

# FONCAIXA HIPOTECARIO 7, 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 7, 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	10.017	622.650.896,71	14	1.199.631,46	36.939,33	61.313,93	0,1986 %
28/02/2010	9.972	617.732.567,34	18	1.522.087,30	38.898,72	57.493,99	0,2527 %
31/03/2010	9.922	611.595.612,05	15	1.092.804,44	25.112,92	33.927,95	0,1828 %
30/04/2010	9.893	607.598.708,03	19	1.521.467,69	27.598,37	36.598,08	0,2549 %
31/05/2010	9.862	602.855.589,78	19	1.715.160,45	30.163,48	38.783,77	0,2895 %
30/06/2010	9.821	598.421.952,69	17	1.595.468,74	27.863,98	31.388,47	0,2713 %
31/07/2010	9.784	592.802.356,99	17	1.551.305,62	31.848,00	34.837,30	0,2671 %
31/08/2010	9.755	588.802.951,09	17	1.546.596,59	36.340,68	38.261,01	0,2688 %
30/09/2010	9.720	584.482.398,14	18	1.612.610,35	40.053,60	40.875,85	0,2828 %
31/10/2010	9.695	580.696.620,52	18	1.524.543,86	37.818,96	35.444,81	0,2690 %
30/11/2010	9.649	575.638.488,55	18	1.547.474,54	35.914,01	35.492,18	0,2751 %
31/12/2010	9.585	567.626.551,66	20	1.821.607,83	42.379,74	39.785,98	0,3284 %

**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 7, 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	622.650.896,71	6.994.905,94	144.142,33	5.795.274,48	107.203,00	0,1986 %	83,6534 %
28/02/2010	617.732.567,34	7.528.426,93	152.400,90	6.006.339,63	113.502,18	0,2527 %	85,7235 %
31/03/2010	611.595.612,05	7.667.294,49	156.601,56	6.574.490,05	131.488,64	0,1828 %	87,3080 %
30/04/2010	607.598.708,03	8.225.163,34	162.966,88	6.703.695,65	135.368,51	0,2549 %	87,4125 %
31/05/2010	602.855.589,78	8.580.661,23	169.163,12	6.865.500,78	138.999,64	0,2895 %	83,5049 %
30/06/2010	598.421.952,69	8.808.940,54	174.275,46	7.213.471,80	146.411,48	0,2713 %	84,1146 %
31/07/2010	592.802.356,99	8.856.791,25	178.748,22	7.305.485,63	146.900,22	0,2671 %	82,9590 %
31/08/2010	588.802.951,09	8.856.791,25	183.240,90	7.310.194,66	146.900,22	0,2688 %	82,5307 %
30/09/2010	584.482.398,14	8.975.000,23	188.508,62	7.362.389,88	148.455,02	0,2828 %	83,0843 %
31/10/2010	580.696.620,52	9.176.896,62	194.158,66	7.652.352,76	156.339,70	0,2690 %	85,2151 %
30/11/2010	575.638.488,55	9.267.248,54	198.936,70	7.719.774,00	163.022,69	0,2751 %	84,1186 %
31/12/2010	567.626.551,66	9.598.302,86	205.696,20	7.776.695,03	163.316,46	0,3284 %	83,8776 %

**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	622.650.896,71	605.107,67	448.556,51	156.551,16	0,0251 %	74,1284 %
28/02/2010	617.732.567,34	660.350,19	448.556,51	211.793,68	0,0343 %	74,1284 %
31/03/2010	611.595.612,05	1.084.690,08	448.556,51	636.133,57	0,1040 %	67,9271 %
30/04/2010	607.598.708,03	1.168.756,41	728.527,25	440.229,16	0,0725 %	67,1646 %
31/05/2010	602.855.589,78	1.213.121,67	735.576,67	477.545,00	0,0792 %	62,9367 %
30/06/2010	598.421.952,69	1.371.704,44	735.576,67	636.127,77	0,1063 %	60,6350 %
31/07/2010	592.802.356,99	1.371.704,44	735.576,67	636.127,77	0,1073 %	53,6250 %
31/08/2010	588.802.951,09	1.371.704,44	735.576,67	636.127,77	0,1080 %	53,6250 %
30/09/2010	584.482.398,14	1.371.704,44	814.960,74	556.743,70	0,0953 %	59,4123 %
31/10/2010	580.696.620,52	1.506.225,30	814.960,74	691.264,56	0,1190 %	59,4123 %
30/11/2010	575.638.488,55	1.506.225,30	1.023.592,32	482.632,98	0,0838 %	67,9575 %
31/12/2010	567.626.551,66	1.506.225,30	1.023.592,32	482.632,98	0,0850 %	67,9575 %

**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	18	5.953,63	2.503,95	8.457,58	1.271.823,80	1.280.281,38		
DE 1 A 2 MESES / From 1 to 2 months	3	1.174,88	842,32	2.017,20	211.469,49	213.486,69		
DE 2 A 3 MESES / From 2 to 3 months	3	2.588,57	1.708,85	4.297,42	291.308,20	295.605,62		
DE 3 A 6 MESES / From 3 to 6 months	5	6.167,71	3.528,33	9.696,04	569.361,13	579.057,17		
DE 6 A 12 MESES / From 6 to 12 months	9	17.169,38	21.357,92	38.527,30	831.982,47	870.509,77		
DE 12 A 18 MESES / From 12 to 18 months	6	19.042,65	14.899,73	33.942,38	420.264,23	454.206,61		
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>44</b>	<b>52.096,82</b>	<b>44.841,10</b>	<b>96.937,92</b>	<b>3.596.209,32</b>	<b>3.693.147,24</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	18	5.953,63	2.503,95	8.457,58	1.271.823,80	1.280.281,38	2.994.566,21	42,75348		
DE 1 A 2 MESES / From 1 to 2 months	3	1.174,88	842,32	2.017,20	211.469,49	213.486,69	637.846,68	33,46991		
DE 2 A 3 MESES / From 2 to 3 months	3	2.588,57	1.708,85	4.297,42	291.308,20	295.605,62	601.519,23	49,14317		
DE 3 A 6 MESES / From 3 to 6 months	5	6.167,71	3.528,33	9.696,04	569.361,13	579.057,17	1.075.928,16	53,81932		
DE 6 A 12 MESES / From 6 to 12 months	9	17.169,38	21.357,92	38.527,30	831.982,47	870.509,77	1.510.828,56	57,61804		
DE 12 A 18 MESES / From 12 to 18 months	6	19.042,65	14.899,73	33.942,38	420.264,23	454.206,61	706.684,37	64,27291		
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>44</b>	<b>52.096,82</b>	<b>44.841,10</b>	<b>96.937,92</b>	<b>3.596.209,32</b>	<b>3.693.147,24</b>	<b>7.527.373,21</b>	<b>49,06290</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							39.714,16	57.904,33	97.618,49
31/01/2010	237.691,53	192.400,18	430.091,71	228.949,31	175.458,70	404.408,01	48.456,38	74.845,81	123.302,19
28/02/2010	291.119,08	183.193,45	474.312,53	284.744,50	186.278,71	471.023,21	52.010,46	67.733,14	119.743,60
31/03/2010	313.735,89	183.393,00	497.128,89	312.038,70	179.054,72	491.093,42	36.188,18	46.009,85	82.198,03
30/04/2010	252.347,69	142.590,92	394.938,61	243.983,79	136.521,44	380.505,23	41.553,39	46.466,82	88.020,21
31/05/2010	282.264,40	145.595,91	427.860,31	278.819,43	142.858,19	421.677,62	42.605,68	46.051,15	88.656,83
30/06/2010	266.811,95	131.680,50	398.492,45	265.696,09	131.535,17	397.231,26	37.514,85	35.792,63	73.307,48
31/07/2010	252.313,98	126.301,77	378.615,75	245.679,81	121.218,06	366.897,87	44.149,02	40.876,34	85.025,36
31/08/2010	255.146,90	119.221,71	374.368,61	250.664,80	115.873,87	366.538,67	48.631,12	44.224,18	92.855,30
30/09/2010	252.303,52	119.403,84	371.707,36	249.943,27	116.537,31	366.480,58	50.991,37	47.090,71	98.082,08
31/10/2010	265.095,14	121.775,80	386.870,94	256.657,47	118.173,84	374.831,31	52.555,76	42.115,32	94.671,08
30/11/2010	309.407,37	135.198,94	444.606,31	308.506,45	133.495,57	442.002,02	53.456,68	43.818,69	97.275,37
31/12/2010	267.955,72	119.270,19	387.225,91	269.315,58	118.247,78	387.563,36	52.096,82	44.841,10	96.937,92
	3.246.193,17	1.720.026,21	4.966.219,38	3.194.999,20	1.675.253,36	4.870.252,56			

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 7, 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	138.428,71	262.343,54	400.772,25	107.203,00	210.703,51	317.906,51	31.225,71	51.640,03	82.865,74
31/01/2010	5.713,62	9.673,90	15.387,52	0,00	0,00	0,00	36.939,33	61.313,93	98.253,26
28/02/2010	8.258,57	8.459,52	16.718,09	6.299,18	12.279,46	18.578,64	38.898,72	57.493,99	96.392,71
31/03/2010	4.200,66	2.974,69	7.175,35	17.986,46	26.540,73	44.527,19	25.112,92	33.927,95	59.040,87
30/04/2010	6.365,32	8.341,05	14.706,37	3.879,87	5.670,92	9.550,79	27.598,37	36.598,08	64.196,45
31/05/2010	6.196,24	6.821,95	13.018,19	3.631,13	4.636,26	8.267,39	30.163,48	38.783,77	68.947,25
30/06/2010	5.112,34	4.640,08	9.752,42	7.411,84	12.035,38	19.447,22	27.863,98	31.388,47	59.252,45
31/07/2010	4.472,76	3.819,19	8.291,95	488,74	370,36	859,10	31.848,00	34.837,30	66.685,30
31/08/2010	4.492,68	3.535,47	8.028,15	0,00	111,76	111,76	36.340,68	38.261,01	74.601,69
30/09/2010	5.267,72	4.061,15	9.328,87	1.554,80	1.446,31	3.001,11	40.053,60	40.875,85	80.929,45
31/10/2010	5.650,04	3.955,68	9.605,72	7.884,68	9.386,72	17.271,40	37.818,96	35.444,81	73.263,77
30/11/2010	4.778,04	3.235,69	8.013,73	6.682,99	3.188,32	9.871,31	35.914,01	35.492,18	71.406,19
31/12/2010	6.759,50	4.391,97	11.151,47	293,77	98,17	391,94	42.379,74	39.785,98	82.165,72
	205.696,20	326.253,88	531.950,08	163.316,46	286.467,90	449.784,36			

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 7, 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	605.107,67	95.936,72	701.044,39	-304.526,51	-32.210,57	-336.737,08	300.581,16	63.726,15	364.307,31
31/01/2010	0,00	0,00	0,00	-144.030,00	-21.050,10	-165.080,10	156.551,16	42.676,05	199.227,21
28/02/2010	55.242,52	9.432,46	64.674,98	0,00	0,00	0,00	211.793,68	52.108,51	263.902,19
31/03/2010	424.339,89	31.898,59	456.238,48	0,00	0,00	0,00	636.133,57	84.007,10	720.140,67
30/04/2010	84.066,33	0,00	84.066,33	-279.970,74	-12.470,29	-292.441,03	440.229,16	71.536,81	511.765,97
31/05/2010	44.365,26	1.652,29	46.017,55	-7.049,42	0,00	-7.049,42	477.545,00	73.189,10	550.734,10
30/06/2010	158.582,77	0,00	158.582,77	0,00	-505,25	-505,25	636.127,77	72.683,85	708.811,62
31/07/2010	0,00	3.203,28	3.203,28	0,00	0,00	0,00	636.127,77	75.887,13	712.014,90
31/08/2010	0,00	3.204,62	3.204,62	0,00	0,00	0,00	636.127,77	79.091,75	715.219,52
30/09/2010	0,00	0,00	0,00	-79.384,07	-5.506,08	-84.890,15	556.743,70	73.585,67	630.329,37
31/10/2010	134.520,86	11.805,94	146.326,80	0,00	0,00	0,00	691.264,56	85.391,61	776.656,17
30/11/2010	0,00	0,00	0,00	-208.631,58	-13.935,01	-222.566,59	482.632,98	71.456,60	554.089,58
31/12/2010	0,00	2.568,68	2.568,68	0,00	0,00	0,00	482.632,98	74.025,28	556.658,26
	1.506.225,30	159.702,58	1.665.927,88	-1.023.592,32	-85.677,30	-1.109.269,62			