

FONCAIXA HIPOTECARIO 10, 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 10, 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	60.190	1.230.510.414,42	389	8.565.680,09	111.311,67	265.785,76	0,7052 %
28/02/2009	59.896	1.220.674.458,60	414	9.029.289,54	125.910,84	299.578,41	0,7500 %
31/03/2009	59.557	1.210.139.841,42	431	9.442.292,86	141.186,12	338.949,78	0,7919 %
30/04/2009	59.190	1.199.879.342,57	439	9.696.313,54	139.462,87	370.352,08	0,8197 %
31/05/2009	58.859	1.189.391.594,78	440	9.912.790,78	149.816,71	395.400,09	0,8460 %
30/06/2009	58.499	1.177.679.460,13	404	9.186.683,91	151.827,13	393.604,80	0,7930 %
31/07/2009	58.026	1.164.167.577,97	416	9.231.609,26	160.853,60	400.884,98	0,8068 %
31/08/2009	57.775	1.155.232.170,04	411	9.208.452,12	172.875,33	421.113,44	0,8121 %
30/09/2009	57.524	1.146.148.078,39	386	8.697.191,06	181.611,83	424.407,46	0,7747 %
31/10/2009	57.229	1.136.085.894,27	396	8.785.875,74	187.791,52	435.075,33	0,7899 %
30/11/2009	56.943	1.126.138.775,91	364	8.055.001,21	178.796,25	405.618,91	0,7312 %
31/12/2009	56.605	1.114.858.789,18	335	7.548.740,48	176.718,05	382.222,89	0,6930 %

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 10, 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	1.230.510.414,42	11.196.488,59	147.297,55		2.630.808,50	35.985,88	0,7052 %	27,3556 %	
28/02/2009	1.220.674.458,60	12.343.825,82	173.385,27		3.314.536,28	47.474,43	0,7500 %	29,6375 %	
31/03/2009	1.210.139.841,42	13.528.274,55	199.543,20		4.085.981,69	58.357,08	0,7919 %	33,1091 %	
30/04/2009	1.199.879.342,57	14.888.753,42	223.138,22		5.192.439,88	83.675,35	0,8197 %	38,4338 %	
31/05/2009	1.189.391.594,78	16.040.966,32	248.264,99		6.128.175,54	98.448,28	0,8460 %	41,2035 %	
30/06/2009	1.177.679.460,13	16.944.854,94	272.447,75		7.758.171,03	120.620,62	0,7930 %	48,3681 %	
31/07/2009	1.164.167.577,97	18.034.542,25	300.822,06		8.802.932,99	139.968,46	0,8068 %	51,9414 %	
31/08/2009	1.155.232.170,04	18.719.541,09	325.758,12		9.511.088,97	152.882,79	0,8121 %	52,7067 %	
30/09/2009	1.146.148.078,39	19.269.132,65	349.925,29		10.571.941,59	168.313,46	0,7747 %	56,3932 %	
31/10/2009	1.136.085.894,27	20.062.038,01	374.743,02		11.276.162,27	186.951,50	0,7899 %	58,4285 %	
30/11/2009	1.126.138.775,91	20.665.152,40	396.911,25		12.610.151,19	218.115,00	0,7312 %	62,7705 %	
31/12/2009	1.114.858.789,18	21.217.423,53	418.511,09		13.668.683,05	241.793,04	0,6930 %	66,0452 %	

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 10, 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	1.230.510.414,42	25.765,73	2.147,72	23.618,01	0,0019 %	100,0000 %
28/02/2009	1.220.674.458,60	54.227,56	2.147,72	52.079,84	0,0043 %	8,3356 %
31/03/2009	1.210.139.841,42	77.711,31	2.147,72	75.563,59	0,0062 %	3,9606 %
30/04/2009	1.199.879.342,57	100.855,64	49.249,48	51.606,16	0,0043 %	63,3749 %
31/05/2009	1.189.391.594,78	223.521,52	49.249,48	174.272,04	0,0147 %	48,8317 %
30/06/2009	1.177.679.460,13	254.176,87	77.373,18	176.803,69	0,0150 %	34,6155 %
31/07/2009	1.164.167.577,97	420.463,60	79.279,67	341.183,93	0,0293 %	31,1907 %
31/08/2009	1.155.232.170,04	497.975,26	127.811,87	370.163,39	0,0320 %	30,3978 %
30/09/2009	1.146.148.078,39	588.931,10	128.152,65	460.778,45	0,0402 %	25,7347 %
31/10/2009	1.136.085.894,27	733.980,01	200.396,64	533.583,37	0,0470 %	34,0272 %
30/11/2009	1.126.138.775,91	1.084.511,30	220.651,01	863.860,29	0,0767 %	30,0623 %
31/12/2009	1.114.858.789,18	1.300.883,25	351.174,22	949.709,03	0,0852 %	32,3809 %

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 10, 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	122	6.485,98	7.241,00	13.726,98	2.389.043,35	2.402.770,33		
DE 1 A 2 MESES / From 1 to 2 months	113	13.273,96	17.505,08	30.779,04	2.406.684,56	2.437.463,60		
DE 2 A 3 MESES / From 2 to 3 months	22	3.350,57	5.999,71	9.350,28	493.862,55	503.212,83		
DE 3 A 6 MESES / From 3 to 6 months	91	16.771,23	37.495,51	54.266,74	1.908.050,09	1.962.316,83		
DE 6 A 12 MESES / From 6 to 12 months	104	51.215,30	114.370,64	165.585,94	2.640.656,88	2.806.242,82		
DE 12 A 18 MESES / From 12 to 18 months	140	108.731,52	230.356,74	339.088,26	3.000.033,51	3.339.121,77		
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	592	199.828,56	412.968,68	612.797,24	12.838.330,94	13.451.128,18		

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	122	6.485,98	7.241,00	13.726,98	2.389.043,35	2.402.770,33	26.917.381,95	8,92646
DE 1 A 2 MESES / From 1 to 2 months	113	13.273,96	17.505,08	30.779,04	2.406.684,56	2.437.463,60	37.694.880,16	6,46630
DE 2 A 3 MESES / From 2 to 3 months	22	3.350,57	5.999,71	9.350,28	493.862,55	503.212,83	5.667.871,32	8,87834
DE 3 A 6 MESES / From 3 to 6 months	91	16.771,23	37.495,51	54.266,74	1.908.050,09	1.962.316,83	20.332.604,72	9,65108
DE 6 A 12 MESES / From 6 to 12 months	104	51.215,30	114.370,64	165.585,94	2.640.656,88	2.806.242,82	23.336.234,71	12,02526
DE 12 A 18 MESES / From 12 to 18 months	140	108.731,52	230.356,74	339.088,26	3.000.033,51	3.339.121,77	39.673.319,12	8,41654
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	592	199.828,56	412.968,68	612.797,24	12.838.330,94	13.451.128,18	153.622.291,98	8,75597

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 10, 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							123.111,10	284.437,30	407.548,40
31/01/2009	44.246,58	98.110,28	142.356,86	16.393,17	30.502,95	46.896,12	149.923,93	349.990,96	499.914,89
28/02/2009	47.049,05	107.571,81	154.620,86	27.184,52	58.872,24	86.056,76	169.788,46	398.690,53	568.478,99
31/03/2009	42.446,76	96.569,02	139.015,78	31.117,24	67.957,99	99.075,23	180.426,43	425.248,91	605.675,34
30/04/2009	44.395,15	101.657,84	146.052,99	40.442,29	66.538,55	106.980,84	183.823,96	458.385,57	642.209,53
31/05/2009	46.373,70	102.038,94	148.412,64	31.162,16	64.736,06	95.898,22	195.684,20	485.652,00	681.336,20
30/06/2009	35.224,58	81.650,13	116.874,71	48.050,57	109.483,98	157.534,55	182.179,32	455.164,91	637.344,23
31/07/2009	39.713,93	82.050,37	121.764,30	28.874,21	68.954,56	97.828,77	189.870,54	460.530,07	650.400,61
31/08/2009	50.376,71	89.006,92	139.383,63	23.124,73	46.749,61	69.874,34	215.881,57	495.816,46	711.698,03
30/09/2009	41.131,32	71.641,06	112.772,38	38.518,66	77.932,91	116.451,57	215.766,35	483.284,07	699.050,42
31/10/2009	39.130,56	67.848,68	106.979,24	36.433,68	60.498,31	96.931,99	216.409,83	485.141,03	701.550,86
30/11/2009	41.745,74	61.657,16	103.402,90	33.401,00	57.450,71	90.851,71	215.147,44	459.540,22	674.687,66
31/12/2009	31.303,75	43.298,38	74.602,13	39.974,93	73.597,42	113.572,35	199.828,56	412.968,68	612.797,24
	503.137,83	1.003.100,59	1.506.238,42	394.677,16	783.275,29	1.177.952,45			

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 10, 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	2.147,72	7.122,93	9.270,65	-2.147,72	0,00	-2.147,72	0,00	7.122,93	7.122,93
31/01/2009	23.618,01	2.301,58	25.919,59	0,00	0,00	0,00	23.618,01	9.424,51	33.042,52
28/02/2009	28.461,83	12.523,16	40.984,99	0,00	0,00	0,00	52.079,84	21.947,67	74.027,51
31/03/2009	23.483,75	4.059,33	27.543,08	0,00	0,00	0,00	75.563,59	26.007,00	101.570,59
30/04/2009	23.144,33	3.839,67	26.984,00	-47.101,76	0,00	-47.101,76	51.606,16	29.846,67	81.452,83
31/05/2009	122.665,88	14.144,08	136.809,96	0,00	0,00	0,00	174.272,04	43.990,75	218.262,79
30/06/2009	30.655,35	16.772,01	47.427,36	-28.123,70	0,00	-28.123,70	176.803,69	60.762,76	237.566,45
31/07/2009	166.286,73	18.771,85	185.058,58	-1.906,49	0,00	-1.906,49	341.183,93	79.534,61	420.718,54
31/08/2009	77.511,66	3.025,23	80.536,89	-48.532,20	0,00	-48.532,20	370.163,39	82.559,84	452.723,23
30/09/2009	90.955,84	20.075,10	111.030,94	-340,78	0,00	-340,78	460.778,45	102.634,94	563.413,39
31/10/2009	145.048,91	11.846,19	156.895,10	-72.243,99	0,00	-72.243,99	533.583,37	114.481,13	648.064,50
30/11/2009	350.531,29	50.545,49	401.076,78	-20.254,37	0,00	-20.254,37	863.860,29	165.026,62	1.028.886,91
31/12/2009	216.371,95	45.681,53	262.053,48	-130.523,21	0,00	-130.523,21	949.709,03	210.708,15	1.160.417,18
	1.300.883,25	210.708,15	1.511.591,40	-351.174,22	0,00	-351.174,22			