

FONCAIXA HIPOTECARIO 9, F.T.A.

**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 9, F.T.A.

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	17.012	1.015.209.607,70	141	14.730.263,79	286.000,66	468.156,19	1,4791 %
28/02/2009	16.929	1.007.333.759,71	162	17.098.240,63	322.130,58	537.560,15	1,7294 %
31/03/2009	16.836	999.253.236,94	170	16.655.852,58	339.957,13	560.118,08	1,7009 %
30/04/2009	16.720	989.480.704,68	168	16.806.052,28	369.089,44	614.930,53	1,7358 %
31/05/2009	16.608	979.735.863,36	159	15.692.175,90	367.662,77	588.611,00	1,6392 %
30/06/2009	16.484	969.010.779,67	151	14.254.661,70	369.191,43	582.146,19	1,5092 %
31/07/2009	16.383	960.576.749,07	160	15.293.926,40	385.325,28	628.045,33	1,6323 %
31/08/2009	16.288	952.278.551,74	164	15.852.152,86	405.005,95	639.636,76	1,7072 %
30/09/2009	16.214	944.692.307,40	154	14.428.463,35	409.907,71	623.426,66	1,5707 %
31/10/2009	16.114	935.736.977,43	143	13.889.070,69	381.050,86	568.150,16	1,5250 %
30/11/2009	16.022	927.499.694,38	132	12.736.725,86	366.000,56	536.417,00	1,4127 %
31/12/2009	15.921	917.471.652,93	118	11.215.658,71	346.484,64	506.094,43	1,2602 %

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 9, F.T.A.

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	1.015.209.607,70	25.073.776,47		529.521,26	10.343.512,68		243.520,60	1,4791 %	45,7681 %
28/02/2009	1.007.333.759,71	28.493.835,00		594.647,63	11.395.594,37		272.517,05	1,7294 %	45,5727 %
31/03/2009	999.253.236,94	30.584.508,29		652.501,26	13.928.655,71		312.544,13	1,7009 %	48,9582 %
30/04/2009	989.480.704,68	32.899.699,80		719.943,04	16.093.647,52		350.853,60	1,7358 %	52,6443 %
31/05/2009	979.735.863,36	34.165.704,50		772.926,46	18.473.528,60		405.263,69	1,6392 %	56,1541 %
30/06/2009	969.010.779,67	34.994.857,07		820.660,94	20.740.195,37		451.469,51	1,5092 %	60,6540 %
31/07/2009	960.576.749,07	37.070.953,86		878.658,04	21.777.027,46		493.332,76	1,6323 %	62,1808 %
31/08/2009	952.278.551,74	38.761.082,05		939.497,00	22.908.929,19		534.491,05	1,7072 %	61,7751 %
30/09/2009	944.692.307,40	39.932.479,46		994.044,27	25.504.016,11		584.136,56	1,5707 %	65,7123 %
31/10/2009	935.736.977,43	41.908.597,17		1.043.544,11	28.019.526,48		662.493,25	1,5250 %	70,0817 %
30/11/2009	927.499.694,38	42.877.065,53		1.091.629,93	30.140.339,67		725.629,37	1,4127 %	71,8613 %
31/12/2009	917.471.652,93	43.705.286,18		1.135.139,41	32.489.627,47		788.654,77	1,2602 %	75,6863 %

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 9, F.T.A.

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	1.015.209.607,70	1.290.805,60	553.103,58	737.702,02	0,0727 %	46,6842 %
28/02/2009	1.007.333.759,71	1.386.129,60	553.103,58	833.026,02	0,0827 %	42,8495 %
31/03/2009	999.253.236,94	1.555.042,55	765.969,60	789.072,95	0,0790 %	55,2596 %
30/04/2009	989.480.704,68	1.650.595,44	884.270,72	766.324,72	0,0774 %	56,8647 %
31/05/2009	979.735.863,36	1.955.395,18	965.616,18	989.779,00	0,1010 %	58,5011 %
30/06/2009	969.010.779,67	2.177.922,09	1.041.873,91	1.136.048,18	0,1172 %	53,2820 %
31/07/2009	960.576.749,07	2.212.717,08	1.061.169,07	1.151.548,01	0,1199 %	48,7239 %
31/08/2009	952.278.551,74	2.290.157,63	1.061.169,07	1.228.988,56	0,1291 %	47,9577 %
30/09/2009	944.692.307,40	2.344.935,47	1.059.625,53	1.285.309,94	0,1361 %	46,2687 %
31/10/2009	935.736.977,43	2.805.905,90	1.213.462,28	1.592.443,62	0,1702 %	51,7482 %
30/11/2009	927.499.694,38	3.173.986,21	1.323.755,84	1.850.230,37	0,1995 %	47,1775 %
31/12/2009	917.471.652,93	3.431.405,02	1.750.547,46	1.680.857,56	0,1832 %	55,1530 %

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)

DELINQUENCY RECOVERIES RATE = (Recoveries Accumulated Defaulted Assets) / (Incoming Accumulated Defaulted Assets)

**GESTICAIXA**

Fondo/Fund: FONCAIXA HIPOTECARIO 9, F.T.A.

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	63	13.975,33	10.457,35	24.432,68	3.701.231,92	3.725.664,60		
DE 1 A 2 MESES / From 1 to 2 months	17	7.898,27	7.594,30	15.492,57	1.280.509,41	1.296.001,98		
DE 2 A 3 MESES / From 2 to 3 months	7	7.511,79	7.551,46	15.063,25	690.130,31	705.193,56		
DE 3 A 6 MESES / From 3 to 6 months	34	34.705,80	42.594,76	77.300,56	2.886.208,43	2.963.508,99		
DE 6 A 12 MESES / From 6 to 12 months	42	111.673,35	165.442,05	277.115,40	4.107.759,51	4.384.874,91		
DE 12 A 18 MESES / From 12 to 18 months	42	200.105,49	298.057,62	498.163,11	4.221.690,77	4.719.853,88		
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	205	375.870,03	531.697,54	907.567,57	16.887.530,35	17.795.097,92		

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	63	13.975,33	10.457,35	24.432,68	3.701.231,92	3.725.664,60	9.895.864,94	37,64870
DE 1 A 2 MESES / From 1 to 2 months	17	7.898,27	7.594,30	15.492,57	1.280.509,41	1.296.001,98	2.466.959,67	52,53438
DE 2 A 3 MESES / From 2 to 3 months	7	7.511,79	7.551,46	15.063,25	690.130,31	705.193,56	1.489.125,39	47,35622
DE 3 A 6 MESES / From 3 to 6 months	34	34.705,80	42.594,76	77.300,56	2.886.208,43	2.963.508,99	7.067.980,65	41,92865
DE 6 A 12 MESES / From 6 to 12 months	42	111.673,35	165.442,05	277.115,40	4.107.759,51	4.384.874,91	9.525.191,87	46,03450
DE 12 A 18 MESES / From 12 to 18 months	42	200.105,49	298.057,62	498.163,11	4.221.690,77	4.719.853,88	9.659.861,22	48,86047
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	205	375.870,03	531.697,54	907.567,57	16.887.530,35	17.795.097,92	40.104.983,74	44,37129

Nota: Los intervalos se entenderán excluido el inicio e incluido el final

Note: The intervals exclude the beginning of de period and include the ending

**GESTICAIXA**

Fondo/Fund: FONCAIXA HIPOTECARIO 9, F.T.A.

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							316.802,00	503.371,10	820.173,10
31/01/2009	107.152,97	165.218,52	272.371,49	38.201,13	55.847,02	94.048,15	382.623,15	604.538,71	987.161,86
28/02/2009	105.691,93	166.141,68	271.833,61	63.708,37	81.249,76	144.958,13	421.917,86	682.122,46	1.104.040,32
31/03/2009	93.163,81	147.930,41	241.094,22	79.057,51	135.047,43	214.104,94	426.707,90	681.696,88	1.108.404,78
30/04/2009	97.546,98	153.435,62	250.982,60	66.227,25	91.514,02	157.741,27	450.868,12	736.082,79	1.186.950,91
31/05/2009	103.521,95	147.226,49	250.748,44	80.555,16	134.963,77	215.518,93	464.556,86	721.521,77	1.186.078,63
30/06/2009	76.501,42	110.040,07	186.541,49	103.112,36	146.892,98	250.005,34	428.930,23	668.820,60	1.097.750,83
31/07/2009	92.487,50	120.212,48	212.699,98	58.969,17	73.455,10	132.424,27	454.693,00	713.038,88	1.167.731,88
31/08/2009	108.364,25	124.058,47	232.422,72	62.986,25	85.136,76	148.123,01	495.536,80	745.041,60	1.240.578,40
30/09/2009	85.694,03	87.126,58	172.820,61	102.221,16	128.769,03	230.990,19	476.475,38	700.074,35	1.176.549,73
31/10/2009	81.028,70	77.258,98	158.287,68	84.149,49	116.996,50	201.145,99	447.731,89	624.846,97	1.072.578,86
30/11/2009	82.577,04	76.902,92	159.479,96	81.904,90	80.913,00	162.817,90	436.658,94	593.477,69	1.030.136,63
31/12/2009	52.262,14	60.603,58	112.865,72	103.357,73	105.210,07	208.567,80	375.870,03	531.697,54	907.567,57
	1.085.992,72	1.436.155,80	2.522.148,52	924.450,48	1.235.995,44	2.160.445,92			

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 9, F.T.A.

Movimiento Mensual Fallidos Monthly Default Rates

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	1.184.777,48	130.262,15	1.315.039,63	-553.103,58	-26.931,54	-580.035,12	631.673,90	103.330,61	735.004,51
31/01/2009	106.028,12	15.213,80	121.241,92	0,00	0,00	0,00	737.702,02	118.544,41	856.246,43
28/02/2009	95.324,00	25.341,48	120.665,48	0,00	0,00	0,00	833.026,02	143.885,89	976.911,91
31/03/2009	168.912,95	0,00	168.912,95	-212.866,02	-4.529,76	-217.395,78	789.072,95	139.356,13	928.429,08
30/04/2009	95.552,89	0,00	95.552,89	-118.301,12	-6.185,95	-124.487,07	766.324,72	133.170,18	899.494,90
31/05/2009	304.799,74	28.169,58	332.969,32	-81.345,46	0,00	-81.345,46	989.779,00	161.339,76	1.151.118,76
30/06/2009	222.526,91	24.960,52	247.487,43	-76.257,73	0,00	-76.257,73	1.136.048,18	186.300,28	1.322.348,46
31/07/2009	34.794,99	21.374,37	56.169,36	-19.295,16	0,00	-19.295,16	1.151.548,01	207.674,65	1.359.222,66
31/08/2009	77.440,55	32.820,08	110.260,63	0,00	0,00	0,00	1.228.988,56	240.494,73	1.469.483,29
30/09/2009	54.777,84	39.126,42	93.904,26	1.543,54	0,00	1.543,54	1.285.309,94	279.621,15	1.564.931,09
31/10/2009	460.970,43	53.668,86	514.639,29	-153.836,75	0,00	-153.836,75	1.592.443,62	333.290,01	1.925.733,63
30/11/2009	368.080,31	50.380,19	418.460,50	-110.293,56	0,00	-110.293,56	1.850.230,37	383.670,20	2.233.900,57
31/12/2009	257.418,81	67.698,58	325.117,39	-426.791,62	0,00	-426.791,62	1.680.857,56	451.368,78	2.132.226,34
	3.431.405,02	489.016,03	3.920.421,05	-1.750.547,46	-37.647,25	-1.788.194,71			