

GC PASTOR HIPOTECARIO 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: GC PASTOR HIPOTECARIO 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	3.376	426.900.251,91	67	4.020.089,59	7.558.801,53	213.732,57	2,7123 %
29/02/2012	3.360	424.148.031,73	66	3.898.854,22	7.755.501,74	217.482,68	2,7477 %
31/03/2012	3.347	421.585.999,96	71	3.924.727,61	8.824.498,47	238.071,28	3,0241 %
30/04/2012	3.336	417.786.700,09	71	4.446.466,63	8.160.284,79	213.962,60	3,0175 %
31/05/2012	3.321	414.583.369,30	77	4.350.565,60	9.032.254,05	234.531,70	3,2280 %
30/06/2012	3.305	410.312.335,50	72	4.160.296,35	8.370.181,80	224.855,41	3,0539 %
31/07/2012	3.297	407.943.358,44	83	6.233.918,75	8.034.440,77	252.152,11	3,4976 %
31/08/2012	3.288	405.534.638,21	85	6.743.183,32	8.096.732,67	264.443,21	3,6593 %
30/09/2012	3.277	401.711.483,06	80	5.768.188,76	7.578.702,14	257.694,69	3,3225 %
31/10/2012	3.270	398.474.095,54	78	6.252.370,95	7.020.372,00	235.183,72	3,3309 %
30/11/2012	3.258	395.714.948,19	77	6.332.878,73	6.653.474,50	249.586,88	3,2817 %
31/12/2012	3.240	390.948.011,19	95	8.143.618,47	6.791.032,68	262.699,04	3,8201 %

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: GC PASTOR HIPOTECARIO 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	426.900.251,91	47.444.496,55	38.510.696,63	43.424.406,96	30.951.895,10	2,7123 %	87,5240 %
29/02/2012	424.148.031,73	48.100.864,19	39.107.448,66	44.202.009,97	31.351.946,92	2,7477 %	87,8992 %
31/03/2012	421.585.999,96	48.974.960,68	40.284.279,02	45.050.233,07	31.459.780,55	3,0241 %	87,7325 %
30/04/2012	417.786.700,09	51.169.530,96	40.588.762,66	46.723.064,33	32.428.477,87	3,0175 %	88,6760 %
31/05/2012	414.583.369,30	52.128.939,96	41.910.770,96	47.778.374,36	32.878.516,91	3,2280 %	87,9015 %
30/06/2012	410.312.335,50	52.957.900,97	42.635.697,66	48.797.604,62	34.265.515,86	3,0539 %	88,3277 %
31/07/2012	407.943.358,44	55.143.652,05	42.772.389,64	48.909.733,30	34.737.948,87	3,4976 %	87,5034 %
31/08/2012	405.534.638,21	56.259.581,90	42.947.527,30	49.516.398,58	34.850.794,63	3,6593 %	86,1628 %
30/09/2012	401.711.483,06	56.869.539,39	44.109.260,07	51.101.350,63	36.530.557,93	3,3225 %	88,3323 %
31/10/2012	398.474.095,54	58.747.679,76	44.490.063,15	52.495.308,81	37.469.691,15	3,3309 %	89,0930 %
30/11/2012	395.714.948,19	59.294.375,94	44.881.352,85	52.961.497,21	38.227.878,35	3,2817 %	88,3295 %
31/12/2012	390.948.011,19	62.314.689,62	45.506.288,63	54.171.071,15	38.715.255,95	3,8201 %	89,1631 %

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: GC PASTOR HIPOTECARIO 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	426.900.251,91	26.256.676,94	-3.083.390,08	23.173.286,86	5,4283 %	12,3933 %
29/02/2012	424.148.031,73	26.765.960,30	-3.083.942,64	23.682.017,66	5,5834 %	11,7454 %
31/03/2012	421.585.999,96	26.874.722,97	-3.084.378,74	23.790.344,23	5,6431 %	11,5235 %
30/04/2012	417.786.700,09	28.537.083,32	-3.084.814,84	25.452.268,48	6,0922 %	11,4785 %
31/05/2012	414.583.369,30	28.985.043,96	-3.150.216,65	25.834.827,31	6,2315 %	11,0390 %
30/06/2012	410.312.335,50	30.095.130,41	-3.165.556,60	26.929.573,81	6,5632 %	10,9213 %
31/07/2012	407.943.358,44	30.578.346,05	-3.166.122,60	27.412.223,45	6,7196 %	10,5204 %
31/08/2012	405.534.638,21	30.900.574,72	-3.166.760,80	27.733.813,92	6,8388 %	10,3562 %
30/09/2012	401.711.483,06	32.703.062,96	-3.611.973,51	29.091.089,45	7,2418 %	11,6890 %
31/10/2012	398.474.095,54	34.040.761,04	-3.618.128,10	30.422.632,94	7,6348 %	11,0636 %
30/11/2012	395.714.948,19	34.808.211,90	-4.080.559,27	30.727.652,63	7,7651 %	11,9873 %
31/12/2012	390.948.011,19	35.481.860,31	-4.440.707,94	31.041.152,37	7,9400 %	12,7576 %

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	421	230.035,56	128.994,34	359.029,90	55.240.272,36	55.599.302,26			
DE 1 A 2 MESES / From 1 to 2 months	64	176.637,84	54.000,77	230.638,61	10.505.205,37	10.735.843,98			
DE 2 A 3 MESES / From 2 to 3 months	0	0,00	0,00	0,00	0,00	0,00			
DE 3 A 6 MESES / From 3 to 6 months	44	813.107,65	70.294,36	883.402,01	5.515.463,11	6.398.865,12			
DE 6 A 12 MESES / From 6 to 12 months	34	3.190.185,05	147.156,40	3.337.341,45	2.560.147,90	5.897.489,35			
DE 12 A 18 MESES / From 12 to 18 months	17	2.787.739,98	45.248,28	2.832.988,26	68.007,46	2.900.995,72			
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	580	7.197.706,08	445.694,15	7.643.400,23	73.889.096,20	81.532.496,43			

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	421	230.035,56	128.994,34	359.029,90	55.240.272,36	55.599.302,26	116.342.914,61	47,78916	
DE 1 A 2 MESES / From 1 to 2 months	64	176.637,84	54.000,77	230.638,61	10.505.205,37	10.735.843,98	38.364.235,42	27,98399	
DE 2 A 3 MESES / From 2 to 3 months	0	0,00	0,00	0,00	0,00	0,00	0,00	0,00000	
DE 3 A 6 MESES / From 3 to 6 months	44	813.107,65	70.294,36	883.402,01	5.515.463,11	6.398.865,12	13.241.178,37	48,32550	
DE 6 A 12 MESES / From 6 to 12 months	34	3.190.185,05	147.156,40	3.337.341,45	2.560.147,90	5.897.489,35	9.986.976,56	59,05180	
DE 12 A 18 MESES / From 12 to 18 months	17	2.787.739,98	45.248,28	2.832.988,26	68.007,46	2.900.995,72	4.751.993,20	61,04798	
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	580	7.197.706,08	445.694,15	7.643.400,23	73.889.096,20	81.532.496,43	182.687.298,16	44,62954	

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



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	44.273.653,73	6.675.029,18	50.948.682,91	35.981.134,43	6.283.919,08	42.265.053,51	8.292.519,30	391.110,10	8.683.629,40
31/01/2012	1.071.881,09	69.313,35	1.141.194,44	1.376.256,25	57.468,01	1.433.724,26	7.988.144,14	402.955,44	8.391.099,58
29/02/2012	701.833,55	71.478,39	773.311,94	469.780,93	54.126,29	523.907,22	8.220.196,76	420.307,54	8.640.504,30
31/03/2012	1.268.591,43	83.243,61	1.351.835,04	173.596,79	59.041,69	232.638,48	9.315.191,40	444.509,46	9.759.700,86
30/04/2012	421.952,17	142.175,87	564.128,04	1.006.170,57	100.401,97	1.106.572,54	8.730.973,00	486.283,36	9.217.256,36
31/05/2012	1.375.495,91	54.619,88	1.430.115,79	592.109,38	112.609,68	704.719,06	9.514.359,53	428.293,56	9.942.653,09
30/06/2012	786.138,44	84.419,63	870.558,07	1.516.631,80	89.310,07	1.605.941,87	8.783.866,17	423.403,12	9.207.269,29
31/07/2012	253.029,69	81.534,21	334.563,90	560.630,90	70.184,15	630.815,05	8.476.264,96	434.753,18	8.911.018,14
31/08/2012	302.848,15	106.168,46	409.016,61	185.011,06	51.797,33	236.808,39	8.594.102,05	489.124,31	9.083.226,36
30/09/2012	1.276.290,34	83.824,14	1.360.114,48	1.796.181,48	98.473,73	1.894.655,21	8.074.210,91	474.474,72	8.548.685,63
31/10/2012	431.102,74	103.294,63	534.397,37	1.031.314,15	113.119,07	1.144.433,22	7.473.999,50	464.650,28	7.938.649,78
30/11/2012	499.938,28	80.601,47	580.539,75	834.840,37	63.075,25	897.915,62	7.139.097,41	482.176,50	7.621.273,91
31/12/2012	677.480,77	71.705,80	749.186,57	618.872,10	108.188,15	727.060,25	7.197.706,08	445.694,15	7.643.400,23
	53.340.236,29	7.707.408,62	61.047.644,91	46.142.530,21	7.261.714,47	53.404.244,68			

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	37.533.684,32	1.186.010,86	38.719.695,18	29.671.855,60	976.243,49	30.648.099,09	7.861.828,72	209.767,37	8.071.596,09	874.390,47
31/01/2012	977.012,31	14.436,15	991.448,46	1.280.039,50	10.470,95	1.290.510,45	7.558.801,53	213.732,57	7.772.534,10	702.518,21
29/02/2012	596.752,03	14.062,54	610.814,57	400.051,82	10.312,43	410.364,25	7.755.501,74	217.482,68	7.972.984,42	704.692,42
31/03/2012	1.176.830,36	27.553,11	1.204.383,47	107.833,63	6.964,51	114.798,14	8.824.498,47	238.071,28	9.062.569,75	733.442,75
30/04/2012	304.483,64	44.478,89	348.962,53	968.697,32	68.587,57	1.037.284,89	8.160.284,79	213.962,60	8.374.247,39	446.030,10
31/05/2012	1.322.008,30	30.636,82	1.352.645,12	450.039,04	10.067,72	460.106,76	9.032.254,05	234.531,70	9.266.785,75	479.710,64
30/06/2012	724.926,70	21.271,65	746.198,35	1.386.998,95	30.947,94	1.417.946,89	8.370.181,80	224.855,41	8.595.037,21	486.357,77
31/07/2012	136.691,98	37.914,84	174.606,82	472.433,01	10.618,14	483.051,15	8.034.440,77	252.152,11	8.286.592,88	533.939,07
31/08/2012	175.137,66	28.782,65	203.920,31	112.845,76	16.491,55	129.337,31	8.096.732,67	264.443,21	8.361.175,88	551.083,30
30/09/2012	1.161.732,77	21.838,33	1.183.571,10	1.679.763,30	28.586,85	1.708.350,15	7.578.702,14	257.694,69	7.836.396,83	503.465,82
31/10/2012	380.803,08	42.986,47	423.789,55	939.133,22	65.497,44	1.004.630,66	7.020.372,00	235.183,72	7.255.555,72	298.215,93
30/11/2012	391.289,70	26.315,72	417.605,42	758.187,20	11.912,56	770.099,76	6.653.474,50	249.586,88	6.903.061,38	325.594,13
31/12/2012	624.935,78	41.143,44	666.079,22	487.377,60	28.031,28	515.408,88	6.791.032,68	262.699,04	7.053.731,72	336.676,74
	45.506.288,63	1.537.431,47	47.043.720,10	38.715.255,95	1.274.732,43	39.989.988,38				

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.



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	24.879.537,38	0,00	-2.977.698,22	0,00	21.901.839,16	0,00	21.901.839,16					
31/01/2012	1.377.139,56	0,00	-105.691,86	0,00	23.173.286,86	0,00	23.173.286,86	7.504.481,83	567.000,00	743.185,20	-176.185,20	
29/02/2012	509.283,36	0,00	-552,56	0,00	23.682.017,66	0,00	23.682.017,66	8.033.741,81	567.000,00	743.185,20	-176.185,20	
31/03/2012	108.762,67	0,00	-436,10	0,00	23.790.344,23	0,00	23.790.344,23	8.345.235,64	567.000,00	743.185,20	-176.185,20	
30/04/2012	1.662.360,35	0,00	-436,10	0,00	25.452.268,48	0,00	25.452.268,48	8.345.235,64	567.000,00	743.185,20	-176.185,20	
31/05/2012	447.960,64	0,00	-65.401,81	0,00	25.834.827,31	0,00	25.834.827,31	8.400.652,74	567.000,00	743.185,20	-176.185,20	
30/06/2012	1.110.086,45	0,00	-15.339,95	0,00	26.929.573,81	0,00	26.929.573,81	8.504.265,24	567.000,00	743.019,20	-176.019,20	
31/07/2012	483.215,64	0,00	-566,00	0,00	27.412.223,45	0,00	27.412.223,45	8.732.270,65	567.000,00	742.853,20	-175.853,20	
31/08/2012	322.228,67	0,00	-638,20	0,00	27.733.813,92	0,00	27.733.813,92	8.834.620,94	567.000,00	742.687,20	-175.687,20	
30/09/2012	1.802.488,24	0,00	-445.212,71	0,00	29.091.089,45	0,00	29.091.089,45	8.905.161,30	681.100,00	1.112.356,58	-431.256,58	
31/10/2012	1.337.698,08	0,00	-6.154,59	0,00	30.422.632,94	0,00	30.422.632,94	8.965.171,58	681.100,00	1.112.356,58	-431.256,58	
30/11/2012	767.450,86	0,00	-462.431,17	0,00	30.727.652,63	0,00	30.727.652,63	8.965.171,58	1.071.100,00	1.830.190,43	-759.090,43	
31/12/2012	673.648,41	0,00	-360.148,67	0,00	31.041.152,37	0,00	31.041.152,37	7.860.410,99	1.401.100,00	2.592.335,59	-1.191.235,59	
	35.481.860,31	0,00	-4.440.707,94	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)