

# **GC FTPYME PASTOR 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: GC FTPYME PASTOR 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	1.325	106.398.298,82	61	1.684.939,73	2.778.658,20	71.626,86	4,1952 %
29/02/2012	1.295	104.415.266,65	63	1.680.625,55	2.962.844,70	62.322,69	4,4471 %
31/03/2012	1.253	100.811.516,64	65	4.103.969,73	3.146.036,34	84.805,55	7,1916 %
30/04/2012	1.218	98.928.477,19	72	5.459.512,79	3.057.076,09	90.576,75	8,6088 %
31/05/2012	1.170	96.692.888,27	61	1.425.294,45	4.023.078,82	74.657,61	5,6347 %
30/06/2012	1.126	94.130.447,61	58	960.477,48	4.325.440,49	74.146,47	5,6155 %
31/07/2012	1.102	92.618.470,07	57	1.523.105,21	4.283.370,13	73.394,55	6,2692 %
31/08/2012	1.089	91.231.961,93	59	1.092.610,44	4.277.045,99	77.252,10	5,8857 %
30/09/2012	1.064	89.248.231,05	55	937.133,28	4.075.769,91	67.045,01	5,6168 %
31/10/2012	1.044	87.514.017,90	55	2.177.003,91	3.966.158,30	76.890,78	7,0196 %
30/11/2012	1.027	86.263.733,76	55	2.086.169,98	4.317.756,01	95.437,92	7,4237 %
31/12/2012	1.004	83.035.190,35	69	2.369.676,08	5.738.887,74	112.213,79	9,7652 %

**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 FTPYME PASTOR 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	106.398.298,82	55.203.878,21	45.779.833,25	53.518.938,48	43.001.175,05	4,1952 %	96,1986 %
29/02/2012	104.415.266,65	55.928.320,25	46.146.614,46	54.247.694,70	43.183.769,76	4,4471 %	96,4824 %
31/03/2012	100.811.516,64	58.381.369,33	46.400.800,83	54.277.399,60	43.254.764,49	7,1916 %	95,5496 %
30/04/2012	98.928.477,19	59.755.459,21	46.744.884,23	54.295.946,42	43.687.808,14	8,6088 %	93,5119 %
31/05/2012	96.692.888,27	60.076.201,35	48.392.642,62	58.650.906,90	44.369.563,80	5,6347 %	96,7325 %
30/06/2012	94.130.447,61	60.082.258,35	48.859.443,74	59.121.780,87	44.534.003,25	5,6155 %	95,5627 %
31/07/2012	92.618.470,07	60.871.671,16	48.900.975,15	59.348.565,95	44.617.605,02	6,2692 %	95,4328 %
31/08/2012	91.231.961,93	61.090.952,26	48.943.260,43	59.998.341,82	44.666.214,44	5,8857 %	95,3467 %
30/09/2012	89.248.231,05	61.095.023,46	49.217.549,75	60.157.890,18	45.141.779,84	5,6168 %	95,6972 %
31/10/2012	87.514.017,90	62.470.464,40	49.327.172,14	60.293.460,49	45.361.013,84	7,0196 %	95,7774 %
30/11/2012	86.263.733,76	63.733.138,34	50.014.103,67	61.646.968,36	45.696.347,66	7,4237 %	96,0157 %
31/12/2012	83.035.190,35	65.356.649,62	51.481.017,47	62.986.973,54	45.742.129,73	9,7652 %	95,5883 %

**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 FTPYME PASTOR 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	106.398.298,82	32.971.320,90	-8.264.195,07	24.707.125,83	23,2214 %	25,5647 %
29/02/2012	104.415.266,65	33.488.131,53	-8.269.301,43	25.218.830,10	24,1524 %	25,0803 %
31/03/2012	100.811.516,64	33.559.222,81	-8.270.568,95	25.288.653,86	25,0851 %	24,6970 %
30/04/2012	98.928.477,19	33.999.321,34	-8.343.664,59	25.655.656,75	25,9335 %	24,8625 %
31/05/2012	96.692.888,27	34.400.386,87	-8.355.850,28	26.044.536,59	26,9353 %	24,5765 %
30/06/2012	94.130.447,61	34.541.120,88	-8.449.359,63	26.091.761,25	27,7187 %	24,5618 %
31/07/2012	92.618.470,07	34.574.892,38	-8.454.297,35	26.120.595,03	28,2024 %	24,4760 %
31/08/2012	91.231.961,93	34.597.046,68	-8.460.489,23	26.136.557,45	28,6485 %	24,4700 %
30/09/2012	89.248.231,05	34.998.377,99	-8.581.241,56	26.417.136,43	29,5996 %	24,8034 %
31/10/2012	87.514.017,90	35.183.742,51	-8.585.192,83	26.598.549,68	30,3935 %	24,5303 %
30/11/2012	86.263.733,76	35.508.478,48	-8.960.119,14	26.548.359,34	30,7758 %	25,4666 %
31/12/2012	83.035.190,35	35.565.757,05	-8.965.279,86	26.600.477,19	32,0352 %	25,2483 %

**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	251	319.389,76	43.556,95	362.946,71	17.541.014,72	17.903.961,43
DE 1 A 2 MESES / From 1 to 2 months	59	149.407,56	48.687,86	198.095,42	3.742.954,82	3.941.050,24
DE 2 A 3 MESES / From 2 to 3 months	1	3.833,96	0,00	3.833,96	8.000,00	11.833,96
DE 3 A 6 MESES / From 3 to 6 months	35	1.927.882,29	50.836,56	1.978.718,85	2.075.533,32	4.054.252,17
DE 6 A 12 MESES / From 6 to 12 months	18	1.576.985,40	21.006,04	1.597.991,44	289.625,35	1.887.616,79
DE 12 A 18 MESES / From 12 to 18 months	16	2.234.020,05	40.371,19	2.274.391,24	4.517,41	2.278.908,65
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>380</b>	<b>6.211.519,02</b>	<b>204.458,60</b>	<b>6.415.977,62</b>	<b>23.661.645,62</b>	<b>30.077.623,24</b>

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	179	204.295,10	40.553,24	244.848,34	16.445.451,95	16.690.300,29	53.003.653,39	31,48896
DE 1 A 2 MESES / From 1 to 2 months	34	87.938,19	45.020,22	132.958,41	2.793.682,00	2.926.640,41	8.037.638,12	36,41170
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	20	1.834.014,84	46.514,91	1.880.529,75	1.728.735,92	3.609.265,67	10.973.168,90	32,89174
DE 6 A 12 MESES / From 6 to 12 months	10	1.331.606,49	18.704,32	1.350.310,81	269.680,36	1.619.991,17	5.096.469,92	31,78653
DE 12 A 18 MESES / From 12 to 18 months	10	2.183.308,73	39.311,42	2.222.620,15	0,00	2.222.620,15	3.701.921,93	60,03963
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>253</b>	<b>5.641.163,35</b>	<b>190.104,11</b>	<b>5.831.267,46</b>	<b>21.237.550,23</b>	<b>27.068.817,69</b>	<b>80.812.852,26</b>	<b>33,49568</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



## 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	96.816.807,43	10.417.798,89	107.234.606,32	93.258.833,57	10.214.570,54	103.473.404,11	3.557.973,86	203.228,35	3.761.202,21
31/01/2012	815.025,48	34.313,88	849.339,36	878.113,03	57.639,66	935.752,69	3.494.886,31	179.902,57	3.674.788,88
29/02/2012	423.576,13	24.119,77	447.695,90	333.583,86	50.208,74	383.792,60	3.584.878,58	153.813,60	3.738.692,18
31/03/2012	349.591,77	52.143,15	401.734,92	218.652,61	38.001,97	256.654,58	3.715.817,74	167.954,78	3.883.772,52
30/04/2012	471.706,22	38.859,89	510.566,11	559.683,82	33.490,76	593.174,58	3.627.840,14	173.323,91	3.801.164,05
31/05/2012	1.724.779,09	20.802,22	1.745.581,31	864.987,08	56.605,64	921.592,72	4.487.632,15	137.520,49	4.625.152,64
30/06/2012	655.255,28	37.227,79	692.483,07	298.935,91	22.765,80	321.701,71	4.843.951,52	151.982,48	4.995.934,00
31/07/2012	124.104,30	18.286,75	142.391,05	233.431,69	39.257,89	272.689,58	4.734.624,13	131.011,34	4.865.635,47
31/08/2012	166.310,04	32.696,13	199.006,17	130.627,21	13.262,78	143.889,99	4.770.306,96	150.444,69	4.920.751,65
30/09/2012	455.525,64	40.518,30	496.043,94	586.682,20	30.672,97	617.355,17	4.639.150,40	160.290,02	4.799.440,42
31/10/2012	171.650,39	58.447,07	230.097,46	321.922,07	29.905,53	351.827,60	4.488.878,72	188.831,56	4.677.710,28
30/11/2012	772.539,72	30.253,20	802.792,92	417.056,79	17.297,90	434.354,69	4.844.361,65	201.786,86	5.046.148,51
31/12/2012	1.535.502,47	30.234,77	1.565.737,24	168.345,10	27.563,03	195.908,13	6.211.519,02	204.458,60	6.415.977,62
	104.482.373,96	10.835.701,81	115.318.075,77	98.270.854,94	10.631.243,21	108.902.098,15			

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	45.130.375,06	1.579.673,89	46.710.048,95	42.285.879,24	1.488.427,83	43.774.307,07	2.844.495,82	91.246,06	2.935.741,88	573.699,95
31/01/2012	649.458,19	5.843,88	655.302,07	715.295,81	25.463,08	740.758,89	2.778.658,20	71.626,86	2.850.285,06	433.025,36
29/02/2012	366.781,21	14.648,16	381.429,37	182.594,71	23.952,33	206.547,04	2.962.844,70	62.322,69	3.025.167,39	398.983,82
31/03/2012	254.186,37	23.944,94	278.131,31	70.994,73	1.462,08	72.456,81	3.146.036,34	84.805,55	3.230.841,89	366.051,73
30/04/2012	344.083,40	17.671,00	361.754,40	433.043,65	11.899,80	444.943,45	3.057.076,09	90.576,75	3.147.652,84	397.841,16
31/05/2012	1.647.758,39	8.868,57	1.656.626,96	681.755,66	24.787,71	706.543,37	4.023.078,82	74.657,61	4.097.736,43	438.159,57
30/06/2012	466.801,12	2.745,68	469.546,80	164.439,45	3.256,82	167.696,27	4.325.440,49	74.146,47	4.399.586,96	405.858,23
31/07/2012	41.531,41	4.414,89	45.946,30	83.601,77	5.166,81	88.768,58	4.283.370,13	73.394,55	4.356.764,68	391.626,69
31/08/2012	42.285,28	4.514,40	46.799,68	48.609,42	656,85	49.266,27	4.277.045,99	77.252,10	4.354.298,09	425.684,18
30/09/2012	274.289,32	3.635,43	277.924,75	475.565,40	13.842,52	489.407,92	4.075.769,91	67.045,01	4.142.814,92	405.616,47
31/10/2012	109.622,39	16.248,65	125.871,04	219.234,00	6.402,88	225.636,88	3.966.158,30	76.890,78	4.043.049,08	362.738,93
30/11/2012	686.931,53	23.658,00	710.589,53	335.333,82	5.110,86	340.444,68	4.317.756,01	95.437,92	4.413.193,93	408.229,62
31/12/2012	1.466.913,80	19.879,27	1.486.793,07	45.782,07	3.103,40	48.885,47	5.738.887,74	112.213,79	5.851.101,53	391.860,67
	51.481.017,47	1.725.746,76	53.206.764,23	45.742.129,73	1.613.532,97	47.355.662,70				

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: GC FTPYME PASTOR 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	32.326.624,66	1.080.261,24	-7.063.649,02	-933.652,00	25.262.975,64	146.609,24	25.409.584,88					
31/01/2012	644.696,24	1.108,00	-1.200.546,05	0,00	24.707.125,83	147.717,24	24.854.843,07	5.514.532,55	1.419.900,00	1.824.833,91	-404.933,91	
29/02/2012	516.810,63	602,58	-5.106,36	0,00	25.218.830,10	148.319,82	25.367.149,92	5.624.880,32	1.419.900,00	1.824.833,91	-404.933,91	
31/03/2012	71.091,28	0,00	-1.267,52	-127,83	25.288.653,86	148.191,99	25.436.845,85	5.624.880,32	1.419.900,00	1.824.833,91	-404.933,91	
30/04/2012	440.098,53	508,07	-73.095,64	0,00	25.655.656,75	148.700,06	25.804.356,81	5.624.880,32	1.419.900,00	1.824.833,91	-404.933,91	
31/05/2012	401.065,53	453,46	-12.185,69	0,00	26.044.536,59	149.153,52	26.193.690,11	5.624.880,32	1.419.900,00	1.824.833,91	-404.933,91	
30/06/2012	140.734,01	28,37	-93.509,35	0,00	26.091.761,25	149.181,89	26.240.943,14	5.746.845,22	1.419.900,00	1.824.833,91	-404.933,91	
31/07/2012	33.771,50	328,73	-4.937,72	0,00	26.120.595,03	149.510,62	26.270.105,65	5.871.927,22	1.419.900,00	1.824.833,91	-404.933,91	
31/08/2012	22.154,30	5.047,46	-6.191,88	0,00	26.136.557,45	154.558,08	26.291.115,53	5.871.927,22	1.419.900,00	1.824.833,91	-404.933,91	
30/09/2012	401.331,31	2.453,87	-120.752,33	0,00	26.417.136,43	157.011,95	26.574.148,38	5.871.927,22	1.533.900,00	1.991.601,14	-457.701,14	
31/10/2012	185.364,52	3.713,03	-3.951,27	0,00	26.598.549,68	160.724,98	26.759.274,66	6.466.933,52	1.533.900,00	1.991.601,14	-457.701,14	
30/11/2012	324.735,97	3.926,96	-374.926,31	0,00	26.548.359,34	164.651,94	26.713.011,28	6.007.393,52	1.533.900,00	1.991.601,14	-457.701,14	
31/12/2012	57.278,57	4.045,48	-5.160,72	0,00	26.600.477,19	168.697,42	26.769.174,61	5.508.992,29	1.533.900,00	1.991.601,14	-457.701,14	
	35.565.757,05	1.102.477,25	-8.965.279,86	-933.779,83								

\* 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)