

FONCAIXA HIPOTECARIO 10, F.T.A.

**INFORME MENSUAL
SOBRE IMPAGADOS
MAYO - 2012**

*DELINQUENCIES
MONTHLY INFORMATION
MAY - 2012*



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
31/01/2012	50.090	889.308.673,25	359	6.659.946,73	175.424,55	141.616,91	0,7686 %
29/02/2012	49.938	882.732.985,83	372	6.988.980,83	186.016,35	149.609,26	0,8128 %
31/03/2012	49.763	875.531.104,51	375	6.877.413,69	182.247,06	143.733,82	0,8063 %
30/04/2012	49.625	869.571.710,61	425	8.069.829,43	214.150,97	169.133,41	0,9527 %
31/05/2012	49.411	862.354.916,82	461	8.833.704,32	233.303,98	185.817,03	1,0514 %

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
31/01/2012	889.308.673,25	39.575.565,02	1.053.887,37	32.915.618,29	878.462,82	0,7686 %	85,6906 %
29/02/2012	882.732.985,83	40.481.463,58	1.084.087,67	33.492.482,75	898.071,32	0,8128 %	84,6444 %
31/03/2012	875.531.104,51	41.268.312,38	1.116.275,20	34.390.898,69	934.028,14	0,8063 %	84,9861 %
30/04/2012	869.571.710,61	42.944.647,45	1.164.407,39	34.874.818,02	950.256,42	0,9527 %	84,5238 %
31/05/2012	862.354.916,82	44.416.878,17	1.204.709,66	35.583.173,85	971.405,68	1,0514 %	82,8732 %

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
31/01/2012	889.308.673,25	9.241.044,01	-5.358.941,30	3.882.102,71	0,4365 %	59,8289 %
29/02/2012	882.732.985,83	9.430.633,60	-5.451.245,97	3.979.387,63	0,4508 %	58,9895 %
31/03/2012	875.531.104,51	9.830.629,96	-5.623.403,53	4.207.226,43	0,4805 %	59,6291 %
30/04/2012	869.571.710,61	9.866.917,45	-5.916.196,00	3.950.721,45	0,4543 %	60,1813 %
31/05/2012	862.354.916,82	10.145.721,89	-6.013.393,51	4.132.328,38	0,4792 %	60,9450 %

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 31/05/2012

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	415	24.543,23	17.013,48	41.556,71	6.989.322,35	7.030.879,06			
DE 1 A 2 MESES / From 1 to 2 months	208	23.125,86	17.040,03	40.165,89	3.386.500,34	3.426.666,23			
DE 2 A 3 MESES / From 2 to 3 months	86	16.072,63	13.139,02	29.211,65	1.547.332,87	1.576.544,52			
DE 3 A 6 MESES / From 3 to 6 months	222	80.735,66	58.348,50	139.084,16	4.736.232,31	4.875.316,47			
DE 6 A 12 MESES / From 6 to 12 months	159	81.860,55	68.684,11	150.544,66	2.756.980,73	2.907.525,39			
DE 12 A 18 MESES / From 12 to 18 months	80	70.707,77	58.784,42	129.492,19	1.340.491,28	1.469.983,47			
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	1170	297.045,70	233.009,56	530.055,26	20.756.859,88	21.286.915,14			
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	415	24.543,23	17.013,48	41.556,71	6.989.322,35	7.030.879,06	130.057.129,55	5,40599	
DE 1 A 2 MESES / From 1 to 2 months	208	23.125,86	17.040,03	40.165,89	3.386.500,34	3.426.666,23	62.527.889,78	5,48022	
DE 2 A 3 MESES / From 2 to 3 months	86	16.072,63	13.139,02	29.211,65	1.547.332,87	1.576.544,52	32.554.489,18	4,84279	
DE 3 A 6 MESES / From 3 to 6 months	222	80.735,66	58.348,50	139.084,16	4.736.232,31	4.875.316,47	83.145.485,12	5,86360	
DE 6 A 12 MESES / From 6 to 12 months	159	81.860,55	68.684,11	150.544,66	2.756.980,73	2.907.525,39	52.446.694,26	5,54377	
DE 12 A 18 MESES / From 12 to 18 months	80	70.707,77	58.784,42	129.492,19	1.340.491,28	1.469.983,47	30.100.524,14	4,88358	
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	1170	297.045,70	233.009,56	530.055,26	20.756.859,88	21.286.915,14	390.832.212,03	5,44656	

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							219.576,64	165.564,18	385.140,82
31/01/2012	62.963,86	47.665,26	110.629,12	24.760,77	15.155,39	39.916,16	241.336,08	186.099,81	427.435,89
29/02/2012	63.315,42	47.920,33	111.235,75	31.667,76	21.604,78	53.272,54	262.886,26	201.210,86	464.097,12
31/03/2012	56.266,30	42.336,32	98.602,62	46.756,65	34.809,73	81.566,38	254.558,46	191.362,14	445.920,60
30/04/2012	66.801,81	52.378,21	119.180,02	29.088,20	19.288,01	48.376,21	289.769,01	222.282,26	512.051,27
31/05/2012	58.499,80	50.064,93	108.564,73	35.846,53	24.895,42	60.741,95	297.045,70	233.009,56	530.055,26
	307.847,19	240.365,05	548.212,24	168.119,91	115.753,33	283.873,24			

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	1.024.097,88	1.453.699,49	2.477.797,37	850.366,28	1.318.007,29	2.168.373,57	173.731,60	135.692,20	309.423,80
31/01/2012	29.789,49	25.412,53	55.202,02	28.096,54	19.487,82	47.584,36	175.424,55	141.616,91	317.041,46
29/02/2012	30.200,30	26.019,67	56.219,97	19.608,50	18.027,32	37.635,82	186.016,35	149.609,26	335.625,61
31/03/2012	32.187,53	24.964,91	57.152,44	35.956,82	30.840,35	66.797,17	182.247,06	143.733,82	325.980,88
30/04/2012	48.132,19	35.660,96	83.793,15	16.228,28	10.261,37	26.489,65	214.150,97	169.133,41	383.284,38
31/05/2012	40.302,27	37.637,23	77.939,50	21.149,26	20.953,61	42.102,87	233.303,98	185.817,03	419.121,01
	1.204.709,66	1.603.394,79	2.808.104,45	971.405,68	1.417.577,76	2.388.983,44			

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	8.957.109,72	826.333,69	9.783.443,41	-5.244.276,53	-20.735,04	-5.265.011,57	3.712.833,19	805.598,65	4.518.431,84
31/01/2012	283.934,29	22.822,98	306.757,27	-114.664,77	0,00	-114.664,77	3.882.102,71	828.421,63	4.710.524,34
29/02/2012	189.589,59	19.621,14	209.210,73	-92.304,67	0,00	-92.304,67	3.979.387,63	848.042,77	4.827.430,40
31/03/2012	399.996,36	18.822,04	418.818,40	-172.157,56	0,00	-172.157,56	4.207.226,43	866.864,81	5.074.091,24
30/04/2012	36.287,49	21.636,20	57.923,69	-292.792,47	0,00	-292.792,47	3.950.721,45	888.501,01	4.839.222,46
31/05/2012	278.804,44	33.312,10	312.116,54	-91.983,40	0,00	-91.983,40	4.137.542,49	921.813,11	5.059.355,60
	10.145.721,89	942.548,15	11.088.270,04	-6.008.179,40	-20.735,04	-6.028.914,44			