

FONCAIXA HIPOTECARIO 6, 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 6, 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	4.626	257.568.471,28	10	699.282,44	22.996,18	42.694,40	0,2804 %
28/02/2010	4.606	255.453.234,56	12	857.984,60	25.716,78	46.169,14	0,3459 %
31/03/2010	4.585	253.083.788,43	12	855.716,58	27.748,20	48.579,17	0,3491 %
30/04/2010	4.559	250.807.935,92	9	585.805,08	17.365,36	32.320,98	0,2405 %
31/05/2010	4.540	248.825.504,64	11	777.832,74	19.031,51	30.860,82	0,3203 %
30/06/2010	4.520	246.039.156,72	10	719.935,71	18.075,64	27.541,77	0,3000 %
31/07/2010	4.504	244.154.500,92	11	793.475,80	21.189,82	29.915,98	0,3337 %
31/08/2010	4.496	242.416.688,56	10	714.923,34	19.066,87	25.370,89	0,3028 %
30/09/2010	4.484	240.832.143,40	12	814.473,84	22.220,35	27.446,39	0,3474 %
31/10/2010	4.473	239.094.149,31	11	784.274,91	24.459,38	29.127,70	0,3382 %
30/11/2010	4.457	237.225.452,98	11	781.654,11	27.080,18	30.981,51	0,3409 %
31/12/2010	4.421	233.909.870,82	11	801.682,20	28.731,58	32.427,56	0,3550 %

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 6, 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	257.568.471,28	4.643.874,90	91.638,13	3.944.592,46	68.641,95	0,2804 %	84,7805 %
28/02/2010	255.453.234,56	4.804.531,27	94.358,73	3.946.546,67	68.641,95	0,3459 %	84,7889 %
31/03/2010	253.083.788,43	4.804.531,27	96.390,15	3.948.814,69	68.641,95	0,3491 %	82,0075 %
30/04/2010	250.807.935,92	4.804.531,27	97.743,44	4.218.726,19	80.378,08	0,2405 %	87,7203 %
31/05/2010	248.825.504,64	5.053.634,39	102.123,13	4.275.801,65	83.091,62	0,3203 %	88,9157 %
30/06/2010	246.039.156,72	5.053.634,39	103.979,34	4.333.698,68	85.903,70	0,3000 %	85,7217 %
31/07/2010	244.154.500,92	5.129.332,07	107.093,52	4.335.856,27	85.903,70	0,3337 %	85,7327 %
31/08/2010	242.416.688,56	5.129.332,07	109.011,26	4.414.408,73	89.944,39	0,3028 %	86,0196 %
30/09/2010	240.832.143,40	5.306.328,90	113.503,45	4.491.855,06	91.283,10	0,3474 %	87,4921 %
31/10/2010	239.094.149,31	5.413.330,36	116.817,93	4.629.055,45	92.358,55	0,3382 %	87,1137 %
30/11/2010	237.225.452,98	5.413.330,36	119.438,73	4.631.676,25	92.358,55	0,3409 %	85,4233 %
31/12/2010	233.909.870,82	5.477.725,13	122.222,63	4.676.042,93	93.491,05	0,3550 %	86,2052 %

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)



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	257.568.471,28	42.409,83	3.076,68	39.333,15	0,0153 %	7,2546 %
28/02/2010	255.453.234,56	42.409,83	3.076,68	39.333,15	0,0154 %	7,2546 %
31/03/2010	253.083.788,43	42.409,83	3.076,68	39.333,15	0,0155 %	7,2546 %
30/04/2010	250.807.935,92	42.409,83	3.076,68	39.333,15	0,0157 %	7,2546 %
31/05/2010	248.825.504,64	42.409,83	3.076,68	39.333,15	0,0158 %	7,2546 %
30/06/2010	246.039.156,72	42.409,83	3.076,68	39.333,15	0,0160 %	7,2546 %
31/07/2010	244.154.500,92	42.409,83	0,00	42.409,83	0,0174 %	0,0000 %
31/08/2010	242.416.688,56	42.409,83	0,00	42.409,83	0,0175 %	0,0000 %
30/09/2010	240.832.143,40	42.409,83	0,00	42.409,83	0,0176 %	0,0000 %
31/10/2010	239.094.149,31	42.409,83	0,00	42.409,83	0,0177 %	0,0000 %
30/11/2010	237.225.452,98	42.409,83	0,00	42.409,83	0,0179 %	0,0000 %
31/12/2010	233.909.870,82	42.409,83	0,00	42.409,83	0,0181 %	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 = (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	9	1.967,21	500,30	2.467,51	473.067,39	475.534,90		
DE 1 A 2 MESES / From 1 to 2 months	0	0,00	0,00	0,00	0,00	0,00		
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	2	1.915,95	1.797,27	3.713,22	170.816,27	174.529,49		
DE 6 A 12 MESES / From 6 to 12 months	4	11.480,76	7.650,23	19.130,99	348.349,47	367.480,46		
DE 12 A 18 MESES / From 12 to 18 months	3	5.769,85	7.311,06	13.080,91	134.548,74	147.629,65		
DE 18 A 2 AÑOS / From 18 months to 2 year:	1	3.691,12	7.216,43	10.907,55	79.552,60	90.460,15		
DE 2 A 3 AÑOS / From 2 to 3 years	1	5.873,90	8.452,57	14.326,47	68.415,12	82.741,59		
MAS DE 3 AÑOS / More than 3 years	0	0,00	0,00	0,00	0,00	0,00		
Totales/Totals	20	30.698,79	32.927,86	63.626,65	1.274.749,59	1.338.376,24		

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	9	1.967,21	500,30	2.467,51	473.067,39	475.534,90	1.146.469,35	41,47820		
DE 1 A 2 MESES / From 1 to 2 months	0	0,00	0,00	0,00	0,00	0,00	0,00	0,00000		
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	2	1.915,95	1.797,27	3.713,22	170.816,27	174.529,49	365.956,27	47,69135		
DE 6 A 12 MESES / From 6 to 12 months	4	11.480,76	7.650,23	19.130,99	348.349,47	367.480,46	562.121,96	65,37380		
DE 12 A 18 MESES / From 12 to 18 months	3	5.769,85	7.311,06	13.080,91	134.548,74	147.629,65	206.441,65	71,51156		
DE 18 A 2 AÑOS / From 18 months to 2 year:	1	3.691,12	7.216,43	10.907,55	79.552,60	90.460,15	97.363,96	92,90928		
DE 2 A 3 AÑOS / From 2 to 3 years	1	5.873,90	8.452,57	14.326,47	68.415,12	82.741,59	300.000,00	27,58053		
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	20	30.698,79	32.927,86	63.626,65	1.274.749,59	1.338.376,24	2.678.353,19	49,97012		

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 6, 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							23.866,76	43.536,31	67.403,07
31/01/2010	114.414,43	88.215,22	202.629,65	111.151,97	84.344,20	195.496,17	27.129,22	47.407,33	74.536,55
28/02/2010	138.085,30	90.689,76	228.775,06	134.899,45	87.674,60	222.574,05	30.315,07	50.422,49	80.737,56
31/03/2010	161.195,44	99.171,82	260.367,26	159.994,84	98.021,21	258.016,05	31.515,67	51.573,10	83.088,77
30/04/2010	116.318,37	70.200,47	186.518,84	122.394,45	82.895,06	205.289,51	25.439,59	38.878,51	64.318,10
31/05/2010	135.263,36	72.379,46	207.642,82	136.264,09	76.791,91	213.056,00	24.438,86	34.466,06	58.904,92
30/06/2010	133.824,90	69.083,92	202.908,82	135.151,75	72.978,66	208.130,41	23.112,01	30.571,32	53.683,33
31/07/2010	119.377,04	58.832,86	178.209,90	115.828,55	55.742,46	171.571,01	26.660,50	33.661,72	60.322,22
31/08/2010	136.392,06	64.365,24	200.757,30	133.408,94	68.063,63	201.472,57	29.643,62	29.963,33	59.606,95
30/09/2010	128.457,29	58.812,59	187.269,88	128.990,39	58.639,22	187.629,61	29.110,52	30.136,70	59.247,22
31/10/2010	133.860,77	59.910,83	193.771,60	134.170,23	58.512,28	192.682,51	28.801,06	31.535,25	60.336,31
30/11/2010	154.500,78	64.839,93	219.340,71	151.325,14	63.014,89	214.340,03	31.976,70	33.360,29	65.336,99
31/12/2010	122.883,66	56.192,19	179.075,85	124.161,57	56.624,62	180.786,19	30.698,79	32.927,86	63.626,65
	1.594.573,40	852.694,29	2.447.267,69	1.587.741,37	863.302,74	2.451.044,11			

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: FONCAIXA HIPOTECARIO 6, F.T.H

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	89.799,49	160.527,04	250.326,53	67.311,07	118.332,31	185.643,38	22.488,42	42.194,73	64.683,15
31/01/2010	1.838,64	2.548,95	4.387,59	1.330,88	2.049,28	3.380,16	22.996,18	42.694,40	65.690,58
28/02/2010	2.720,60	3.474,74	6.195,34	0,00	0,00	0,00	25.716,78	46.169,14	71.885,92
31/03/2010	2.031,42	2.661,84	4.693,26	0,00	251,81	251,81	27.748,20	48.579,17	76.327,37
30/04/2010	1.353,29	1.887,57	3.240,86	11.736,13	18.145,76	29.881,89	17.365,36	32.320,98	49.686,34
31/05/2010	4.379,69	4.108,08	8.487,77	2.713,54	5.568,24	8.281,78	19.031,51	30.860,82	49.892,33
30/06/2010	1.856,21	1.875,99	3.732,20	2.812,08	5.195,04	8.007,12	18.075,64	27.541,77	45.617,41
31/07/2010	3.114,18	2.374,21	5.488,39	0,00	0,00	0,00	21.189,82	29.915,98	51.105,80
31/08/2010	1.917,74	1.420,04	3.337,78	4.040,69	5.965,13	10.005,82	19.066,87	25.370,89	44.437,76
30/09/2010	4.492,19	2.761,91	7.254,10	1.338,71	686,41	2.025,12	22.220,35	27.446,39	49.666,74
31/10/2010	3.314,48	2.438,56	5.753,04	1.075,45	757,25	1.832,70	24.459,38	29.127,70	53.587,08
30/11/2010	2.620,80	1.853,81	4.474,61	0,00	0,00	0,00	27.080,18	30.981,51	58.061,69
31/12/2010	2.783,90	2.097,29	4.881,19	1.132,50	651,24	1.783,74	28.731,58	32.427,56	61.159,14
	122.222,63	190.030,03	312.252,66	93.491,05	157.602,47	251.093,52			

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 6, 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	42.409,83	43.053,60	85.463,43	-3.076,68	0,00	-3.076,68	39.333,15	43.053,60	82.386,75
31/01/2010	0,00	0,00	0,00	0,00	-8.663,46	-8.663,46	39.333,15	34.390,14	73.723,29
28/02/2010	0,00	0,00	0,00	0,00	0,00	0,00	39.333,15	34.390,14	73.723,29
31/03/2010	0,00	0,00	0,00	0,00	0,00	0,00	39.333,15	34.390,14	73.723,29
30/04/2010	0,00	9.573,39	9.573,39	0,00	0,00	0,00	39.333,15	43.963,53	83.296,68
31/05/2010	0,00	0,00	0,00	0,00	0,00	0,00	39.333,15	43.963,53	83.296,68
30/06/2010	0,00	0,00	0,00	0,00	-9.573,39	-9.573,39	39.333,15	34.390,14	73.723,29
31/07/2010	0,00	0,00	0,00	3.076,68	0,00	3.076,68	42.409,83	34.390,14	76.799,97
31/08/2010	0,00	0,00	0,00	0,00	0,00	0,00	42.409,83	34.390,14	76.799,97
30/09/2010	0,00	0,00	0,00	0,00	0,00	0,00	42.409,83	34.390,14	76.799,97
31/10/2010	0,00	0,00	0,00	0,00	0,00	0,00	42.409,83	34.390,14	76.799,97
30/11/2010	0,00	0,00	0,00	0,00	0,00	0,00	42.409,83	34.390,14	76.799,97
31/12/2010	0,00	0,00	0,00	0,00	0,00	0,00	42.409,83	34.390,14	76.799,97
	42.409,83	52.626,99	95.036,82	0,00	-18.236,85	-18.236,85			