

FONCAIXA FTGENCAT 5, 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 5, 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	9.381	574.831.702,67	198	12.759.170,30	533.299,25	174.476,51	2,3124 %
29/02/2012	9.225	567.139.243,33	197	11.935.960,82	540.742,43	170.720,05	2,1999 %
31/03/2012	8.916	559.007.136,51	192	11.548.213,58	511.847,73	173.418,20	2,1574 %
30/04/2012	8.651	552.568.533,57	208	13.052.482,23	559.517,98	191.100,92	2,4634 %
31/05/2012	8.391	546.035.919,13	198	14.423.311,75	570.831,43	218.878,31	2,7460 %
30/06/2012	8.120	538.927.960,72	194	14.256.881,47	524.017,04	222.647,01	2,7426 %
31/07/2012	7.912	531.832.208,01	187	15.776.607,49	484.103,91	240.664,24	3,0575 %
31/08/2012	7.746	525.134.903,27	190	15.375.433,33	489.385,09	241.863,88	3,0211 %
30/09/2012	7.652	519.402.315,29	182	14.224.800,92	475.280,62	248.709,50	2,8302 %
31/10/2012	7.533	512.613.452,54	183	15.248.808,98	500.146,19	273.346,75	3,0723 %
30/11/2012	7.360	506.622.668,81	180	15.338.185,56	549.884,81	287.707,32	3,1361 %
31/12/2012	7.104	500.033.185,57	166	14.451.541,21	551.198,69	281.970,32	3,0003 %

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 5, 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	574.831.702,67	62.249.844,63	4.408.633,15	49.490.674,33	3.875.333,90	2,3124 %	81,1444 %
29/02/2012	567.139.243,33	63.377.536,28	4.521.932,57	51.441.575,46	3.981.190,14	2,1999 %	83,1444 %
31/03/2012	559.007.136,51	64.508.552,98	4.616.879,10	52.960.339,40	4.105.031,37	2,1574 %	84,0439 %
30/04/2012	552.568.533,57	66.937.437,12	4.743.072,63	53.884.954,89	4.183.554,65	2,4634 %	84,0046 %
31/05/2012	546.035.919,13	69.401.404,69	4.850.701,28	54.978.092,94	4.279.869,85	2,7460 %	82,6696 %
30/06/2012	538.927.960,72	70.928.539,54	4.960.790,99	56.671.658,07	4.436.773,95	2,7426 %	82,2986 %
31/07/2012	531.832.208,01	74.196.303,39	5.075.768,06	58.419.695,90	4.591.664,15	3,0575 %	83,0306 %
31/08/2012	525.134.903,27	76.171.762,46	5.180.561,65	60.796.329,13	4.691.176,56	3,0211 %	82,6111 %
30/09/2012	519.402.315,29	77.339.161,15	5.270.021,37	63.114.360,23	4.794.740,75	2,8302 %	83,4753 %
31/10/2012	512.613.452,54	79.588.362,81	5.391.407,17	64.339.553,83	4.891.260,98	3,0723 %	83,8052 %
30/11/2012	506.622.668,81	81.177.229,55	5.504.340,48	65.839.043,99	4.954.455,67	3,1361 %	83,3063 %
31/12/2012	500.033.185,57	82.228.810,75	5.624.053,18	67.777.269,54	5.072.854,49	3,0003 %	84,0434 %

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 5, 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	574.831.702,67	30.134.914,46	-13.808.168,31	16.326.746,15	2,8403 %	46,5621 %
29/02/2012	567.139.243,33	31.511.502,88	-14.403.514,94	17.107.987,94	3,0165 %	47,7968 %
31/03/2012	559.007.136,51	32.300.019,84	-14.775.217,83	17.524.802,01	3,1350 %	46,8883 %
30/04/2012	552.568.533,57	33.047.357,99	-15.310.360,59	17.736.997,40	3,2099 %	47,4005 %
31/05/2012	546.035.919,13	33.835.171,92	-15.982.359,82	17.852.812,10	3,2695 %	48,3620 %
30/06/2012	538.927.960,72	35.131.281,41	-16.531.514,41	18.599.767,00	3,4513 %	48,8590 %
31/07/2012	531.832.208,01	36.171.631,64	-16.628.509,90	19.543.121,74	3,6747 %	47,3325 %
31/08/2012	525.134.903,27	37.644.797,41	-16.871.769,25	20.773.028,16	3,9558 %	46,6436 %
30/09/2012	519.402.315,29	38.286.418,50	-17.315.515,40	20.970.903,10	4,0375 %	45,9971 %
31/10/2012	512.613.452,54	39.240.140,84	-17.532.581,04	21.707.559,80	4,2347 %	45,7932 %
30/11/2012	506.622.668,81	40.333.789,26	-18.295.882,92	22.037.906,34	4,3500 %	46,6254 %
31/12/2012	500.033.185,57	41.721.663,97	-18.933.958,44	22.787.705,53	4,5572 %	46,9432 %

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	85	44.527,84	9.356,89	53.884,73	3.868.470,52	3.922.355,25
DE 1 A 2 MESES / From 1 to 2 months	48	46.576,12	10.068,97	56.645,09	2.307.722,93	2.364.368,02
DE 2 A 3 MESES / From 2 to 3 months	18	26.197,30	6.906,17	33.103,47	1.011.418,16	1.044.521,63
DE 3 A 6 MESES / From 3 to 6 months	69	182.964,68	63.405,65	246.370,33	4.966.038,33	5.212.408,66
DE 6 A 12 MESES / From 6 to 12 months	97	368.234,01	218.564,67	586.798,68	9.485.502,88	10.072.301,56
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
Totales/Totals	317	668.499,95	308.302,35	976.802,30	21.639.152,82	22.615.955,12

Impagado con Garantía Real / Mortgage-Backed Delinquency		Importe Impagado / Overdue Amount					Valor Garantía Appraisal Value	%Deuda / v. Tasación %Debt / Appraisal
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	48	26.733,06	8.032,09	34.765,15	3.415.034,61	3.449.799,76	13.762.977,86	25,06579
DE 1 A 2 MESES / From 1 to 2 months	29	20.836,00	9.052,89	29.888,89	2.096.628,44	2.126.517,33	8.403.467,47	25,30524
DE 2 A 3 MESES / From 2 to 3 months	11	18.968,52	6.572,95	25.541,47	983.053,10	1.008.594,57	3.381.675,29	29,82529
DE 3 A 6 MESES / From 3 to 6 months	53	136.970,77	61.134,91	198.105,68	4.859.074,73	5.057.180,41	15.283.559,24	33,08902
DE 6 A 12 MESES / From 6 to 12 months	75	310.646,04	217.232,49	527.878,53	9.340.767,72	9.868.646,25	55.944.737,35	17,63999
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
Totales/Totals	216	514.154,39	302.025,33	816.179,72	20.694.558,60	21.510.738,32	96.776.417,21	22,22725

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 5, 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	7.703.196,26	3.034.898,56	10.738.094,82	7.047.083,82	2.835.759,82	9.882.843,64	656.112,44	199.138,74	855.251,18
31/01/2012	234.943,44	69.398,79	304.342,23	114.276,79	32.601,01	146.877,80	776.779,09	235.936,52	1.012.715,61
29/02/2012	162.588,94	54.303,50	216.892,44	178.647,33	57.916,89	236.564,22	760.720,70	232.323,13	993.043,83
31/03/2012	157.070,94	57.509,65	214.580,59	232.157,26	57.033,39	289.190,65	685.634,38	232.799,39	918.433,77
30/04/2012	196.571,84	70.662,00	267.233,84	134.275,50	41.123,52	175.399,02	747.930,72	262.337,87	1.010.268,59
31/05/2012	187.747,45	69.307,11	257.054,56	180.681,68	56.096,18	236.777,86	754.996,49	275.548,80	1.030.545,29
30/06/2012	151.590,23	62.863,00	214.453,23	225.313,12	60.005,45	285.318,57	681.273,60	278.406,35	959.679,95
31/07/2012	144.159,20	64.934,51	209.093,71	197.732,31	54.543,74	252.276,05	627.700,49	288.797,12	916.497,61
31/08/2012	160.465,53	64.248,88	224.714,41	140.849,36	65.238,50	206.087,86	647.316,66	287.807,50	935.124,16
30/09/2012	155.660,56	62.183,48	217.844,04	152.281,45	53.475,73	205.757,18	650.695,77	296.515,25	947.211,02
31/10/2012	171.585,72	67.052,84	238.638,56	153.239,68	49.192,45	202.432,13	669.041,81	314.375,64	983.417,45
30/11/2012	161.331,33	58.080,88	219.412,21	114.754,71	46.861,48	161.616,19	715.618,43	325.595,04	1.041.213,47
31/12/2012	137.749,33	50.991,67	188.741,00	184.867,81	68.284,36	253.152,17	668.499,95	308.302,35	976.802,30
	9.724.660,77	3.786.434,87	13.511.095,64	9.056.160,82	3.478.132,52	12.534.293,34			

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 FTGENCAT 5, F.T.A.

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	4.294.852,27	1.875.019,13	6.169.871,40	3.803.434,20	1.712.296,95	5.515.731,15	491.418,07	161.883,09	653.301,16	1.669.662,60
31/01/2012	113.780,88	35.207,60	148.988,48	71.899,70	22.580,87	94.480,57	533.299,25	174.476,51	707.775,76	1.731.276,58
29/02/2012	113.299,42	35.166,43	148.465,85	105.856,24	38.876,24	144.732,48	540.742,43	170.720,05	711.462,48	1.680.425,82
31/03/2012	94.946,53	34.601,21	129.547,74	123.841,23	31.567,53	155.408,76	511.847,73	173.418,20	685.265,93	1.671.706,84
30/04/2012	126.193,53	45.881,98	172.075,51	78.523,28	28.161,37	106.684,65	559.517,98	191.100,92	750.618,90	1.813.917,58
31/05/2012	107.628,65	60.362,36	167.991,01	96.315,20	32.584,97	128.900,17	570.831,43	218.878,31	789.709,74	1.848.081,10
30/06/2012	110.089,71	44.054,77	154.144,48	156.904,10	40.286,07	197.190,17	524.017,04	222.647,01	746.664,05	1.781.878,12
31/07/2012	114.977,07	61.245,37	176.222,44	154.890,20	43.228,14	198.118,34	484.103,91	240.664,24	724.768,15	1.898.077,13
31/08/2012	104.793,59	53.506,86	158.300,45	99.512,41	52.307,22	151.819,63	489.385,09	241.863,88	731.248,97	2.005.394,30
30/09/2012	89.459,72	45.609,79	135.069,51	103.564,19	38.764,17	142.328,36	475.280,62	248.709,50	723.990,12	1.898.534,33
31/10/2012	121.385,80	59.229,19	180.614,99	96.520,23	34.591,94	131.112,17	500.146,19	273.346,75	773.492,94	2.293.038,12
30/11/2012	112.933,31	47.453,55	160.386,86	63.194,69	33.092,98	96.287,67	549.884,81	287.707,32	837.592,13	2.384.353,27
31/12/2012	119.712,70	44.581,65	164.294,35	118.398,82	50.318,65	168.717,47	551.198,69	281.970,32	833.169,01	2.159.329,81
	5.624.053,18	2.441.919,89	8.065.973,07	5.072.854,49	2.158.657,10	7.231.511,59				

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 5, 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	29.655.404,02	2.323.341,98	-13.638.430,18	-22.698,80	16.016.973,84	2.300.643,18	18.317.617,02					
31/01/2012	479.510,44	76.415,93	-169.738,13	0,00	16.326.746,15	2.377.059,11	18.703.805,26	0,00	0,00	0,00	0,00	0,00
29/02/2012	1.376.588,42	72.923,22	-595.346,63	0,00	17.107.987,94	2.449.982,33	19.557.970,27	0,00	0,00	0,00	0,00	0,00
31/03/2012	788.516,96	69.077,17	-371.702,89	0,00	17.524.802,01	2.519.059,50	20.043.861,51	0,00	0,00	0,00	0,00	0,00
30/04/2012	747.338,15	42.253,38	-535.142,76	0,00	17.736.997,40	2.561.312,88	20.298.310,28	0,00	0,00	0,00	0,00	0,00
31/05/2012	787.813,93	73.246,02	-671.999,23	0,00	17.852.812,10	2.634.558,90	20.487.371,00	0,00	0,00	0,00	0,00	0,00
30/06/2012	1.296.109,49	104.931,28	-549.154,59	0,00	18.599.767,00	2.739.490,18	21.339.257,18	0,00	0,00	0,00	0,00	0,00
31/07/2012	1.040.350,23	126.323,61	-96.995,49	0,00	19.543.121,74	2.865.813,79	22.408.935,53	0,00	0,00	0,00	0,00	0,00
31/08/2012	1.473.165,77	100.178,59	-243.259,35	0,00	20.773.028,16	2.965.992,38	23.739.020,54	0,00	0,00	0,00	0,00	0,00
30/09/2012	641.621,09	91.388,20	-443.746,15	0,00	20.970.903,10	3.057.380,58	24.028.283,68	0,00	0,00	0,00	0,00	0,00
31/10/2012	953.722,34	96.275,60	-217.065,64	0,00	21.707.559,80	3.153.656,18	24.861.215,98	0,00	0,00	0,00	0,00	0,00
30/11/2012	1.093.648,42	125.371,63	-763.301,88	0,00	22.037.906,34	3.279.027,81	25.316.934,15	0,00	0,00	0,00	0,00	0,00
31/12/2012	1.387.874,71	124.199,67	-638.075,52	0,00	22.787.705,53	3.403.227,48	26.190.933,01	0,00	0,00	0,00	0,00	0,00
	41.721.663,97	3.425.926,28	-18.933.958,44	-22.698,80								

* 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)