

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

**INFORME MENSUAL  
SOBRE IMPAGADOS  
DICIEMBRE - 2011**

*DELINQUENCIES  
MONTHLY INFORMATION  
DECEMBER - 2011*



**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
31/01/2011	53.322	996.154.281,51	284	6.543.330,62	181.985,01	159.698,00	0,6751 %
28/02/2011	52.659	980.682.588,00	262	5.976.272,48	165.851,27	142.903,71	0,6263 %
31/03/2011	52.456	973.215.961,06	265	6.032.619,18	175.977,80	141.936,54	0,6379 %
30/04/2011	52.304	966.065.632,25	275	6.161.948,05	176.335,87	136.471,53	0,6561 %
31/05/2011	52.145	959.209.307,12	280	5.855.654,59	169.364,38	130.432,32	0,6281 %
30/06/2011	51.992	952.062.218,63	260	5.569.988,00	158.654,48	122.412,07	0,6017 %
31/07/2011	51.822	945.129.651,91	302	6.167.750,73	178.776,97	134.463,01	0,6715 %
31/08/2011	51.701	938.683.995,30	312	6.050.764,98	182.759,11	138.243,69	0,6641 %
30/09/2011	51.557	932.262.101,17	307	5.929.619,86	175.252,53	136.630,55	0,6548 %
31/10/2011	51.376	925.452.648,11	330	6.422.445,54	187.702,38	146.241,86	0,7143 %
30/11/2011	50.473	904.494.803,69	354	6.883.837,92	175.151,48	139.158,64	0,7804 %
31/12/2011	50.266	896.564.438,85	335	6.250.614,32	173.731,60	135.692,20	0,7166 %

**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
31/01/2011	996.154.281,51	30.069.780,46	730.446,70	23.526.449,84	548.461,69	0,6751 %	80,2502 %
28/02/2011	980.682.588,00	30.494.513,58	751.539,61	24.518.241,10	585.688,34	0,6263 %	81,5057 %
31/03/2011	973.215.961,06	30.997.465,35	774.294,74	24.964.846,17	598.316,94	0,6379 %	81,8125 %
30/04/2011	966.065.632,25	31.755.859,92	800.016,72	25.593.911,87	623.680,85	0,6561 %	82,5185 %
31/05/2011	959.209.307,12	32.313.868,96	822.144,84	26.458.214,37	652.780,46	0,6281 %	83,2753 %
30/06/2011	952.062.218,63	33.085.874,67	845.693,00	27.515.886,67	687.038,52	0,6017 %	85,1126 %
31/07/2011	945.129.651,91	34.140.035,07	876.583,70	27.972.284,34	697.806,73	0,6715 %	84,4939 %
31/08/2011	938.683.995,30	34.460.885,48	899.760,36	28.410.120,50	717.001,25	0,6641 %	83,1809 %
30/09/2011	932.262.101,17	34.952.203,82	923.670,96	29.022.583,96	748.418,43	0,6548 %	84,1925 %
31/10/2011	925.452.648,11	36.138.531,06	957.492,82	29.716.085,52	769.790,44	0,7143 %	84,9760 %
30/11/2011	904.494.803,69	37.627.734,43	992.923,92	30.743.896,51	817.772,44	0,7804 %	85,0810 %
31/12/2011	896.564.438,85	38.413.235,63	1.024.097,88	32.162.621,31	850.366,28	0,7166 %	85,4801 %

**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
31/01/2011	996.154.281,51	5.985.545,74	-2.853.184,26	3.132.361,48	0,3144 %	48,7589 %
28/02/2011	980.682.588,00	6.372.274,88	-3.201.855,49	3.170.419,39	0,3233 %	53,4931 %
31/03/2011	973.215.961,06	6.538.588,30	-3.579.275,35	2.959.312,95	0,3041 %	56,1695 %
30/04/2011	966.065.632,25	6.961.442,28	-3.628.000,61	3.333.441,67	0,3451 %	55,4860 %
31/05/2011	959.209.307,12	7.253.434,40	-3.864.404,79	3.389.029,61	0,3533 %	55,5116 %
30/06/2011	952.062.218,63	7.454.346,24	-3.909.876,73	3.544.469,51	0,3723 %	53,9038 %
31/07/2011	945.129.651,91	7.489.735,40	-4.021.196,83	3.468.538,57	0,3670 %	53,9443 %
31/08/2011	938.683.995,30	7.801.780,19	-4.044.640,60	3.757.139,59	0,4003 %	54,0024 %
30/09/2011	932.262.101,17	8.068.257,45	-4.223.369,99	3.844.887,46	0,4124 %	54,1334 %
31/10/2011	925.452.648,11	8.169.368,50	-4.529.931,31	3.639.437,19	0,3933 %	56,1451 %
30/11/2011	904.494.803,69	8.751.846,13	-4.693.989,51	4.057.856,62	0,4486 %	57,4584 %
31/12/2011	896.564.438,85	8.957.109,72	-5.244.276,53	3.712.833,19	0,4141 %	59,9219 %

**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 31/12/2011

### 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	226	13.882,01	9.686,14	23.568,15	4.081.706,27	4.105.274,42		
DE 1 A 2 MESES / From 1 to 2 months	137	22.011,40	11.980,30	33.991,70	2.604.338,46	2.638.330,16		
DE 2 A 3 MESES / From 2 to 3 months	54	9.951,63	8.205,54	18.157,17	987.573,24	1.005.730,41		
DE 3 A 6 MESES / From 3 to 6 months	152	47.717,75	32.679,29	80.397,04	2.624.169,55	2.704.566,59		
DE 6 A 12 MESES / From 6 to 12 months	137	72.611,71	56.199,01	128.810,72	2.465.956,53	2.594.767,25		
DE 12 A 18 MESES / From 12 to 18 months	46	53.402,14	46.813,90	100.216,04	1.160.488,24	1.260.704,28		
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>752</b>	<b>219.576,64</b>	<b>165.564,18</b>	<b>385.140,82</b>	<b>13.924.232,29</b>	<b>14.309.373,11</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	226	13.882,01	9.686,14	23.568,15	4.081.706,27	4.105.274,42	87.197.871,64	4,70800		
DE 1 A 2 MESES / From 1 to 2 months	137	22.011,40	11.980,30	33.991,70	2.604.338,46	2.638.330,16	48.684.058,84	5,41929		
DE 2 A 3 MESES / From 2 to 3 months	54	9.951,63	8.205,54	18.157,17	987.573,24	1.005.730,41	16.269.250,35	6,18179		
DE 3 A 6 MESES / From 3 to 6 months	152	47.717,75	32.679,29	80.397,04	2.624.169,55	2.704.566,59	44.614.537,60	6,06207		
DE 6 A 12 MESES / From 6 to 12 months	137	72.611,71	56.199,01	128.810,72	2.465.956,53	2.594.767,25	49.835.398,36	5,20668		
DE 12 A 18 MESES / From 12 to 18 months	46	53.402,14	46.813,90	100.216,04	1.160.488,24	1.260.704,28	19.895.884,52	6,33651		
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>752</b>	<b>219.576,64</b>	<b>165.564,18</b>	<b>385.140,82</b>	<b>13.924.232,29</b>	<b>14.309.373,11</b>	<b>266.497.001,31</b>	<b>5,36943</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							194.069,25	165.467,26	359.536,51
31/01/2011	51.088,37	34.761,02	85.849,39	13.139,56	8.895,97	22.035,53	224.560,51	185.439,78	410.000,29
28/02/2011	47.218,59	34.245,61	81.464,20	38.818,67	26.805,79	65.624,46	213.445,18	174.023,54	387.468,72
31/03/2011	37.891,07	27.839,46	65.730,53	29.331,36	23.139,67	52.471,03	214.268,09	167.378,48	381.646,57
30/04/2011	49.827,49	33.646,63	83.474,12	15.804,34	12.659,33	28.463,67	227.273,00	167.828,62	395.101,62
31/05/2011	51.971,74	35.737,84	87.709,58	33.490,75	22.184,99	55.675,74	229.490,20	168.251,64	397.741,84
30/06/2011	37.886,53	27.848,05	65.734,58	50.974,05	33.444,75	84.418,80	204.665,55	153.059,58	357.725,13
31/07/2011	45.173,35	30.561,34	75.734,69	22.048,08	17.538,39	39.586,47	224.840,85	162.244,94	387.085,79
31/08/2011	57.160,29	41.119,90	98.280,19	21.432,28	14.317,69	35.749,97	244.137,98	178.095,48	422.233,46
30/09/2011	46.596,32	34.447,69	81.044,01	37.008,40	25.162,18	62.170,58	232.467,82	173.500,19	405.968,01
31/10/2011	60.580,60	44.355,43	104.936,03	32.802,29	21.524,04	54.326,33	253.610,79	190.426,98	444.037,77
30/11/2011	58.596,83	41.046,02	99.642,85	31.154,72	21.418,76	52.573,48	241.635,82	180.890,17	422.525,99
31/12/2011	42.705,07	32.116,90	74.821,97	54.243,30	38.021,54	92.264,84	219.576,64	165.564,18	385.140,82
	586.696,25	417.725,89	1.004.422,14	380.247,80	265.113,10	645.360,90			

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	704.407,94	1.204.881,64	1.909.289,58	537.661,69	1.056.733,39	1.594.395,08	166.746,25	148.148,25	314.894,50
31/01/2011	26.038,76	21.106,84	47.145,60	10.800,00	9.557,09	20.357,09	181.985,01	159.698,00	341.683,01
28/02/2011	21.092,91	17.431,17	38.524,08	37.226,65	34.225,46	71.452,11	165.851,27	142.903,71	308.754,98
31/03/2011	22.755,13	16.997,84	39.752,97	12.628,60	17.965,01	30.593,61	175.977,80	141.936,54	317.914,34
30/04/2011	25.721,98	19.732,93	45.454,91	25.363,91	25.197,94	50.561,85	176.335,87	136.471,53	312.807,40
31/05/2011	22.128,12	17.988,57	40.116,69	29.099,61	24.027,78	53.127,39	169.364,38	130.432,32	299.796,70
30/06/2011	23.548,16	18.124,08	41.672,24	34.258,06	26.144,33	60.402,39	158.654,48	122.412,07	281.066,55
31/07/2011	30.890,70	23.075,67	53.966,37	10.768,21	11.024,73	21.792,94	178.776,97	134.463,01	313.239,98
31/08/2011	23.176,66	17.915,67	41.092,33	19.194,52	14.134,99	33.329,51	182.759,11	138.243,69	321.002,80
30/09/2011	23.910,60	18.796,70	42.707,30	31.417,18	20.409,84	51.827,02	175.252,53	136.630,55	311.883,08
31/10/2011	33.821,86	25.270,44	59.092,30	21.372,01	15.659,13	37.031,14	187.702,38	146.241,86	333.944,24
30/11/2011	35.431,10	28.660,57	64.091,67	47.982,00	35.743,79	83.725,79	175.151,48	139.158,64	314.310,12
31/12/2011	31.173,96	23.717,37	54.891,33	32.593,84	27.183,81	59.777,65	173.731,60	135.692,20	309.423,80
	1.024.097,88	1.453.699,49	2.477.797,37	850.366,28	1.318.007,29	2.168.373,57			

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	5.851.620,62	578.234,99	6.429.855,61	-2.781.556,72	-17.948,56	-2.799.505,28	3.070.063,90	560.286,43	3.630.350,33
31/01/2011	133.925,12	16.025,36	149.950,48	-71.627,54	0,00	-71.627,54	3.132.361,48	576.311,79	3.708.673,27
28/02/2011	386.729,14	20.850,76	407.579,90	-348.671,23	0,00	-348.671,23	3.170.419,39	597.162,55	3.767.581,94
31/03/2011	166.313,42	9.034,65	175.348,07	-377.419,86	0,00	-377.419,86	2.959.312,95	606.197,20	3.565.510,15
30/04/2011	422.853,98	29.129,88	451.983,86	-48.725,26	0,00	-48.725,26	3.333.441,67	635.327,08	3.968.768,75
31/05/2011	291.992,12	27.986,98	319.979,10	-236.404,18	0,00	-236.404,18	3.389.029,61	663.314,06	4.052.343,67
30/06/2011	200.911,84	20.032,42	220.944,26	-45.471,94	0,00	-45.471,94	3.544.469,51	683.346,48	4.227.815,99
31/07/2011	35.389,16	16.466,38	51.855,54	-111.320,10	0,00	-111.320,10	3.468.538,57	699.812,86	4.168.351,43
31/08/2011	312.044,79	27.553,83	339.598,62	-23.443,77	0,00	-23.443,77	3.757.139,59	727.366,69	4.484.506,28
30/09/2011	266.477,26	22.800,34	289.277,60	-178.729,39	0,00	-178.729,39	3.844.887,46	750.167,03	4.595.054,49
31/10/2011	101.111,05	15.988,48	117.099,53	-306.561,32	0,00	-306.561,32	3.639.437,19	766.155,51	4.405.592,70
30/11/2011	582.477,63	42.229,62	624.707,25	-164.058,20	0,00	-164.058,20	4.057.856,62	808.385,13	4.866.241,75
31/12/2011	205.263,59	0,00	205.263,59	-550.287,02	-2.786,48	-553.073,50	3.712.833,19	805.598,65	4.518.431,84
	8.957.109,72	826.333,69	9.783.443,41	-5.244.276,53	-20.735,04	-5.265.011,57			