

FONCAIXA HIPOTECARIO 9, F.T.A.

**INFORME MENSUAL
SOBRE IMPAGADOS
JUNIO - 2012**

*DELINQUENCIES
MONTHLY INFORMATION
JUNE - 2012*



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

**GESTICAIXA**

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

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	13.713	709.526.855,21	120	9.445.989,02	374.373,94	192.959,92	1,3841 %
29/02/2012	13.649	703.910.430,31	124	10.345.108,46	373.107,56	210.641,33	1,5227 %
31/03/2012	13.594	697.885.889,70	125	10.552.663,02	401.628,22	228.431,50	1,5696 %
30/04/2012	13.547	692.474.558,78	138	12.012.157,62	441.781,26	248.448,30	1,7985 %
31/05/2012	13.486	686.669.738,28	154	13.069.868,05	491.042,96	269.013,52	1,9749 %
30/06/2012	13.419	679.407.748,85	140	12.127.954,16	435.553,29	255.197,41	1,8492 %

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 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	709.526.855,21	69.425.940,52	2.261.033,64	59.979.951,50	1.886.659,70	1,3841 %	87,7266 %
29/02/2012	703.910.430,31	70.972.554,77	2.327.067,16	60.627.446,31	1.953.959,60	1,5227 %	87,2982 %
31/03/2012	697.885.889,70	71.842.315,42	2.378.963,30	61.289.652,40	1.977.335,08	1,5696 %	86,3128 %
30/04/2012	692.474.558,78	74.075.317,89	2.449.035,53	62.063.160,27	2.007.254,27	1,7985 %	86,3235 %
31/05/2012	686.669.738,28	75.799.356,23	2.526.892,49	62.729.488,18	2.035.849,53	1,9749 %	84,6336 %
30/06/2012	679.407.748,85	77.078.933,82	2.586.588,79	64.950.979,66	2.151.035,50	1,8492 %	85,6699 %

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 9, F.T.A.

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	709.526.855,21	12.973.794,15	-8.401.210,32	4.572.583,83	0,6445 %	66,1688 %
29/02/2012	703.910.430,31	13.092.162,00	-8.690.920,07	4.401.241,93	0,6253 %	66,9883 %
31/03/2012	697.885.889,70	13.376.212,87	-8.815.611,84	4.560.601,03	0,6535 %	67,3350 %
30/04/2012	692.474.558,78	13.642.421,42	-9.101.668,88	4.540.752,54	0,6557 %	68,0437 %
31/05/2012	686.669.738,28	14.074.030,15	-9.186.743,07	4.887.287,08	0,7117 %	67,3395 %
30/06/2012	679.407.748,85	14.486.090,99	-9.191.681,97	5.294.409,02	0,7793 %	65,3095 %

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) / (Accumulated Incomings)



Impagados al / Loans in Arrears at 30/06/2012

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	149	49.037,78	21.238,44	70.276,22	9.430.576,15	9.500.852,37			
DE 1 A 2 MESES / From 1 to 2 months	57	28.620,42	15.130,80	43.751,22	2.999.832,83	3.043.584,05			
DE 2 A 3 MESES / From 2 to 3 months	28	21.187,70	13.679,38	34.867,08	1.745.875,33	1.780.742,41			
DE 3 A 6 MESES / From 3 to 6 months	61	95.524,38	58.603,51	154.127,89	5.091.118,76	5.245.246,65			
DE 6 A 12 MESES / From 6 to 12 months	55	177.171,57	102.656,48	279.828,05	4.740.430,61	5.020.258,66			
DE 12 A 18 MESES / From 12 to 18 months	24	162.857,34	93.937,42	256.794,76	2.296.404,79	2.553.199,55			
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	374	534.399,19	305.246,03	839.645,22	26.304.238,47	27.143.883,69			

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	149	49.037,78	21.238,44	70.276,22	9.430.576,15	9.500.852,37	34.048.170,59	27,90415	
DE 1 A 2 MESES / From 1 to 2 months	57	28.620,42	15.130,80	43.751,22	2.999.832,83	3.043.584,05	11.683.864,02	26,04946	
DE 2 A 3 MESES / From 2 to 3 months	28	21.187,70	13.679,38	34.867,08	1.745.875,33	1.780.742,41	6.674.971,59	26,67790	
DE 3 A 6 MESES / From 3 to 6 months	61	95.524,38	58.603,51	154.127,89	5.091.118,76	5.245.246,65	19.386.090,60	27,05675	
DE 6 A 12 MESES / From 6 to 12 months	55	177.171,57	102.656,48	279.828,05	4.740.430,61	5.020.258,66	15.022.674,04	33,41788	
DE 12 A 18 MESES / From 12 to 18 months	24	162.857,34	93.937,42	256.794,76	2.296.404,79	2.553.199,55	6.003.958,92	42,52527	
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	374	534.399,19	305.246,03	839.645,22	26.304.238,47	27.143.883,69	92.819.729,76	29,24366	

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 9, F.T.A.

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	4.148.915,86	3.872.348,13	8.021.263,99	3.717.053,88	3.655.460,71	7.372.514,59	431.861,98	216.887,42	648.749,40
31/01/2012	114.467,13	62.508,22	176.975,35	56.167,95	29.283,74	85.451,69	490.161,16	250.111,90	740.273,06
29/02/2012	117.251,41	64.914,85	182.166,26	102.583,60	36.927,55	139.511,15	504.828,97	278.099,20	782.928,17
31/03/2012	96.883,18	54.774,50	151.657,68	83.310,04	42.045,28	125.355,32	518.402,11	290.828,42	809.230,53
30/04/2012	115.693,79	62.958,95	178.652,74	65.458,12	41.626,07	107.084,19	568.637,78	312.161,30	880.799,08
31/05/2012	116.448,88	65.486,71	181.935,59	68.248,63	43.938,53	112.187,16	616.838,03	333.709,48	950.547,51
30/06/2012	101.250,03	57.204,07	158.454,10	183.459,32	85.579,40	269.038,72	534.628,74	305.334,15	839.962,89
	4.810.910,28	4.240.195,43	9.051.105,71	4.276.281,54	3.934.861,28	8.211.142,82			

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 9, F.T.A.

Movimiento Mensual Operaciones Morosas Monthly Delinquencies Report

Fecha / Date	Incorporaciones / Incoming Delinquencies			Recuperaciones / Recoveries			SALDO/ BALANCE			Provisiones / Provisions
	Principal Principal	Intereses Interests	Total Total	Principal Principal	Intereses Interests	Total Total	Principal Principal	Intereses Interests	Total Total	Importe Amount
Saldo anterior / Previous Balance	2.206.818,49	2.242.689,77	4.449.508,26	1.852.640,65	2.060.645,15	3.913.285,80	354.177,84	182.040,36	536.218,20	619.431,06
31/01/2012	54.215,15	29.812,79	84.027,94	34.019,05	18.893,23	52.912,28	374.373,94	192.959,92	567.333,86	631.051,45
29/02/2012	66.033,52	36.116,16	102.149,68	67.299,90	18.434,75	85.734,65	373.107,56	210.641,33	583.748,89	710.559,13
31/03/2012	51.896,14	32.963,15	84.859,29	23.375,48	15.172,98	38.548,46	401.628,22	228.431,50	630.059,72	764.476,53
30/04/2012	70.072,23	43.942,23	114.014,46	29.919,19	23.925,43	53.844,62	441.781,26	248.448,30	690.229,56	749.101,24
31/05/2012	77.856,96	44.713,77	122.570,73	28.595,26	24.148,55	52.743,81	491.042,96	269.013,52	760.056,48	744.387,41
30/06/2012	59.696,30	37.798,89	97.495,19	115.185,97	51.615,00	166.800,97	435.553,29	255.197,41	690.750,70	989.687,43
	2.586.588,79	2.468.036,76	5.054.625,55	2.151.035,50	2.212.835,09	4.363.870,59				

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 9, F.T.A.

Movimiento Mensual Fallidos

Monthly Defaults Report

Fecha / Date	Incorporaciones / Incoming Defaults		Recuperaciones / Recoveries		SALDO / BALANCE			SALDO INMUEBLES ADJUDICADOS/ BALANCE PROPERTIES				
	Activos Susp. Defaulted Ass.	Rendim. Susp. Defaulted Returns	Activos Susp. Defaulted Ass.	Rendim. Susp. Defaulted Returns	Activos Susp. Defaulted Ass.	Rendim. Susp. Defaulted Returns	Total Total	Valor Adjudicación Repossession Value	Valor Venta Sale Proceed	Deuda Total Total Debt	Resultado * Outcome *	
Saldo anterior												
Previous Balance	12.696.640,68	1.259.547,51	-8.147.140,21	-71.819,30	4.549.500,47	1.187.728,21	5.737.228,68					
31/01/2012	277.153,47	23.993,91	-254.070,11	0,00	4.572.583,83	1.211.722,12	5.784.305,95	0,00	0,00	0,00	0,00	0,00
29/02/2012	118.367,85	8.700,60	-289.709,75	0,00	4.401.241,93	1.220.422,72	5.621.664,65	0,00	0,00	0,00	0,00	0,00
31/03/2012	284.050,87	22.198,44	-124.691,77	0,00	4.560.601,03	1.242.621,16	5.803.222,19	0,00	0,00	0,00	0,00	0,00
30/04/2012	266.208,55	42.302,00	-286.057,04	0,00	4.540.752,54	1.284.923,16	5.825.675,70	0,00	0,00	0,00	0,00	0,00
31/05/2012	431.608,73	29.103,33	-85.074,19	0,00	4.887.287,08	1.314.026,49	6.201.313,57	0,00	0,00	0,00	0,00	0,00
30/06/2012	412.060,84	58.012,21	-4.938,90	0,00	5.294.409,02	1.372.038,70	6.666.447,72	0,00	0,00	0,00	0,00	0,00
	14.486.090,99	1.443.858,00	-9.191.681,97	-71.819,30								

* Resultado: Valor Venta menos la Deuda Total de los préstamos con inmuebles vendidos (Beneficio (+) / Pérdida (-) de las ventas)

* Outcome: Sale Proceed less the Total Debt of foreclosed loans with properties sold (Benefit (+) / Loss (-) on sale)