

# **FONCAIXA FTGENCAT 3, F.T.A.**

**INFORME MENSUAL  
SOBRE IMPAGADOS  
DICIEMBRE - 2012**

*DELINQUENCIES  
MONTHLY INFORMATION  
DECEMBER - 2012*



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

**GESTICAIXA**

Fondo/Fund: FONCAIXA FTGENCAT 3, 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	2.645	189.326.828,67	57	5.414.420,72	191.053,59	70.539,82	2,9607 %
29/02/2012	2.598	186.357.469,85	47	4.456.438,84	124.188,76	56.402,31	2,4580 %
31/03/2012	2.543	183.422.086,66	58	5.728.392,32	151.825,51	74.543,52	3,2058 %
30/04/2012	2.514	180.513.823,45	58	5.579.027,27	166.984,24	77.621,13	3,1831 %
31/05/2012	2.469	177.782.074,96	55	5.000.314,30	173.053,23	77.469,10	2,9099 %
30/06/2012	2.443	175.268.794,86	51	5.021.052,57	188.104,85	82.791,51	2,9721 %
31/07/2012	2.418	172.181.184,76	48	4.169.172,61	164.279,46	70.939,72	2,5168 %
31/08/2012	2.396	169.197.649,62	48	3.985.274,98	136.833,31	60.458,22	2,4363 %
30/09/2012	2.378	167.055.524,75	46	3.822.888,19	133.446,18	62.026,36	2,3683 %
31/10/2012	2.366	165.022.630,29	55	4.293.303,44	155.893,48	69.885,34	2,6961 %
30/11/2012	2.340	162.187.724,87	49	3.658.584,50	127.132,75	47.468,16	2,3342 %
31/12/2012	2.306	158.635.947,69	43	2.921.804,11	76.157,65	33.247,57	1,8898 %

**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 FTGENCAT 3, 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	189.326.828,67	26.328.103,30	1.777.137,37	20.913.682,58	1.586.083,78	2,9607 %	80,7522 %
29/02/2012	186.357.469,85	26.546.616,58	1.799.640,99	22.090.177,74	1.675.452,23	2,4580 %	84,5594 %
31/03/2012	183.422.086,66	27.880.885,35	1.838.692,13	22.152.493,03	1.686.866,62	3,2058 %	84,1006 %
30/04/2012	180.513.823,45	28.333.242,73	1.879.641,82	22.754.215,46	1.712.657,58	3,1831 %	82,3258 %
31/05/2012	177.782.074,96	28.425.036,63	1.906.141,92	23.424.722,33	1.733.088,69	2,9099 %	83,2685 %
30/06/2012	175.268.794,86	28.754.465,62	1.941.109,20	23.733.413,05	1.753.004,35	2,9721 %	84,0271 %
31/07/2012	172.181.184,76	28.913.113,06	1.975.370,17	24.743.940,45	1.811.090,71	2,5168 %	86,5109 %
31/08/2012	169.197.649,62	29.402.194,81	2.006.524,17	25.416.919,83	1.869.690,86	2,4363 %	88,3391 %
30/09/2012	167.055.524,75	29.603.107,09	2.025.586,50	25.780.218,90	1.892.140,32	2,3683 %	88,1041 %
31/10/2012	165.022.630,29	30.396.671,41	2.059.031,89	26.103.367,97	1.903.138,41	2,6961 %	88,5478 %
30/11/2012	162.187.724,87	30.657.083,62	2.076.450,00	26.998.499,12	1.949.317,25	2,3342 %	89,1918 %
31/12/2012	158.635.947,69	31.056.069,50	2.093.475,19	28.134.265,39	2.017.317,54	1,8898 %	92,1122 %

**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 FTGENCAT 3, 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	189.326.828,67	10.027.992,99	-5.841.071,36	4.186.921,63	2,2115 %	60,3473 %
29/02/2012	186.357.469,85	10.619.207,44	-6.155.656,21	4.463.551,23	2,3952 %	61,3847 %
31/03/2012	183.422.086,66	10.637.911,10	-6.651.081,26	3.986.829,84	2,1736 %	62,6326 %
30/04/2012	180.513.823,45	11.123.269,98	-6.803.716,11	4.319.553,87	2,3929 %	63,9573 %
31/05/2012	177.782.074,96	11.306.754,00	-6.897.148,02	4.409.605,98	2,4803 %	62,0065 %
30/06/2012	175.268.794,86	11.415.205,44	-7.047.821,57	4.367.383,87	2,4918 %	62,3328 %
31/07/2012	172.181.184,76	12.261.621,23	-7.071.116,03	5.190.505,20	3,0146 %	61,9447 %
31/08/2012	169.197.649,62	12.963.671,89	-7.140.662,43	5.823.009,46	3,4415 %	58,2359 %
30/09/2012	167.055.524,75	13.084.214,67	-7.267.009,57	5.817.205,10	3,4822 %	56,0567 %
31/10/2012	165.022.630,29	13.245.711,50	-7.295.338,44	5.950.373,06	3,6058 %	55,7568 %
30/11/2012	162.187.724,87	14.154.783,75	-7.981.185,45	6.173.598,30	3,8065 %	60,2549 %
31/12/2012	158.635.947,69	14.898.799,42	-8.047.968,34	6.850.831,08	4,3186 %	56,8569 %

**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 31/12/2012

### 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	40	14.138,33	6.572,58	20.710,91	2.426.656,27	2.447.367,18			
DE 1 A 2 MESES / From 1 to 2 months	12	6.034,30	2.270,66	8.304,96	488.193,50	496.498,46			
DE 2 A 3 MESES / From 2 to 3 months	2	1.822,80	851,92	2.674,72	130.072,01	132.746,73			
DE 3 A 6 MESES / From 3 to 6 months	25	30.529,59	16.902,58	47.432,17	1.735.861,02	1.783.293,19			
DE 6 A 12 MESES / From 6 to 12 months	18	45.628,06	16.344,99	61.973,05	1.185.943,09	1.247.916,14			
DE 12 A 18 MESES / From 12 to 18 months	0	0,00	0,00	0,00	0,00	0,00			
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>97</b>	<b>98.153,08</b>	<b>42.942,73</b>	<b>141.095,81</b>	<b>5.966.725,89</b>	<b>6.107.821,70</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	39	13.840,24	6.529,64	20.369,88	2.410.384,12	2.430.754,00	10.834.809,44	22,43467	
DE 1 A 2 MESES / From 1 to 2 months	11	5.877,66	2.257,48	8.135,14	486.642,27	494.777,41	2.868.832,04	17,24665	
DE 2 A 3 MESES / From 2 to 3 months	2	1.822,80	851,92	2.674,72	130.072,01	132.746,73	344.690,10	38,51191	
DE 3 A 6 MESES / From 3 to 6 months	25	30.529,59	16.902,58	47.432,17	1.735.861,02	1.783.293,19	6.507.754,79	27,40259	
DE 6 A 12 MESES / From 6 to 12 months	18	45.628,06	16.344,99	61.973,05	1.185.943,09	1.247.916,14	5.517.315,23	22,61818	
DE 12 A 18 MESES / From 12 to 18 months	0	0,00	0,00	0,00	0,00	0,00	0,00	0,00000	
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>95</b>	<b>97.698,35</b>	<b>42.886,61</b>	<b>140.584,96</b>	<b>5.948.902,51</b>	<b>6.089.487,47</b>	<b>26.073.401,60</b>	<b>23,35517</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 FTGENCAT 3, 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	3.627.672,45	1.269.076,69	4.896.749,14	3.401.008,06	1.187.474,98	4.588.483,04	226.664,39	81.601,71	308.266,10
31/01/2012	64.641,68	22.445,21	87.086,89	36.335,70	16.620,40	52.956,10	254.970,37	87.426,52	342.396,89
29/02/2012	49.458,21	21.020,50	70.478,71	116.831,87	30.026,95	146.858,82	187.596,71	78.420,07	266.016,78
31/03/2012	46.558,97	17.772,25	64.331,22	35.012,20	8.687,95	43.700,15	199.143,48	87.504,37	286.647,85
30/04/2012	65.752,07	19.301,93	85.054,00	41.769,87	18.368,89	60.138,76	223.125,68	88.437,41	311.563,09
31/05/2012	51.194,37	18.734,46	69.928,83	46.255,54	18.576,80	64.832,34	228.064,51	88.595,07	316.659,58
30/06/2012	46.064,62	17.007,50	63.072,12	45.088,68	14.335,38	59.424,06	229.040,45	91.267,19	320.307,64
31/07/2012	48.897,93	16.358,41	65.256,34	68.203,68	26.086,09	94.289,77	209.734,70	81.539,51	291.274,21
31/08/2012	39.446,25	16.847,31	56.293,56	72.389,07	24.828,63	97.217,70	176.791,88	73.558,19	250.350,07
30/09/2012	33.172,28	14.042,29	47.214,57	41.798,94	13.174,73	54.973,67	168.165,22	74.425,75	242.590,97
31/10/2012	50.669,79	14.832,56	65.502,35	26.236,89	10.491,99	36.728,88	192.598,12	78.766,32	271.364,44
30/11/2012	31.162,77	11.788,78	42.951,55	73.848,59	35.015,68	108.864,27	149.912,30	55.539,42	205.451,72
31/12/2012	28.341,45	13.624,12	41.965,57	80.100,67	26.220,81	106.321,48	98.153,08	42.942,73	141.095,81
	4.183.032,84	1.472.852,01	5.655.884,85	4.084.879,76	1.429.909,28	5.514.789,04			

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.



## 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	1.750.036,87	784.982,31	2.535.019,18	1.560.501,89	711.136,48	2.271.638,37	189.534,98	72.977,28	262.512,26	541.809,65
31/01/2012	27.100,50	12.179,40	39.279,90	25.581,89	14.616,86	40.198,75	191.053,59	70.539,82	261.593,41	529.084,93
29/02/2012	22.503,62	11.278,27	33.781,89	89.368,45	25.415,78	114.784,23	124.188,76	56.402,31	180.591,07	523.356,45
31/03/2012	39.051,14	21.328,93	60.380,07	11.414,39	3.187,72	14.602,11	151.825,51	74.543,52	226.369,03	592.421,37
30/04/2012	40.949,69	16.227,68	57.177,37	25.790,96	13.150,07	38.941,03	166.984,24	77.621,13	244.605,37	521.647,59
31/05/2012	26.500,10	12.493,86	38.993,96	20.431,11	12.645,89	33.077,00	173.053,23	77.469,10	250.522,33	528.432,97
30/06/2012	34.967,28	13.127,06	48.094,34	19.915,66	7.804,65	27.720,31	188.104,85	82.791,51	270.896,36	563.462,54
31/07/2012	34.260,97	11.709,67	45.970,64	58.086,36	23.561,46	81.647,82	164.279,46	70.939,72	235.219,18	490.970,83
31/08/2012	31.154,00	11.181,24	42.335,24	58.600,15	21.662,74	80.262,89	136.833,31	60.458,22	197.291,53	443.768,99
30/09/2012	19.062,33	8.991,00	28.053,33	22.449,46	7.422,86	29.872,32	133.446,18	62.026,36	195.472,54	461.609,59
31/10/2012	33.445,39	13.280,07	46.725,46	10.998,09	5.421,09	16.419,18	155.893,48	69.885,34	225.778,82	520.850,61
30/11/2012	17.418,11	7.316,76	24.734,87	46.178,84	29.733,94	75.912,78	127.132,75	47.468,16	174.600,91	417.085,33
31/12/2012	17.025,19	9.078,31	26.103,50	68.000,29	23.298,90	91.299,19	76.157,65	33.247,57	109.405,22	328.166,88
	2.093.475,19	933.174,56	3.026.649,75	2.017.317,54	899.058,44	2.916.375,98				

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 FTGENCAT 3, 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	9.679.091,80	836.155,61	-5.821.767,30	-94.153,61	3.857.324,50	742.002,00	4.599.326,50					
31/01/2012	348.901,19	29.841,21	-19.304,06	0,00	4.186.921,63	771.843,21	4.958.764,84	0,00	0,00	0,00	0,00	0,00
29/02/2012	591.214,45	41.921,18	-314.584,85	0,00	4.463.551,23	813.764,39	5.277.315,62	0,00	0,00	0,00	0,00	0,00
31/03/2012	18.703,66	0,00	-495.425,05	-8.814,84	3.986.829,84	804.949,55	4.791.779,39	0,00	0,00	0,00	0,00	0,00
30/04/2012	485.358,88	11.896,36	-152.634,85	0,00	4.319.553,87	816.845,91	5.136.399,78	0,00	0,00	0,00	0,00	0,00
31/05/2012	183.484,02	37.450,81	-93.431,91	0,00	4.409.605,98	854.296,72	5.263.902,70	0,00	0,00	0,00	0,00	0,00
30/06/2012	108.451,44	14.563,44	-150.673,55	0,00	4.367.383,87	868.860,16	5.236.244,03	0,00	0,00	0,00	0,00	0,00
31/07/2012	846.415,79	53.320,52	-23.294,46	0,00	5.190.505,20	922.180,68	6.112.685,88	0,00	0,00	0,00	0,00	0,00
31/08/2012	702.050,66	45.061,33	-69.546,40	0,00	5.823.009,46	967.242,01	6.790.251,47	0,00	0,00	0,00	0,00	0,00
30/09/2012	120.542,78	33.162,98	-126.347,14	0,00	5.817.205,10	1.000.404,99	6.817.610,09	0,00	0,00	0,00	0,00	0,00
31/10/2012	161.496,83	35.055,32	-28.328,87	0,00	5.950.373,06	1.035.460,31	6.985.833,37	0,00	0,00	0,00	0,00	0,00
30/11/2012	909.072,25	46.344,06	-685.847,01	0,00	6.173.598,30	1.081.804,37	7.255.402,67	0,00	0,00	0,00	0,00	0,00
31/12/2012	744.015,67	58.154,51	-66.782,89	0,00	6.850.831,08	1.139.958,88	7.990.789,96	0,00	0,00	0,00	0,00	0,00
	14.898.799,42	1.242.927,33	-8.047.968,34	-102.968,45								

\* 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)