

FONCAIXA HIPOTECARIO 8, F.T.H

**INFORME MENSUAL
SOBRE IMPAGADOS
MAYO - 2012**

*DELINQUENCIES
MONTHLY INFORMATION
MAY - 2012*



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

**GESTICAIXA**

Fondo/Fund: FONCAIXA HIPOTECARIO 8 , 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
31/01/2012	8.670	479.569.492,12	27	1.931.440,06	57.752,29	40.943,68	0,4148 %
29/02/2012	8.635	476.121.825,27	24	1.648.479,79	53.825,70	39.702,87	0,3575 %
31/03/2012	8.608	472.808.759,67	26	1.626.297,41	49.123,00	35.806,81	0,3544 %
30/04/2012	8.574	469.590.097,31	29	1.791.932,89	51.648,46	38.636,28	0,3926 %
31/05/2012	8.544	466.561.979,09	32	1.988.547,46	57.537,23	44.695,31	0,4385 %

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 8 , 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
31/01/2012	479.569.492,12	10.277.373,05	258.676,40	8.345.932,99	200.924,11	0,4148 %	82,7920 %
29/02/2012	476.121.825,27	10.277.373,05	263.642,11	8.628.893,26	209.816,41	0,3575 %	83,8902 %
31/03/2012	472.808.759,67	10.472.029,01	269.658,69	8.845.731,60	220.535,69	0,3544 %	86,0094 %
30/04/2012	469.590.097,31	10.702.102,47	276.802,73	8.910.169,58	225.154,27	0,3926 %	85,0455 %
31/05/2012	466.561.979,09	10.904.647,67	282.977,61	8.916.100,21	225.440,38	0,4385 %	83,2646 %

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 8 , 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
31/01/2012	479.569.492,12	1.820.253,09	-1.535.938,30	284.314,79	0,0593 %	95,9027 %
29/02/2012	476.121.825,27	1.932.232,73	-1.535.938,30	396.294,43	0,0832 %	84,3805 %
31/03/2012	472.808.759,67	2.156.783,21	-1.535.938,30	620.844,91	0,1313 %	79,4903 %
30/04/2012	469.590.097,31	2.221.270,13	-1.535.938,30	685.331,83	0,1459 %	71,2143 %
31/05/2012	466.561.979,09	2.221.270,13	-1.535.938,30	685.331,83	0,1469 %	69,1468 %

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 31/05/2012
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	23	5.473,70	3.750,13	9.223,83	1.800.273,21	1.809.497,04
DE 1 A 2 MESES / From 1 to 2 months	20	10.193,89	5.871,76	16.065,65	1.411.541,77	1.427.607,42
DE 2 A 3 MESES / From 2 to 3 months	3	2.485,86	1.001,71	3.487,57	143.165,95	146.653,52
DE 3 A 6 MESES / From 3 to 6 months	10	6.480,07	7.339,11	13.819,18	625.550,85	639.370,03
DE 6 A 12 MESES / From 6 to 12 months	12	15.655,46	10.449,62	26.105,08	670.418,76	696.523,84
DE 12 A 18 MESES / From 12 to 18 months	10	35.401,70	26.906,58	62.308,28	692.577,85	754.886,13
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
Totales/Totals	78	75.690,68	55.318,91	131.009,59	5.343.528,39	5.474.537,98

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	23	5.473,70	3.750,13	9.223,83	1.800.273,21	1.809.497,04	6.041.397,23	29,95163
DE 1 A 2 MESES / From 1 to 2 months	20	10.193,89	5.871,76	16.065,65	1.411.541,77	1.427.607,42	5.422.806,64	26,32599
DE 2 A 3 MESES / From 2 to 3 months	3	2.485,86	1.001,71	3.487,57	143.165,95	146.653,52	680.147,55	21,56202
DE 3 A 6 MESES / From 3 to 6 months	10	6.480,07	7.339,11	13.819,18	625.550,85	639.370,03	2.185.788,33	29,25123
DE 6 A 12 MESES / From 6 to 12 months	12	15.655,46	10.449,62	26.105,08	670.418,76	696.523,84	3.088.274,89	22,55382
DE 12 A 18 MESES / From 12 to 18 months	10	35.401,70	26.906,58	62.308,28	692.577,85	754.886,13	2.562.293,82	29,46134
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
Totales/Totals	78	75.690,68	55.318,91	131.009,59	5.343.528,39	5.474.537,98	19.980.708,46	27,39912

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 8 , 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							77.128,53	52.087,33	129.215,86
31/01/2012	229.963,82	118.635,30	348.599,12	220.807,58	112.118,38	332.925,96	67.204,97	47.010,62	114.215,59
29/02/2012	211.492,47	116.618,38	328.110,85	203.169,83	110.550,57	313.720,40	68.057,85	49.429,18	117.487,03
31/03/2012	213.681,04	114.515,68	328.196,72	206.924,66	109.283,29	316.207,95	63.481,04	44.759,45	108.240,49
30/04/2012	250.867,71	134.942,74	385.810,45	238.722,42	125.530,19	364.252,61	70.738,41	51.055,68	121.794,09
31/05/2012	244.467,80	131.405,27	375.873,07	239.515,53	127.142,04	366.657,57	75.690,68	55.318,91	131.009,59
	1.150.472,84	616.117,37	1.766.590,21	1.109.140,02	584.624,47	1.693.764,49			

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 8 , 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	251.269,22	313.292,88	564.562,10	179.849,81	265.981,25	445.831,06	71.419,41	47.311,63	118.731,04
31/01/2012	7.407,18	6.105,66	13.512,84	21.074,30	12.473,61	33.547,91	57.752,29	40.943,68	98.695,97
29/02/2012	4.965,71	4.044,37	9.010,08	8.892,30	5.285,18	14.177,48	53.825,70	39.702,87	93.528,57
31/03/2012	6.016,58	5.377,74	11.394,32	10.719,28	9.273,80	19.993,08	49.123,00	35.806,81	84.929,81
30/04/2012	7.144,04	5.757,89	12.901,93	4.618,58	2.928,42	7.547,00	51.648,46	38.636,28	90.284,74
31/05/2012	6.174,88	6.387,19	12.562,07	286,11	328,16	614,27	57.537,23	44.695,31	102.232,54
	282.977,61	340.965,73	623.943,34	225.440,38	296.270,42	521.710,80			

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.

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Fondo/Fund: FONCAIXA HIPOTECARIO 8 , 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	1.601.559,44	148.978,73	1.750.538,17	-1.535.938,30	-52.554,72	-1.588.493,02	65.621,14	96.424,01	162.045,15
31/01/2012	218.693,65	11.903,38	230.597,03	0,00	0,00	0,00	284.314,79	108.327,39	392.642,18
29/02/2012	111.979,64	5.695,41	117.675,05	0,00	0,00	0,00	396.294,43	114.022,80	510.317,23
31/03/2012	224.550,48	12.714,41	237.264,89	0,00	0,00	0,00	620.844,91	126.737,21	747.582,12
30/04/2012	64.486,92	6.286,37	70.773,29	0,00	0,00	0,00	685.331,83	133.023,58	818.355,41
31/05/2012	0,00	2.985,39	2.985,39	0,00	0,00	0,00	685.331,83	136.008,97	821.340,80
	2.221.270,13	188.563,69	2.409.833,82	-1.535.938,30	-52.554,72	-1.588.493,02			