

FONCAIXA FTGENCAT 6, 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 6, 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	5.921	421.703.879,06	135	6.843.025,38	411.199,82	99.596,50	1,7202 %
29/02/2012	5.826	416.664.264,12	141	8.184.855,87	362.603,79	118.358,99	2,0514 %
31/03/2012	5.676	411.256.354,40	125	7.423.365,74	285.274,35	109.861,30	1,8744 %
30/04/2012	5.503	406.314.263,63	139	7.592.161,41	295.026,12	117.995,23	1,9412 %
31/05/2012	5.384	401.606.401,22	139	8.450.705,27	333.728,81	143.281,25	2,1873 %
30/06/2012	5.253	395.942.928,45	128	7.199.799,37	339.688,21	132.948,98	1,9042 %
31/07/2012	5.112	390.767.314,67	121	6.869.338,80	302.224,55	131.294,90	1,8353 %
31/08/2012	5.012	386.209.511,61	121	7.439.027,84	297.377,83	133.813,82	2,0032 %
30/09/2012	4.915	381.810.950,04	106	8.004.371,19	255.723,11	135.947,59	2,1634 %
31/10/2012	4.797	377.409.039,73	106	8.665.889,78	279.103,99	150.235,48	2,3701 %
30/11/2012	4.694	372.722.800,21	110	8.932.297,40	286.732,51	149.898,02	2,4734 %
31/12/2012	4.623	368.405.265,76	100	9.107.594,01	281.997,48	150.902,19	2,5487 %

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 6, 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	421.703.879,06	38.801.575,59	3.289.389,69	31.958.550,21	2.878.189,87	1,7202 %	84,9448 %
29/02/2012	416.664.264,12	40.463.840,70	3.353.084,56	32.278.984,83	2.990.480,77	2,0514 %	83,7934 %
31/03/2012	411.256.354,40	40.722.399,45	3.401.749,55	33.299.033,71	3.116.475,20	1,8744 %	83,1083 %
30/04/2012	406.314.263,63	41.748.002,94	3.470.750,55	34.155.841,53	3.175.724,43	1,9412 %	84,6057 %
31/05/2012	401.606.401,22	42.892.990,16	3.533.411,40	34.442.284,89	3.199.682,59	2,1873 %	83,2442 %
30/06/2012	395.942.928,45	44.202.575,26	3.604.656,25	37.002.775,89	3.264.968,04	1,9042 %	86,7346 %
31/07/2012	390.767.314,67	44.980.232,34	3.657.817,26	38.110.893,54	3.355.592,71	1,8353 %	86,7368 %
31/08/2012	386.209.511,61	46.538.914,62	3.722.065,42	39.099.886,78	3.424.687,59	2,0032 %	87,4307 %
30/09/2012	381.810.950,04	47.974.000,33	3.772.247,98	39.969.629,14	3.516.524,87	2,1634 %	86,5207 %
31/10/2012	377.409.039,73	49.105.187,11	3.826.335,09	40.439.297,33	3.547.231,10	2,3701 %	85,0043 %
30/11/2012	372.722.800,21	50.385.239,63	3.877.932,17	41.452.942,23	3.591.199,66	2,4734 %	85,0989 %
31/12/2012	368.405.265,76	51.554.684,16	3.942.400,19	42.447.090,15	3.660.402,71	2,5487 %	84,9701 %

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 6, 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	421.703.879,06	17.975.288,03	-6.364.951,65	11.610.336,38	2,7532 %	37,1460 %
29/02/2012	416.664.264,12	18.420.842,83	-6.924.447,12	11.496.395,71	2,7592 %	38,5220 %
31/03/2012	411.256.354,40	18.946.521,82	-7.413.006,67	11.533.515,15	2,8045 %	40,2425 %
30/04/2012	406.314.263,63	19.558.593,30	-7.826.696,56	11.731.896,74	2,8874 %	41,3094 %
31/05/2012	401.606.401,22	19.601.556,83	-8.008.867,69	11.592.689,14	2,8866 %	40,9481 %
30/06/2012	395.942.928,45	20.688.622,86	-8.153.194,42	12.535.428,44	3,1660 %	41,5946 %
31/07/2012	390.767.314,67	21.179.103,16	-8.540.096,43	12.639.006,73	3,2344 %	41,2792 %
31/08/2012	386.209.511,61	22.053.950,96	-8.687.673,96	13.366.277,00	3,4609 %	41,0200 %
30/09/2012	381.810.950,04	22.931.890,60	-8.773.052,10	14.158.838,50	3,7083 %	39,7800 %
31/10/2012	377.409.039,73	23.329.017,20	-8.978.465,62	14.350.551,58	3,8024 %	39,1527 %
30/11/2012	372.722.800,21	24.186.947,05	-9.129.289,17	15.057.657,88	4,0399 %	39,1328 %
31/12/2012	368.405.265,76	25.026.523,14	-9.482.465,58	15.544.057,56	4,2193 %	39,2049 %

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	43	25.279,41	6.607,76	31.887,17	2.471.835,85	2.503.723,02			
DE 1 A 2 MESES / From 1 to 2 months	32	30.723,66	8.827,70	39.551,36	2.059.866,83	2.099.418,19			
DE 2 A 3 MESES / From 2 to 3 months	14	19.430,34	7.635,66	27.066,00	1.069.482,07	1.096.548,07			
DE 3 A 6 MESES / From 3 to 6 months	39	85.251,09	41.131,48	126.382,57	3.773.674,04	3.900.056,61			
DE 6 A 12 MESES / From 6 to 12 months	61	196.746,39	109.770,71	306.517,10	5.333.919,97	5.640.437,07			
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	189	357.430,89	173.973,31	531.404,20	14.708.778,76	15.240.182,96			
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	21	11.032,34	5.991,70	17.024,04	2.172.582,76	2.189.606,80	8.336.914,65	26,26399	
DE 1 A 2 MESES / From 1 to 2 months	16	10.697,53	8.237,01	18.934,54	1.903.643,00	1.922.577,54	4.757.914,24	40,40799	
DE 2 A 3 MESES / From 2 to 3 months	10	14.122,83	6.590,40	20.713,23	995.740,31	1.016.453,54	3.175.451,83	32,00973	
DE 3 A 6 MESES / From 3 to 6 months	26	46.228,57	37.771,09	83.999,66	3.561.256,44	3.645.256,10	8.524.183,26	42,76370	
DE 6 A 12 MESES / From 6 to 12 months	44	149.019,55	102.103,75	251.123,30	4.905.532,73	5.156.656,03	13.507.675,65	38,17575	
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	117	231.100,82	160.693,95	391.794,77	13.538.755,24	13.930.550,01	38.302.139,63	36,37016	

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 6, 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	5.626.698,96	1.661.302,42	7.288.001,38	5.095.383,87	1.533.391,33	6.628.775,20	531.315,09	127.911,09	659.226,18
31/01/2012	150.223,05	40.553,22	190.776,27	106.474,81	27.696,98	134.171,79	575.063,33	140.767,33	715.830,66
29/02/2012	108.683,86	37.244,84	145.928,70	187.787,64	26.081,02	213.868,66	495.959,55	151.931,15	647.890,70
31/03/2012	91.369,14	35.779,58	127.148,72	193.534,55	45.680,97	239.215,52	393.794,14	142.029,76	535.823,90
30/04/2012	138.825,83	65.404,10	204.229,93	81.046,43	26.781,99	107.828,42	451.573,54	180.651,87	632.225,41
31/05/2012	98.731,78	39.426,76	138.158,54	74.622,11	19.088,66	93.710,77	475.683,21	200.989,97	676.673,18
30/06/2012	87.361,55	34.447,29	121.808,84	143.834,94	76.751,08	220.586,02	419.209,82	158.686,18	577.896,00
31/07/2012	129.336,88	40.576,20	169.913,08	116.778,47	31.802,56	148.581,03	431.768,23	167.459,82	599.228,05
31/08/2012	93.281,55	39.684,86	132.966,41	112.712,95	36.860,49	149.573,44	412.336,83	170.284,19	582.621,02
30/09/2012	80.642,75	36.480,55	117.123,30	136.362,69	38.486,40	174.849,09	356.616,89	168.278,34	524.895,23
31/10/2012	90.784,52	61.308,64	152.093,16	73.523,66	26.079,54	99.603,20	373.877,75	203.507,44	577.385,19
30/11/2012	98.302,92	35.531,77	133.834,69	74.290,71	36.843,20	111.133,91	397.889,96	202.196,01	600.085,97
31/12/2012	80.609,93	31.716,14	112.326,07	121.069,00	59.938,84	181.007,84	357.430,89	173.973,31	531.404,20
	6.874.852,72	2.159.456,37	9.034.309,09	6.517.421,83	1.985.483,06	8.502.904,89			

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 6, 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	3.223.350,46	944.987,71	4.168.338,17	2.788.620,14	844.329,17	3.632.949,31	434.730,32	99.828,13	534.558,45	948.695,62
31/01/2012	66.039,23	23.247,39	89.286,62	89.569,73	23.479,02	113.048,75	411.199,82	99.596,50	510.796,32	934.894,02
29/02/2012	63.694,87	30.370,23	94.065,10	112.290,90	11.607,74	123.898,64	362.603,79	118.358,99	480.962,78	1.042.997,23
31/03/2012	48.664,99	20.265,13	68.930,12	125.994,43	28.762,82	154.757,25	285.274,35	109.861,30	395.135,65	1.014.833,52
30/04/2012	69.001,00	27.228,93	96.229,93	59.249,23	19.095,00	78.344,23	295.026,12	117.995,23	413.021,35	1.162.413,92
31/05/2012	62.660,85	28.543,85	91.204,70	23.958,16	3.257,83	27.215,99	333.728,81	143.281,25	477.010,06	1.271.504,09
30/06/2012	71.244,85	30.585,43	101.830,28	65.285,45	40.917,70	106.203,15	339.688,21	132.948,98	472.637,19	1.183.810,31
31/07/2012	53.161,01	25.005,70	78.166,71	90.624,67	26.659,78	117.284,45	302.224,55	131.294,90	433.519,45	1.164.703,93
31/08/2012	64.248,16	29.480,42	93.728,58	69.094,88	26.961,50	96.056,38	297.377,83	133.813,82	431.191,65	1.164.888,05
30/09/2012	50.182,56	30.449,32	80.631,88	91.837,28	28.315,55	120.152,83	255.723,11	135.947,59	391.670,70	1.041.385,02
31/10/2012	54.087,11	28.647,16	82.734,27	30.706,23	14.359,27	45.065,50	279.103,99	150.235,48	429.339,47	1.219.425,56
30/11/2012	51.597,08	26.239,73	77.836,81	43.968,56	26.577,19	70.545,75	286.732,51	149.898,02	436.630,53	1.274.620,76
31/12/2012	64.468,02	28.308,98	92.777,00	69.203,05	27.304,81	96.507,86	281.997,48	150.902,19	432.899,67	1.377.994,27
	3.942.400,19	1.273.359,98	5.215.760,17	3.660.402,71	1.121.627,38	4.782.030,09				

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 6, 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	17.134.945,33	1.306.827,58	-6.044.757,15	0,00	11.090.188,18	1.306.827,58	12.397.015,76					
31/01/2012	840.342,70	75.015,99	-320.194,50	0,00	11.610.336,38	1.381.843,57	12.992.179,95	0,00	0,00	0,00	0,00	0,00
29/02/2012	445.554,80	69.578,27	-559.495,47	0,00	11.496.395,71	1.451.421,84	12.947.817,55	0,00	0,00	0,00	0,00	0,00
31/03/2012	525.678,99	83.284,65	-488.559,55	0,00	11.533.515,15	1.534.706,49	13.068.221,64	0,00	0,00	0,00	0,00	0,00
30/04/2012	612.071,48	69.853,64	-413.689,89	0,00	11.731.896,74	1.604.560,13	13.336.456,87	0,00	0,00	0,00	0,00	0,00
31/05/2012	42.963,53	74.231,83	-182.171,13	0,00	11.592.689,14	1.678.791,96	13.271.481,10	0,00	0,00	0,00	0,00	0,00
30/06/2012	1.087.066,03	89.660,44	-144.326,73	0,00	12.535.428,44	1.768.452,40	14.303.880,84	0,00	0,00	0,00	0,00	0,00
31/07/2012	490.480,30	62.864,27	-386.902,01	0,00	12.639.006,73	1.831.316,67	14.470.323,40	0,00	0,00	0,00	0,00	0,00
31/08/2012	874.847,80	88.544,33	-147.577,53	0,00	13.366.277,00	1.919.861,00	15.286.138,00	0,00	0,00	0,00	0,00	0,00
30/09/2012	877.939,64	100.650,37	-85.378,14	0,00	14.158.838,50	2.020.511,37	16.179.349,87	0,00	0,00	0,00	0,00	0,00
31/10/2012	397.126,60	86.459,52	-205.413,52	0,00	14.350.551,58	2.106.970,89	16.457.522,47	0,00	0,00	0,00	0,00	0,00
30/11/2012	857.929,85	90.838,15	-150.823,55	0,00	15.057.657,88	2.197.809,04	17.255.466,92	0,00	0,00	0,00	0,00	0,00
31/12/2012	839.576,09	76.575,15	-353.176,41	0,00	15.544.057,56	2.274.384,19	17.818.441,75	0,00	0,00	0,00	0,00	0,00
	25.026.523,14	2.274.384,19	-9.482.465,58	0,00								

* 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)