

FONCAIXA FTGENCAT 7, F.T.A.

**INFORME MENSUAL
SOBRE IMPAGADOS
DICIEMBRE - 2011**

*DELINQUENCIES
MONTHLY INFORMATION
DECEMBER - 2011*



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

**GESTICAIXA**

Fondo/Fund: FONCAIXA FTGENCAT 7, 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
31/01/2011	24.895	777.634.442,05	341	6.258.433,44	677.042,09	130.051,25	0,8919 %
28/02/2011	24.558	762.348.262,68	288	5.926.419,10	588.190,46	117.115,22	0,8545 %
31/03/2011	24.210	750.103.001,01	298	7.444.617,95	520.805,38	113.836,32	1,0619 %
30/04/2011	23.845	739.569.007,86	311	8.296.173,41	620.154,39	136.388,21	1,2056 %
31/05/2011	23.440	724.847.974,06	296	7.687.005,90	625.392,49	124.254,62	1,1468 %
30/06/2011	22.998	713.025.227,96	315	8.021.110,91	637.778,67	130.963,63	1,2144 %
31/07/2011	22.749	702.043.661,65	328	8.460.416,97	644.572,05	134.371,80	1,2969 %
31/08/2011	22.541	693.090.752,82	343	10.133.784,54	686.703,65	156.321,85	1,5612 %
30/09/2011	22.299	681.653.422,02	400	10.715.074,99	718.237,18	170.608,96	1,6773 %
31/10/2011	22.061	671.643.881,62	450	11.616.361,89	768.487,48	182.583,94	1,8440 %
30/11/2011	21.759	662.201.757,70	428	12.361.184,88	842.744,55	200.572,84	1,9939 %
31/12/2011	21.491	650.565.937,64	410	11.457.721,53	808.841,20	190.776,22	1,8855 %

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 7, 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
31/01/2011	777.634.442,05	14.688.671,82	1.616.936,18	8.430.238,38	939.894,09	0,8919 %	60,7946 %
28/02/2011	762.348.262,68	15.787.199,85	1.734.723,87	9.860.780,75	1.146.533,41	0,8545 %	67,5063 %
31/03/2011	750.103.001,01	18.317.987,17	1.853.429,42	10.873.369,22	1.332.624,04	1,0619 %	69,6613 %
30/04/2011	739.569.007,86	19.687.932,77	2.020.652,12	11.391.759,36	1.400.497,73	1,2056 %	63,4177 %
31/05/2011	724.847.974,06	20.712.738,75	2.160.888,86	13.025.732,85	1.535.496,37	1,1468 %	67,0759 %
30/06/2011	713.025.227,96	21.898.689,47	2.299.241,16	13.877.578,56	1.661.462,49	1,2144 %	67,9343 %
31/07/2011	702.043.661,65	23.409.080,59	2.444.724,31	14.948.663,62	1.800.152,26	1,2969 %	69,2159 %
31/08/2011	693.090.752,82	25.630.984,61	2.596.865,89	15.497.200,07	1.910.162,24	1,5612 %	67,3300 %
30/09/2011	681.653.422,02	27.346.390,70	2.754.647,81	16.631.315,71	2.036.410,63	1,6773 %	66,1323 %
31/10/2011	671.643.881,62	29.918.115,88	2.922.747,58	18.301.753,99	2.154.260,10	1,8440 %	67,9578 %
30/11/2011	662.201.757,70	31.564.498,18	3.101.685,15	19.203.313,30	2.258.940,60	1,9939 %	65,3523 %
31/12/2011	650.565.937,64	32.791.575,70	3.239.412,40	21.333.854,17	2.430.571,20	1,8855 %	68,5522 %

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 7, 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
31/01/2011	777.634.442,05	3.862.119,80	-544.448,45	3.317.671,35	0,4266 %	17,1562 %
28/02/2011	762.348.262,68	4.905.953,88	-585.053,68	4.320.900,20	0,5668 %	15,1485 %
31/03/2011	750.103.001,01	5.889.496,39	-598.421,71	5.291.074,68	0,7054 %	12,1979 %
30/04/2011	739.569.007,86	6.061.406,70	-799.749,76	5.261.656,94	0,7114 %	13,5793 %
31/05/2011	724.847.974,06	6.934.320,69	-1.078.524,29	5.855.796,40	0,8079 %	17,7933 %
30/06/2011	713.025.227,96	7.381.305,12	-1.181.376,62	6.199.928,50	0,8695 %	17,0367 %
31/07/2011	702.043.661,65	8.052.664,05	-1.315.880,92	6.736.783,13	0,9596 %	17,8272 %
31/08/2011	693.090.752,82	8.427.760,35	-1.647.604,22	6.780.156,13	0,9782 %	20,4604 %
30/09/2011	681.653.422,02	8.747.230,13	-1.825.848,45	6.921.381,68	1,0154 %	21,6647 %
31/10/2011	671.643.881,62	9.034.771,12	-1.906.555,54	7.128.215,58	1,0613 %	21,7961 %
30/11/2011	662.201.757,70	9.619.676,40	-2.311.512,05	7.308.164,35	1,1036 %	25,5846 %
31/12/2011	650.565.937,64	10.726.214,40	-2.800.878,56	7.925.335,84	1,2182 %	29,1161 %

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 31/12/2011
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	327	100.322,14	20.817,37	121.139,51	7.872.047,13	7.993.186,64			
DE 1 A 2 MESES / From 1 to 2 months	137	67.776,66	14.531,73	82.308,39	2.474.194,40	2.556.502,79			
DE 2 A 3 MESES / From 2 to 3 months	60	44.800,94	8.724,28	53.525,22	1.017.190,26	1.070.715,48			
DE 3 A 6 MESES / From 3 to 6 months	228	251.445,49	76.550,73	327.996,22	6.040.668,97	6.368.665,19			
DE 6 A 12 MESES / From 6 to 12 months	186	557.395,71	114.225,49	671.621,20	5.417.052,56	6.088.673,76			
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	938	1.021.740,94	234.849,60	1.256.590,54	22.821.153,32	24.077.743,86			
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	207	32.505,01	15.009,94	47.514,95	6.370.542,47	6.418.057,42	125.154.278,11	5,12812	
DE 1 A 2 MESES / From 1 to 2 months	79	20.632,05	9.576,66	30.208,71	1.887.734,59	1.917.943,30	23.622.792,63	8,11904	
DE 2 A 3 MESES / From 2 to 3 months	34	7.830,61	5.635,78	13.466,39	837.138,87	850.605,26	18.624.569,90	4,56711	
DE 3 A 6 MESES / From 3 to 6 months	154	82.393,12	58.433,81	140.826,93	5.041.069,74	5.181.896,67	69.143.114,79	7,49445	
DE 6 A 12 MESES / From 6 to 12 months	101	151.487,83	76.010,73	227.498,56	4.140.583,57	4.368.082,13	33.187.461,74	13,16184	
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	575	294.848,62	164.666,92	459.515,54	18.277.069,24	18.736.584,78	269.732.217,17	6,94637	

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 7, 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							764.908,81	166.315,90	931.224,71
31/01/2011	310.518,34	54.401,73	364.920,07	69.333,71	21.110,01	90.443,72	976.837,07	184.719,10	1.161.556,17
28/02/2011	228.035,09	52.038,76	280.073,85	156.805,21	24.929,09	181.734,30	907.278,45	181.498,45	1.088.776,90
31/03/2011	193.062,80	39.023,47	232.086,27	174.230,43	35.696,80	209.927,23	768.758,78	155.907,77	924.666,55
30/04/2011	279.197,82	53.999,49	333.197,31	94.942,70	19.435,81	114.378,51	912.093,94	184.736,07	1.096.830,01
31/05/2011	221.428,66	48.823,47	270.252,13	159.239,18	28.873,55	188.112,73	878.769,04	174.021,27	1.052.790,31
30/06/2011	195.873,70	47.533,25	243.406,95	137.083,40	25.043,29	162.126,69	859.145,56	181.206,31	1.040.351,87
31/07/2011	283.157,24	61.078,28	344.235,52	123.406,03	24.523,26	147.929,29	944.409,87	200.128,36	1.144.538,23
31/08/2011	243.736,71	59.963,02	303.699,73	120.903,06	26.086,75	146.989,81	974.333,00	221.698,49	1.196.031,49
30/09/2011	243.924,29	57.282,23	301.206,52	135.281,75	30.756,41	166.038,16	989.904,71	232.055,93	1.221.960,64
31/10/2011	267.929,46	66.647,30	334.576,76	161.975,81	37.878,95	199.854,76	1.061.143,97	247.472,65	1.308.616,62
30/11/2011	255.908,41	64.507,98	320.416,39	139.176,48	34.858,54	174.035,02	1.104.809,63	257.412,50	1.362.222,13
31/12/2011	211.968,86	54.157,50	266.126,36	165.636,57	44.979,43	210.616,00	1.021.740,94	234.849,60	1.256.590,54
	2.934.741,38	659.456,48	3.594.197,86	1.638.014,33	354.171,89	1.992.186,22			

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 7, 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	1.478.930,23	292.221,86	1.771.152,09	891.477,20	160.404,47	1.051.881,67	587.453,03	131.817,39	719.270,42
31/01/2011	138.005,95	22.933,36	160.939,31	48.416,89	24.699,50	73.116,39	677.042,09	130.051,25	807.093,34
28/02/2011	117.787,69	26.013,85	143.801,54	206.639,32	38.949,88	245.589,20	588.190,46	117.115,22	705.305,68
31/03/2011	118.705,55	32.881,25	151.586,80	186.090,63	36.160,15	222.250,78	520.805,38	113.836,32	634.641,70
30/04/2011	167.222,70	34.819,06	202.041,76	67.873,69	12.267,17	80.140,86	620.154,39	136.388,21	756.542,60
31/05/2011	140.236,74	27.419,55	167.656,29	134.998,64	39.553,14	174.551,78	625.392,49	124.254,62	749.647,11
30/06/2011	138.352,30	29.406,15	167.758,45	125.966,12	22.697,14	148.663,26	637.778,67	130.963,63	768.742,30
31/07/2011	145.483,15	29.819,80	175.302,95	138.689,77	26.411,63	165.101,40	644.572,05	134.371,80	778.943,85
31/08/2011	152.141,58	39.068,44	191.210,02	110.009,98	17.118,39	127.128,37	686.703,65	156.321,85	843.025,50
30/09/2011	157.781,92	39.130,20	196.912,12	126.248,39	24.843,09	151.091,48	718.237,18	170.608,96	888.846,14
31/10/2011	168.099,77	45.849,91	213.949,68	117.849,47	33.874,93	151.724,40	768.487,48	182.583,94	951.071,42
30/11/2011	178.937,57	44.870,18	223.807,75	104.680,50	26.881,28	131.561,78	842.744,55	200.572,84	1.043.317,39
31/12/2011	137.727,25	38.915,22	176.642,47	171.630,60	48.106,41	219.737,01	808.841,20	190.776,22	999.617,42
	3.239.412,40	703.348,83	3.942.761,23	2.430.571,20	511.967,18	2.942.538,38			

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 7, 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	3.173.472,54	154.858,68	3.328.331,22	-465.605,23	0,00	-465.605,23	2.707.867,31	154.858,68	2.862.725,99
31/01/2011	688.647,26	25.284,14	713.931,40	-78.843,22	0,00	-78.843,22	3.317.671,35	180.142,82	3.497.814,17
28/02/2011	1.043.834,08	59.806,47	1.103.640,55	-40.605,23	0,00	-40.605,23	4.320.900,20	239.949,29	4.560.849,49
31/03/2011	983.542,51	64.262,05	1.047.804,56	-13.368,03	0,00	-13.368,03	5.291.074,68	304.211,34	5.595.286,02
30/04/2011	171.910,31	20.693,98	192.604,29	-201.328,05	0,00	-201.328,05	5.261.656,94	324.905,32	5.586.562,26
31/05/2011	872.913,99	55.391,43	928.305,42	-278.774,53	0,00	-278.774,53	5.855.796,40	380.296,75	6.236.093,15
30/06/2011	446.984,43	45.369,46	492.353,89	-102.852,33	0,00	-102.852,33	6.199.928,50	425.666,21	6.625.594,71
31/07/2011	671.358,93	52.433,11	723.792,04	-134.504,30	0,00	-134.504,30	6.736.783,13	478.099,32	7.214.882,45
31/08/2011	375.096,30	55.020,80	430.117,10	-331.723,30	0,00	-331.723,30	6.780.156,13	533.120,12	7.313.276,25
30/09/2011	319.469,78	50.179,94	369.649,72	-178.244,23	0,00	-178.244,23	6.921.381,68	583.300,06	7.504.681,74
31/10/2011	287.540,99	50.319,71	337.860,70	-80.707,09	0,00	-80.707,09	7.128.215,58	633.619,77	7.761.835,35
30/11/2011	584.905,28	25.251,30	610.156,58	-404.956,51	0,00	-404.956,51	7.308.164,35	658.871,07	7.967.035,42
31/12/2011	1.106.538,00	44.746,82	1.151.284,82	-489.366,51	0,00	-489.366,51	7.925.335,84	703.617,89	8.628.953,73
	10.726.214,40	703.617,89	11.429.832,29	-2.800.878,56	0,00	-2.800.878,56			