

# **FONCAIXA HIPOTECARIO 10, F.T.A.**

**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 10, 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
31/01/2010	56.302	1.105.205.467,31	327	7.406.562,83	182.373,57	368.822,54	0,6867 %
28/02/2010	56.027	1.095.230.051,95	318	7.360.489,35	166.353,30	311.612,39	0,6872 %
31/03/2010	55.745	1.085.685.079,57	289	6.682.534,87	159.833,77	281.045,02	0,6302 %
30/04/2010	55.472	1.076.262.330,00	277	6.368.665,83	140.108,14	236.957,19	0,6048 %
31/05/2010	55.174	1.066.512.354,34	257	6.023.076,98	126.065,96	206.829,92	0,5766 %
30/06/2010	54.852	1.055.738.873,18	251	5.846.922,22	132.343,07	191.554,18	0,5664 %
31/07/2010	54.612	1.046.696.452,15	246	5.642.449,06	133.886,69	172.015,78	0,5519 %
31/08/2010	54.447	1.039.239.939,63	261	5.635.786,80	139.485,87	164.373,44	0,5557 %
30/09/2010	54.296	1.031.974.714,97	257	5.828.955,29	147.324,00	159.980,64	0,5791 %
31/10/2010	54.103	1.023.857.921,05	275	6.013.823,79	153.845,04	149.758,41	0,6024 %
30/11/2010	53.881	1.015.667.791,61	286	6.127.399,27	161.754,48	151.349,94	0,6192 %
31/12/2010	53.480	1.003.553.643,14	277	6.016.445,64	166.746,25	148.148,25	0,6161 %

**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 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	1.105.205.467,31	21.657.574,06	441.783,32	14.251.011,23	259.409,75	0,6867 %	67,0663 %
28/02/2010	1.095.230.051,95	22.844.539,15	469.617,55	15.484.049,80	303.264,25	0,6872 %	71,4379 %
31/03/2010	1.085.685.079,57	23.352.291,40	491.749,40	16.669.756,53	331.915,63	0,6302 %	72,9242 %
30/04/2010	1.076.262.330,00	24.061.126,71	514.000,14	17.692.460,88	373.892,00	0,6048 %	75,7688 %
31/05/2010	1.066.512.354,34	24.700.375,31	533.246,21	18.677.298,33	407.180,25	0,5766 %	77,6577 %
30/06/2010	1.055.738.873,18	25.258.710,32	559.016,37	19.411.788,10	426.673,30	0,5664 %	78,6192 %
31/07/2010	1.046.696.452,15	25.680.647,88	580.102,99	20.038.198,82	446.216,30	0,5519 %	79,3424 %
31/08/2010	1.039.239.939,63	26.154.464,46	601.761,09	20.518.677,66	462.275,22	0,5557 %	79,8947 %
30/09/2010	1.031.974.714,97	27.167.784,98	629.731,98	21.338.829,69	482.407,98	0,5791 %	81,5557 %
31/10/2010	1.023.857.921,05	28.079.246,67	655.960,29	22.065.422,88	502.115,25	0,6024 %	81,1854 %
30/11/2010	1.015.667.791,61	28.742.672,66	680.808,54	22.615.273,39	519.054,06	0,6192 %	80,5087 %
31/12/2010	1.003.553.643,14	29.295.396,38	704.407,94	23.278.950,74	537.661,69	0,6161 %	80,9442 %

**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 10, 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
31/01/2010	1.105.205.467,31	1.668.029,14	354.978,93	1.313.050,21	0,1188 %	27,2875 %
28/02/2010	1.095.230.051,95	2.307.467,95	412.386,64	1.895.081,31	0,1730 %	24,7230 %
31/03/2010	1.085.685.079,57	2.633.763,39	944.587,36	1.689.176,03	0,1556 %	40,9361 %
30/04/2010	1.076.262.330,00	3.412.177,98	1.036.551,77	2.375.626,21	0,2207 %	39,3563 %
31/05/2010	1.066.512.354,34	3.944.281,90	1.115.238,16	2.829.043,74	0,2653 %	32,6841 %
30/06/2010	1.055.738.873,18	4.264.796,74	1.343.883,07	2.920.913,67	0,2767 %	34,0717 %
31/07/2010	1.046.696.452,15	4.661.111,28	1.642.902,57	3.018.208,71	0,2884 %	38,5224 %
31/08/2010	1.039.239.939,63	4.937.641,85	1.659.235,19	3.278.406,66	0,3155 %	35,5974 %
30/09/2010	1.031.974.714,97	5.066.142,04	1.828.237,37	3.237.904,67	0,3138 %	37,0265 %
31/10/2010	1.023.857.921,05	5.457.295,32	2.048.233,28	3.409.062,04	0,3330 %	40,4298 %
30/11/2010	1.015.667.791,61	5.650.175,15	2.388.690,08	3.261.485,07	0,3211 %	43,7706 %
31/12/2010	1.003.553.643,14	5.851.620,62	2.781.556,72	3.070.063,90	0,3059 %	49,2296 %

**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	157	11.447,79	5.719,99	17.167,78	3.110.475,59	3.127.643,37			
DE 1 A 2 MESES / From 1 to 2 months	60	8.791,39	5.741,92	14.533,31	1.424.242,91	1.438.776,22			
DE 2 A 3 MESES / From 2 to 3 months	25	7.083,82	5.857,10	12.940,92	818.078,07	831.018,99			
DE 3 A 6 MESES / From 3 to 6 months	130	33.024,43	28.878,23	61.902,66	2.481.397,97	2.543.300,63			
DE 6 A 12 MESES / From 6 to 12 months	98	69.001,06	53.185,16	122.186,22	2.155.683,74	2.277.869,96			
DE 12 A 18 MESES / From 12 to 18 months	49	64.720,76	66.084,86	130.805,62	1.379.363,93	1.510.169,55			
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			
<b>Totales/Totals</b>	<b>519</b>	<b>194.069,25</b>	<b>165.467,26</b>	<b>359.536,51</b>	<b>11.369.242,21</b>	<b>11.728.778,72</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	157	11.447,79	5.719,99	17.167,78	3.110.475,59	3.127.643,37	38.493.190,05	8,12519	
DE 1 A 2 MESES / From 1 to 2 months	60	8.791,39	5.741,92	14.533,31	1.424.242,91	1.438.776,22	14.722.212,27	9,77283	
DE 2 A 3 MESES / From 2 to 3 months	25	7.083,82	5.857,10	12.940,92	818.078,07	831.018,99	7.514.211,55	11,05930	
DE 3 A 6 MESES / From 3 to 6 months	130	33.024,43	28.878,23	61.902,66	2.481.397,97	2.543.300,63	33.205.892,17	7,65918	
DE 6 A 12 MESES / From 6 to 12 months	98	69.001,06	53.185,16	122.186,22	2.155.683,74	2.277.869,96	23.646.942,09	9,63283	
DE 12 A 18 MESES / From 12 to 18 months	49	64.720,76	66.084,86	130.805,62	1.379.363,93	1.510.169,55	14.718.888,68	10,26008	
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>519</b>	<b>194.069,25</b>	<b>165.467,26</b>	<b>359.536,51</b>	<b>11.369.242,21</b>	<b>11.728.778,72</b>	<b>132.301.336,81</b>	<b>8,86520</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

**GESTICAIXA**

Fondo/Fund: FONCAIXA HIPOTECARIO 10, 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							199.828,56	412.968,68	612.797,24
31/01/2010	48.186,69	57.407,87	105.594,56	15.837,88	25.598,02	41.435,90	220.385,56	415.047,12	635.432,68
28/02/2010	50.707,41	52.839,80	103.547,21	38.803,86	63.501,58	102.305,44	211.748,57	355.651,56	567.400,13
31/03/2010	39.443,07	40.618,98	80.062,05	44.921,07	59.479,94	104.401,01	196.513,26	315.688,77	512.202,03
30/04/2010	41.948,12	39.371,81	81.319,93	24.282,90	29.351,35	53.634,25	178.325,11	270.034,32	448.359,43
31/05/2010	40.270,12	33.625,52	73.895,64	26.329,64	27.148,47	53.478,11	169.043,40	237.054,55	406.097,95
30/06/2010	33.279,17	26.542,34	59.821,51	30.954,55	33.991,12	64.945,67	159.727,41	209.985,98	369.713,39
31/07/2010	43.808,10	32.604,87	76.412,97	16.856,15	16.470,27	33.326,42	173.658,23	199.132,09	372.790,32
31/08/2010	47.909,95	33.829,24	81.739,19	15.659,47	14.720,16	30.379,63	194.368,72	199.611,15	393.979,87
30/09/2010	37.975,74	28.259,94	66.235,68	39.522,33	33.290,58	72.812,91	184.600,56	186.392,73	370.993,29
31/10/2010	44.826,40	32.463,47	77.289,87	20.225,19	16.596,26	36.821,45	194.687,44	178.080,87	372.768,31
30/11/2010	45.661,08	31.213,47	76.874,55	28.015,22	18.426,23	46.441,45	206.563,32	180.544,20	387.107,52
31/12/2010	33.283,42	22.828,08	56.111,50	37.978,73	25.614,15	63.592,88	194.069,25	165.467,26	359.536,51
	507.299,27	431.605,39	938.904,66	339.386,99	364.188,13	703.575,12			

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 10, F.T.A.

## 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	418.511,09	930.403,10	1.348.914,19	241.793,04	548.180,21	789.973,25	176.718,05	382.222,89	558.940,94
31/01/2010	23.272,23	30.591,47	53.863,70	17.616,71	43.991,82	61.608,53	182.373,57	368.822,54	551.196,11
28/02/2010	27.834,23	36.828,77	64.663,00	43.854,50	94.038,92	137.893,42	166.353,30	311.612,39	477.965,69
31/03/2010	22.131,85	24.698,21	46.830,06	28.651,38	55.265,58	83.916,96	159.833,77	281.045,02	440.878,79
30/04/2010	22.250,74	23.965,32	46.216,06	41.976,37	68.053,15	110.029,52	140.108,14	236.957,19	377.065,33
31/05/2010	19.246,07	22.157,18	41.403,25	33.288,25	52.284,45	85.572,70	126.065,96	206.829,92	332.895,88
30/06/2010	25.770,16	21.105,86	46.876,02	19.493,05	36.381,60	55.874,65	132.343,07	191.554,18	323.897,25
31/07/2010	21.086,62	17.000,62	38.087,24	19.543,00	36.539,02	56.082,02	133.886,69	172.015,78	305.902,47
31/08/2010	21.658,10	17.459,65	39.117,75	16.058,92	25.101,99	41.160,91	139.485,87	164.373,44	303.859,31
30/09/2010	27.970,89	21.226,09	49.196,98	20.132,76	25.618,89	45.751,65	147.324,00	159.980,64	307.304,64
31/10/2010	26.228,31	21.029,83	47.258,14	19.707,27	31.252,06	50.959,33	153.845,04	149.758,41	303.603,45
30/11/2010	24.848,25	19.871,08	44.719,33	16.938,81	18.279,55	35.218,36	161.754,48	151.349,94	313.104,42
31/12/2010	23.599,40	18.544,46	42.143,86	18.607,63	21.746,15	40.353,78	166.746,25	148.148,25	314.894,50
	704.407,94	1.204.881,64	1.909.289,58	537.661,69	1.056.733,39	1.594.395,08			

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 10, F.T.A.

## 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	1.300.883,25	210.708,15	1.511.591,40	-351.174,22	0,00	-351.174,22	949.709,03	210.708,15	1.160.417,18
31/01/2010	367.145,89	46.201,81	413.347,70	-3.804,71	0,00	-3.804,71	1.313.050,21	256.909,96	1.569.960,17
28/02/2010	639.438,81	85.406,34	724.845,15	-57.407,71	0,00	-57.407,71	1.895.081,31	342.316,30	2.237.397,61
31/03/2010	326.295,44	0,00	326.295,44	-532.200,72	-11.507,86	-543.708,58	1.689.176,03	330.808,44	2.019.984,47
30/04/2010	778.414,59	62.209,30	840.623,89	-91.964,41	0,00	-91.964,41	2.375.626,21	393.017,74	2.768.643,95
31/05/2010	532.103,92	52.512,26	584.616,18	-78.686,39	0,00	-78.686,39	2.829.043,74	445.530,00	3.274.573,74
30/06/2010	320.514,84	10.119,64	330.634,48	-228.644,91	0,00	-228.644,91	2.920.913,67	455.649,64	3.376.563,31
31/07/2010	396.314,54	25.506,62	421.821,16	-299.019,50	0,00	-299.019,50	3.018.208,71	481.156,26	3.499.364,97
31/08/2010	276.530,57	32.399,38	308.929,95	-16.332,62	0,00	-16.332,62	3.278.406,66	513.555,64	3.791.962,30
30/09/2010	128.500,19	22.017,14	150.517,33	-169.002,18	0,00	-169.002,18	3.237.904,67	535.572,78	3.773.477,45
31/10/2010	391.153,28	31.154,35	422.307,63	-219.995,91	0,00	-219.995,91	3.409.062,04	566.727,13	3.975.789,17
30/11/2010	192.879,83	0,00	192.879,83	-340.456,80	-5.885,32	-346.342,12	3.261.485,07	560.841,81	3.822.326,88
31/12/2010	201.445,47	0,00	201.445,47	-392.866,64	-555,38	-393.422,02	3.070.063,90	560.286,43	3.630.350,33
	5.851.620,62	578.234,99	6.429.855,61	-2.781.556,72	-17.948,56	-2.799.505,28			