	73,4249 %

**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 HIPOTECARIO 5, F.T.H

## 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
31/01/2010	239.427.559,30	9.667,80	0,00	9.667,80	0,0040 %	0,0000 %
28/02/2010	237.404.621,34	9.667,80	9.667,80	0,00	0,0000 %	100,0000 %
31/03/2010	235.411.846,46	9.667,80	9.667,80	0,00	0,0000 %	100,0000 %
30/04/2010	233.309.547,29	9.667,80	9.667,80	0,00	0,0000 %	100,0000 %
31/05/2010	231.078.601,92	9.667,80	9.667,80	0,00	0,0000 %	100,0000 %
30/06/2010	228.543.770,98	9.667,80	9.667,80	0,00	0,0000 %	100,0000 %
31/07/2010	226.595.556,33	9.667,80	9.667,80	0,00	0,0000 %	100,0000 %
31/08/2010	224.797.606,69	9.667,80	9.667,80	0,00	0,0000 %	100,0000 %
30/09/2010	223.016.203,66	9.667,80	9.667,80	0,00	0,0000 %	100,0000 %
31/10/2010	221.259.105,78	9.667,80	9.667,80	0,00	0,0000 %	100,0000 %
30/11/2010	218.933.480,35	9.667,80	9.667,80	0,00	0,0000 %	100,0000 %
31/12/2010	214.985.985,48	9.667,80	9.667,80	0,00	0,0000 %	100,0000 %

**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** = (Accumulated Recoveries of Defaulted Assets) / (Net Accumulated Incomings of Defaulted Assets)



**Impagados al / Loans in Arrears at 31/12/2010**  
**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	5	985,78	446,15	1.431,93	230.659,09	232.091,02
DE 1 A 2 MESES / From 1 to 2 months	2	1.748,59	356,48	2.105,07	201.264,30	203.369,37
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	1	1.264,75	460,46	1.725,21	60.220,21	61.945,42
DE 6 A 12 MESES / From 6 to 12 months	3	2.317,18	770,38	3.087,56	292.754,61	295.842,17
DE 12 A 18 MESES / From 12 to 18 months	3	10.639,60	11.453,08	22.092,68	219.784,39	241.877,07
DE 18 A 2 AÑOS / From 18 months to 2 year:	1	7.544,74	3.115,60	10.660,34	26.857,07	37.517,41
DE 2 A 3 AÑOS / From 2 to 3 years	2	18.382,88	26.968,68	45.351,56	215.405,75	260.757,31
MAS DE 3 AÑOS / More than 3 years	1	6.082,13	9.653,07	15.735,20	53.052,61	68.787,81
<b>Totales/Totals</b>	<b>18</b>	<b>48.965,65</b>	<b>53.223,90</b>	<b>102.189,55</b>	<b>1.299.998,03</b>	<b>1.402.187,58</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	5	985,78	446,15	1.431,93	230.659,09	232.091,02	531.099,16	43,70013
DE 1 A 2 MESES / From 1 to 2 months	2	1.748,59	356,48	2.105,07	201.264,30	203.369,37	442.445,95	45,96479
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	1	1.264,75	460,46	1.725,21	60.220,21	61.945,42	244.311,42	25,35511
DE 6 A 12 MESES / From 6 to 12 months	3	2.317,18	770,38	3.087,56	292.754,61	295.842,17	493.575,18	59,93862
DE 12 A 18 MESES / From 12 to 18 months	3	10.639,60	11.453,08	22.092,68	219.784,39	241.877,07	468.006,22	51,68245
DE 18 A 2 AÑOS / From 18 months to 2 year:	1	7.544,74	3.115,60	10.660,34	26.857,07	37.517,41	97.045,42	38,65964
DE 2 A 3 AÑOS / From 2 to 3 years	2	18.382,88	26.968,68	45.351,56	215.405,75	260.757,31	668.801,70	38,98873
MAS DE 3 AÑOS / More than 3 years	1	6.082,13	9.653,07	15.735,20	53.052,61	68.787,81	104.095,35	66,08154
<b>Totales/Totals</b>	<b>18</b>	<b>48.965,65</b>	<b>53.223,90</b>	<b>102.189,55</b>	<b>1.299.998,03</b>	<b>1.402.187,58</b>	<b>3.049.380,40</b>	<b>45,98270</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: FONCAIXA HIPOTECARIO 5, F.T.H

## 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							35.019,05	54.923,14	89.942,19
31/01/2010	90.405,58	63.186,60	153.592,18	92.203,64	67.265,04	159.468,68	33.220,99	50.844,70	84.065,69
28/02/2010	111.186,57	63.608,18	174.794,75	108.822,48	61.964,45	170.786,93	35.585,08	52.488,43	88.073,51
31/03/2010	130.514,00	70.430,20	200.944,20	127.300,14	67.983,63	195.283,77	38.798,94	54.935,00	93.733,94
30/04/2010	106.403,86	53.701,95	160.105,81	103.278,63	51.409,35	154.687,98	41.924,17	57.227,60	99.151,77
31/05/2010	118.196,19	52.389,29	170.585,48	119.323,48	57.272,55	176.596,03	40.796,88	52.344,34	93.141,22
30/06/2010	107.672,89	47.206,44	154.879,33	108.608,34	48.253,96	156.862,30	39.861,43	51.296,82	91.158,25
31/07/2010	96.990,67	44.576,13	141.566,80	93.682,31	42.420,64	136.102,95	43.169,79	53.452,31	96.622,10
31/08/2010	99.974,08	43.961,03	143.935,11	101.892,84	45.958,37	147.851,21	41.251,03	51.454,97	92.706,00
30/09/2010	119.733,88	44.046,95	163.780,83	116.634,70	42.718,46	159.353,16	44.350,21	52.783,46	97.133,67
31/10/2010	108.847,22	43.383,07	152.230,29	106.274,42	41.891,43	148.165,85	46.923,01	54.275,10	101.198,11
30/11/2010	125.510,86	44.567,25	170.078,11	122.785,37	43.244,19	166.029,56	49.648,50	55.598,16	105.246,66
31/12/2010	111.274,87	44.233,24	155.508,11	111.957,72	46.607,50	158.565,22	48.965,65	53.223,90	102.189,55
	1.326.710,67	615.290,33	1.942.001,00	1.312.764,07	616.989,57	1.929.753,64			

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		
	Principal Principal	Intereses Interests	Total Total	Principal Principal	Intereses Interests	Total Total	Principal Principal	Intereses Interests	Total Total
Saldo anterior / Previous Balance	77.203,99	123.380,17	200.584,16	43.500,26	69.200,03	112.700,29	33.703,73	54.180,14	87.883,87
31/01/2010	2.510,97	2.807,06	5.318,03	5.914,33	8.108,61	14.022,94	30.300,37	48.878,59	79.178,96
28/02/2010	2.762,96	2.169,38	4.932,34	0,00	0,00	0,00	33.063,33	51.047,97	84.111,30
31/03/2010	2.770,75	2.161,59	4.932,34	0,00	0,00	0,00	35.834,08	53.209,56	89.043,64
30/04/2010	3.321,34	2.559,42	5.880,76	0,00	0,00	0,00	39.155,42	55.768,98	94.924,40
31/05/2010	2.478,45	1.622,23	4.100,68	5.177,20	7.971,59	13.148,79	36.456,67	49.419,62	85.876,29
30/06/2010	2.485,07	1.615,61	4.100,68	0,00	0,00	0,00	38.941,74	51.035,23	89.976,97
31/07/2010	2.491,68	1.609,00	4.100,68	0,00	0,00	0,00	41.433,42	52.644,23	94.077,65
31/08/2010	2.219,93	1.360,90	3.580,83	5.349,57	3.834,49	9.184,06	38.303,78	50.170,64	88.474,42
30/09/2010	2.556,29	1.465,62	4.021,91	0,00	0,00	0,00	40.860,07	51.636,26	92.496,33
31/10/2010	2.562,69	1.459,22	4.021,91	0,00	0,00	0,00	43.422,76	53.095,48	96.518,24
30/11/2010	2.580,25	1.426,05	4.006,30	0,00	0,00	0,00	46.003,01	54.521,53	100.524,54
31/12/2010	3.619,62	1.708,09	5.327,71	3.391,35	3.808,35	7.199,70	46.231,28	52.421,27	98.652,55
	109.563,99	145.344,34	254.908,33	63.332,71	92.923,07	156.255,78			

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 HIPOTECARIO 5, F.T.H

## Movimiento Mensual Fallidos Monthly Defaults Report

Fecha / Date	Incorporaciones / Incoming Defaults			Recuperaciones / Recoveries			SALDO / BALANCE		
	Activos Suspenso Defaulted Assets	Rendimientos Susp. Defaulted Returns	Total Total	Activos Suspenso Defaulted Assets	Rendimientos Susp. Defaulted Returns	Total Total	Activos Suspenso Defaulted Assets	Rendimientos Susp. Defaulted Returns	Total Total
Saldo anterior / Previous Balance	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
31/01/2010	9.667,80	12.252,69	21.920,49	0,00	0,00	0,00	9.667,80	12.252,69	21.920,49
28/02/2010	0,00	0,00	0,00	-9.667,80	-7.706,16	-17.373,96	0,00	4.546,53	4.546,53
31/03/2010	0,00	0,00	0,00	0,00	0,00	0,00	0,00	4.546,53	4.546,53
30/04/2010	0,00	0,00	0,00	0,00	0,00	0,00	0,00	4.546,53	4.546,53
31/05/2010	0,00	7.262,25	7.262,25	0,00	0,00	0,00	0,00	11.808,78	11.808,78
30/06/2010	0,00	0,00	0,00	0,00	0,00	0,00	0,00	11.808,78	11.808,78
31/07/2010	0,00	0,00	0,00	0,00	0,00	0,00	0,00	11.808,78	11.808,78
31/08/2010	0,00	0,00	0,00	0,00	0,00	0,00	0,00	11.808,78	11.808,78
30/09/2010	0,00	0,00	0,00	0,00	0,00	0,00	0,00	11.808,78	11.808,78
31/10/2010	0,00	0,00	0,00	0,00	0,00	0,00	0,00	11.808,78	11.808,78
30/11/2010	0,00	0,00	0,00	0,00	0,00	0,00	0,00	11.808,78	11.808,78
31/12/2010	0,00	2.850,80	2.850,80	0,00	0,00	0,00	0,00	14.659,58	14.659,58
	9.667,80	22.365,74	32.033,54	-9.667,80	-7.706,16	-17.373,96			