

# **FONCAIXA FTGENCAT 4, 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 4, 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	3.670	225.623.956,29	55	4.113.130,21	197.255,27	61.615,54	1,9104 %
29/02/2012	3.603	223.015.707,45	58	4.322.975,97	223.047,00	66.570,44	2,0384 %
31/03/2012	3.507	219.696.109,84	43	3.848.946,66	157.138,25	49.889,79	1,8235 %
30/04/2012	3.463	217.193.232,31	50	4.384.342,51	146.157,30	59.875,70	2,0859 %
31/05/2012	3.409	213.569.548,97	49	3.825.377,63	157.184,05	56.055,96	1,8648 %
30/06/2012	3.367	210.382.684,87	46	4.149.309,58	143.992,76	60.686,29	2,0407 %
31/07/2012	3.332	207.824.149,30	42	3.826.903,28	141.740,48	58.075,43	1,9096 %
31/08/2012	3.300	205.477.647,69	40	3.203.582,44	118.199,23	52.268,59	1,6166 %
30/09/2012	3.274	202.935.577,42	42	3.470.137,28	137.033,55	54.306,70	1,7775 %
31/10/2012	3.226	200.070.251,82	70	4.007.666,94	118.621,60	57.616,88	2,0624 %
30/11/2012	3.187	197.182.872,38	71	3.808.857,35	115.781,44	58.320,24	1,9904 %
31/12/2012	3.152	194.738.209,74	95	4.123.695,51	97.767,39	63.015,13	2,1678 %

**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 4, 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	225.623.956,29	21.821.903,38	1.495.237,68	17.708.773,17	1.297.982,41	1,9104 %	84,2626 %
29/02/2012	223.015.707,45	22.480.713,00	1.539.475,06	18.157.737,03	1.316.428,06	2,0384 %	83,5187 %
31/03/2012	219.696.109,84	23.127.259,53	1.572.385,76	19.278.312,87	1.415.247,51	1,8235 %	86,1507 %
30/04/2012	217.193.232,31	23.975.938,03	1.609.115,21	19.591.595,52	1.462.957,91	2,0859 %	85,2423 %
31/05/2012	213.569.548,97	24.298.551,40	1.639.121,01	20.473.173,77	1.481.936,96	1,8648 %	85,8123 %
30/06/2012	210.382.684,87	25.090.993,35	1.661.295,79	20.941.683,77	1.517.303,03	2,0407 %	86,5883 %
31/07/2012	207.824.149,30	25.396.619,74	1.690.492,04	21.569.716,46	1.548.751,56	1,9096 %	86,4168 %
31/08/2012	205.477.647,69	25.636.918,71	1.708.074,60	22.433.336,27	1.589.875,37	1,6166 %	88,6887 %
30/09/2012	202.935.577,42	26.236.292,84	1.734.743,19	22.766.155,56	1.597.709,64	1,7775 %	89,0981 %
31/10/2012	200.070.251,82	27.693.458,04	1.765.518,43	23.685.791,10	1.646.896,83	2,0624 %	90,5676 %
30/11/2012	197.182.872,38	28.126.941,21	1.796.237,93	24.318.083,86	1.680.456,49	1,9904 %	88,2534 %
31/12/2012	194.738.209,74	28.909.065,20	1.824.552,88	24.785.369,69	1.726.785,49	2,1678 %	88,6007 %

**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 4, 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	225.623.956,29	6.308.632,33	-2.996.126,74	3.312.505,59	1,4682 %	48,5569 %
29/02/2012	223.015.707,45	6.473.567,51	-3.509.697,58	2.963.869,93	1,3290 %	55,6333 %
31/03/2012	219.696.109,84	7.543.276,48	-3.751.226,43	3.792.050,05	1,7260 %	57,9468 %
30/04/2012	217.193.232,31	7.674.350,19	-3.754.534,98	3.919.815,21	1,8048 %	49,7733 %
31/05/2012	213.569.548,97	7.675.033,86	-3.803.389,49	3.871.644,37	1,8128 %	49,5598 %
30/06/2012	210.382.684,87	7.781.553,42	-4.053.967,49	3.727.585,93	1,7718 %	52,8202 %
31/07/2012	207.824.149,30	8.095.638,36	-4.055.020,53	4.040.617,83	1,9442 %	52,1107 %
31/08/2012	205.477.647,69	8.489.569,23	-4.056.315,19	4.433.254,04	2,1575 %	50,1049 %
30/09/2012	202.935.577,42	8.730.320,79	-4.057.744,09	4.672.576,70	2,3025 %	47,7968 %
31/10/2012	200.070.251,82	9.461.229,04	-4.636.323,08	4.824.905,96	2,4116 %	53,1060 %
30/11/2012	197.182.872,38	9.920.431,46	-4.946.709,37	4.973.722,09	2,5224 %	52,2840 %
31/12/2012	194.738.209,74	10.154.319,32	-5.686.319,39	4.467.999,93	2,2944 %	57,3193 %

**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**

<b>Total Impagados / Total Delinquency</b>		<b>Importe Impagado / Overdue Amount</b>				
<b>Antigüedad Deuda Aging</b>	<b>Nº de Activos Number</b>	<b>Principal Principal</b>	<b>Intereses Ordinarios Ordinary Interests</b>	<b>Total Total</b>	<b>Principal pendiente no vencido Principal Not Due</b>	<b>Deuda Total Total Debt</b>
HASTA 1 MES / Up to 1 month	25	6.676,98	3.044,87	9.721,85	1.341.058,88	1.350.780,73
DE 1 A 2 MESES / From 1 to 2 months	11	10.091,40	2.061,57	12.152,97	398.524,53	410.677,50
DE 2 A 3 MESES / From 2 to 3 months	3	1.448,86	1.556,33	3.005,19	224.537,71	227.542,90
DE 3 A 6 MESES / From 3 to 6 months	76	69.597,32	36.716,84	106.314,16	2.575.759,15	2.682.073,31
DE 6 A 12 MESES / From 6 to 12 months	19	28.170,07	26.298,29	54.468,36	1.547.936,36	1.602.404,72
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>134</b>	<b>115.984,63</b>	<b>69.677,90</b>	<b>185.662,53</b>	<b>6.087.816,63</b>	<b>6.273.479,16</b>

<b>Impagado con Garantía Real / Mortgage-Backed Delinquency</b>		<b>Importe Impagado / Overdue Amount</b>					<b>Valor Garantía Appraisal Value</b>	<b>%Deuda / v.Tasación %Debt / Appraisal</b>
<b>Antigüedad Deuda Aging</b>	<b>Nº de Activos Number</b>	<b>Principal Principal</b>	<b>Intereses ordinarios Ordinary Interests</b>	<b>Total Total</b>	<b>Principal pendiente no vencido Principal Not Due</b>	<b>Deuda Total Total Debt</b>		
HASTA 1 MES / Up to 1 month	23	5.925,24	3.042,84	8.968,08	1.335.916,42	1.344.884,50	5.763.069,03	23,33626
DE 1 A 2 MESES / From 1 to 2 months	10	9.354,46	2.045,53	11.399,99	392.768,90	404.168,89	2.087.695,76	19,35957
DE 2 A 3 MESES / From 2 to 3 months	3	1.448,86	1.556,33	3.005,19	224.537,71	227.542,90	701.626,95	32,43075
DE 3 A 6 MESES / From 3 to 6 months	76	69.597,32	36.716,84	106.314,16	2.575.759,15	2.682.073,31	8.995.006,03	29,81736
DE 6 A 12 MESES / From 6 to 12 months	18	28.170,07	26.298,29	54.468,36	1.539.653,33	1.594.121,69	5.614.157,64	28,39467
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>130</b>	<b>114.495,95</b>	<b>69.659,83</b>	<b>184.155,78</b>	<b>6.068.635,51</b>	<b>6.252.791,29</b>	<b>23.161.555,41</b>	<b>26,99642</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 4, 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	2.894.235,08	1.027.719,21	3.921.954,29	2.669.235,24	953.234,55	3.622.469,79	224.999,84	74.484,66	299.484,50
31/01/2012	57.835,88	20.025,46	77.861,34	28.119,67	10.837,56	38.957,23	254.716,05	83.672,56	338.388,61
29/02/2012	53.480,54	18.115,00	71.595,54	36.883,78	18.016,97	54.900,75	271.312,81	83.770,59	355.083,40
31/03/2012	49.953,90	15.290,59	65.244,49	112.168,77	33.973,73	146.142,50	209.097,94	65.087,45	274.185,39
30/04/2012	59.843,25	22.920,95	82.764,20	58.413,11	8.192,30	66.605,41	210.528,08	79.816,10	290.344,18
31/05/2012	44.921,64	21.005,09	65.926,73	48.425,84	20.801,72	69.227,56	207.023,88	80.019,47	287.043,35
30/06/2012	33.761,29	15.569,22	49.330,51	66.146,23	24.501,60	90.647,83	174.638,94	71.087,09	245.726,03
31/07/2012	49.483,79	18.519,81	68.003,60	41.188,94	16.643,95	57.832,89	182.933,79	72.962,95	255.896,74
31/08/2012	42.395,54	17.862,08	60.257,62	54.377,10	19.932,09	74.309,19	170.952,23	70.892,94	241.845,17
30/09/2012	40.210,98	18.777,44	58.988,42	26.339,80	12.341,35	38.681,15	184.823,41	77.329,03	262.152,44
31/10/2012	49.050,25	18.657,53	67.707,78	63.186,04	22.969,25	86.155,29	170.687,62	73.017,31	243.704,93
30/11/2012	39.986,21	15.789,29	55.775,50	52.408,99	16.753,12	69.162,11	158.264,84	72.053,48	230.318,32
31/12/2012	25.774,07	14.490,59	40.264,66	68.054,28	16.866,17	84.920,45	115.984,63	69.677,90	185.662,53
	3.440.932,42	1.244.742,26	4.685.674,68	3.324.947,79	1.175.064,36	4.500.012,15			

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	1.452.310,29	556.037,87	2.008.348,16	1.289.286,95	504.854,12	1.794.141,07	163.023,34	51.183,75	214.207,09	434.057,59
31/01/2012	42.927,39	14.933,53	57.860,92	8.695,46	4.501,74	13.197,20	197.255,27	61.615,54	258.870,81	479.570,88
29/02/2012	44.237,38	14.635,75	58.873,13	18.445,65	9.680,85	28.126,50	223.047,00	66.570,44	289.617,44	458.511,01
31/03/2012	32.910,70	12.785,07	45.695,77	98.819,45	29.465,72	128.285,17	157.138,25	49.889,79	207.028,04	226.530,12
30/04/2012	36.729,45	15.639,33	52.368,78	47.710,40	5.653,42	53.363,82	146.157,30	59.875,70	206.033,00	305.466,89
31/05/2012	30.005,80	10.045,10	40.050,90	18.979,05	13.864,84	32.843,89	157.184,05	56.055,96	213.240,01	308.089,78
30/06/2012	22.174,78	11.154,85	33.329,63	35.366,07	6.524,52	41.890,59	143.992,76	60.686,29	204.679,05	311.242,44
31/07/2012	29.196,25	11.394,72	40.590,97	31.448,53	14.005,58	45.454,11	141.740,48	58.075,43	199.815,91	356.665,54
31/08/2012	17.582,56	9.194,87	26.777,43	41.123,81	15.001,71	56.125,52	118.199,23	52.268,59	170.467,82	342.710,96
30/09/2012	26.668,59	10.215,80	36.884,39	7.834,27	8.177,69	16.011,96	137.033,55	54.306,70	191.340,25	319.685,72
31/10/2012	30.775,24	20.701,08	51.476,32	49.187,19	17.390,90	66.578,09	118.621,60	57.616,88	176.238,48	340.229,52
30/11/2012	30.719,50	13.020,58	43.740,08	33.559,66	12.317,22	45.876,88	115.781,44	58.320,24	174.101,68	357.687,82
31/12/2012	28.314,95	17.166,83	45.481,78	46.329,00	12.471,94	58.800,94	97.767,39	63.015,13	160.782,52	388.035,39
	1.824.552,88	716.925,38	2.541.478,26	1.726.785,49	653.910,25	2.380.695,74				

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 4, 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	6.170.336,01	534.945,35	-2.842.447,47	-31.010,85	3.327.888,54	503.934,50	3.831.823,04					
31/01/2012	138.296,32	19.692,10	-153.679,27	0,00	3.312.505,59	523.626,60	3.836.132,19	0,00	0,00	0,00	0,00	0,00
29/02/2012	164.935,18	0,00	-513.570,84	-17.274,11	2.963.869,93	506.352,49	3.470.222,42	0,00	0,00	0,00	0,00	0,00
31/03/2012	1.069.708,97	42.937,59	-241.528,85	0,00	3.792.050,05	549.290,08	4.341.340,13	0,00	0,00	0,00	0,00	0,00
30/04/2012	131.073,71	24.943,25	-3.308,55	0,00	3.919.815,21	574.233,33	4.494.048,54	0,00	0,00	0,00	0,00	0,00
31/05/2012	683,67	13.488,93	-48.854,51	0,00	3.871.644,37	587.722,26	4.459.366,63	0,00	0,00	0,00	0,00	0,00
30/06/2012	106.519,56	13.292,65	-250.578,00	0,00	3.727.585,93	601.014,91	4.328.600,84	0,00	0,00	0,00	0,00	0,00
31/07/2012	314.084,94	28.913,91	-1.053,04	0,00	4.040.617,83	629.928,82	4.670.546,65	0,00	0,00	0,00	0,00	0,00
31/08/2012	393.930,87	33.135,47	-1.294,66	0,00	4.433.254,04	663.064,29	5.096.318,33	0,00	0,00	0,00	0,00	0,00
30/09/2012	240.751,56	27.703,41	-1.428,90	0,00	4.672.576,70	690.767,70	5.363.344,40	0,00	0,00	0,00	0,00	0,00
31/10/2012	730.908,25	38.512,25	-578.578,99	0,00	4.824.905,96	729.279,95	5.554.185,91	0,00	0,00	0,00	0,00	0,00
30/11/2012	459.202,42	0,00	-310.386,29	-32.768,38	4.973.722,09	696.511,57	5.670.233,66	0,00	0,00	0,00	0,00	0,00
31/12/2012	233.887,86	0,00	-739.610,02	-12.628,95	4.467.999,93	683.882,62	5.151.882,55	0,00	0,00	0,00	0,00	0,00
	10.154.319,32	777.564,91	-5.686.319,39	-93.682,29								

\* 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)