

# **FONCAIXA FTPYME 1, F.T.A.**

**INFORME MENSUAL  
SOBRE IMPAGADOS  
AGOSTO - 2011**

*DELINQUENCIES  
MONTHLY INFORMATION  
AUGUST - 2011*



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

**GESTICAIXA**

Fondo/Fund: FONCAIXA FTPYME 1, 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	2.395	65.149.549,62	67	1.295.190,27	303.709,05	20.624,97	2,4542 %
28/02/2011	2.354	63.584.586,37	70	1.305.281,75	337.312,24	22.732,22	2,5833 %
31/03/2011	2.300	61.937.950,06	68	1.337.922,51	306.028,05	21.472,79	2,6542 %
30/04/2011	2.250	60.557.763,33	72	1.401.916,37	327.774,21	22.937,11	2,8563 %
31/05/2011	2.210	58.901.886,55	72	1.421.759,76	350.209,03	24.218,54	3,0083 %
30/06/2011	2.178	57.346.380,23	71	1.454.381,77	359.003,40	25.661,56	3,1622 %
31/07/2011	2.136	55.794.156,64	65	1.302.069,33	315.627,11	23.466,51	2,8994 %
31/08/2011	2.084	54.438.378,46	65	1.434.682,72	333.128,58	26.797,75	3,2474 %

**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

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## 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	65.149.549,62	17.851.973,30	2.920.035,86	16.556.783,03	2.616.326,81	2,4542 %	93,0346 %
28/02/2011	63.584.586,37	17.901.217,14	2.957.069,68	16.595.935,39	2.619.757,44	2,5833 %	92,5076 %
31/03/2011	61.937.950,06	18.054.412,80	2.989.537,53	16.716.490,29	2.683.509,48	2,6542 %	93,0086 %
30/04/2011	60.557.763,33	18.187.704,56	3.029.756,31	16.785.788,19	2.701.982,10	2,8563 %	92,6051 %
31/05/2011	58.901.886,55	18.275.590,94	3.069.401,84	16.853.831,18	2.719.192,81	3,0083 %	92,2496 %
30/06/2011	57.346.380,23	18.445.833,36	3.113.051,32	16.991.451,59	2.754.047,92	3,1622 %	92,5065 %
31/07/2011	55.794.156,64	18.454.829,20	3.139.445,91	17.152.759,87	2.823.818,80	2,8994 %	92,6605 %
31/08/2011	54.438.378,46	18.627.436,85	3.174.559,56	17.192.754,13	2.841.430,98	3,2474 %	92,7754 %

**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)

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## 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	65.149.549,62	4.244.837,69	-2.165.115,88	2.079.721,81	3,1922 %	52,2096 %
28/02/2011	63.584.586,37	4.244.837,69	-2.212.981,02	2.031.856,67	3,1955 %	52,1335 %
31/03/2011	61.937.950,06	4.346.975,98	-2.260.184,85	2.086.791,13	3,3692 %	53,2455 %
30/04/2011	60.557.763,33	4.363.461,21	-2.278.979,43	2.084.481,78	3,4421 %	52,4268 %
31/05/2011	58.901.886,55	4.386.040,40	-2.346.484,24	2.039.556,16	3,4626 %	53,7758 %
30/06/2011	57.346.380,23	4.428.695,90	-2.406.324,56	2.022.371,34	3,5266 %	54,8633 %
31/07/2011	55.794.156,64	4.550.196,76	-2.437.153,83	2.113.042,93	3,7872 %	55,0310 %
31/08/2011	54.438.378,46	4.562.111,44	-2.437.153,83	2.124.957,61	3,9034 %	53,5615 %

**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 31/08/2011

### 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	35	18.982,29	1.855,01	20.837,30	883.838,63	904.675,93			
DE 1 A 2 MESES / From 1 to 2 months	12	16.299,16	1.366,74	17.665,90	255.630,88	273.296,78			
DE 2 A 3 MESES / From 2 to 3 months	1	2.940,16	183,30	3.123,46	21.244,95	24.368,41			
DE 3 A 6 MESES / From 3 to 6 months	20	56.298,67	6.647,39	62.946,06	702.096,62	765.042,68			
DE 6 A 12 MESES / From 6 to 12 months	34	143.079,29	11.107,42	154.186,71	535.239,21	689.425,92			
DE 12 A 18 MESES / From 12 to 18 months	11	133.750,62	9.042,94	142.793,56	197.346,89	340.140,45			
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>113</b>	<b>371.350,19</b>	<b>30.202,80</b>	<b>401.552,99</b>	<b>2.595.397,18</b>	<b>2.996.950,17</b>			

  

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	35	18.982,29	1.855,01	20.837,30	883.838,63	904.675,93	5.996.212,99	15,08745	
DE 1 A 2 MESES / From 1 to 2 months	12	16.299,16	1.366,74	17.665,90	255.630,88	273.296,78	2.499.796,99	10,93276	
DE 2 A 3 MESES / From 2 to 3 months	1	2.940,16	183,30	3.123,46	21.244,95	24.368,41	124.830,21	19,52124	
DE 3 A 6 MESES / From 3 to 6 months	20	56.298,67	6.647,39	62.946,06	702.096,62	765.042,68	4.586.214,21	16,68136	
DE 6 A 12 MESES / From 6 to 12 months	34	143.079,29	11.107,42	154.186,71	535.239,21	689.425,92	5.116.078,93	13,47567	
DE 12 A 18 MESES / From 12 to 18 months	11	133.750,62	9.042,94	142.793,56	197.346,89	340.140,45	3.473.793,19	9,79161	
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>113</b>	<b>371.350,19</b>	<b>30.202,80</b>	<b>401.552,99</b>	<b>2.595.397,18</b>	<b>2.996.950,17</b>	<b>21.796.926,52</b>	<b>13,74942</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

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## 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							338.283,88	25.871,31	364.155,19
31/01/2011	339.259,32	30.693,21	369.952,53	296.633,47	27.669,48	324.302,95	343.934,93	24.069,39	368.004,32
28/02/2011	296.737,50	26.757,08	323.494,58	263.705,42	24.626,71	288.332,13	376.967,01	26.199,76	403.166,77
31/03/2011	290.535,33	26.064,63	316.599,96	274.668,37	24.756,18	299.424,55	344.247,89	24.325,80	368.573,69
30/04/2011	272.252,05	26.287,52	298.539,57	238.586,09	23.194,58	261.780,67	369.947,66	26.641,07	396.588,73
31/05/2011	330.473,20	31.876,28	362.349,48	294.935,86	29.075,16	324.011,02	392.478,42	28.791,99	421.270,41
30/06/2011	281.925,36	27.826,14	309.751,50	261.198,94	26.751,89	287.950,83	388.776,65	28.346,97	417.123,62
31/07/2011	274.413,79	26.836,80	301.250,59	251.707,77	23.975,52	275.683,29	357.921,72	27.116,70	385.038,42
31/08/2011	254.710,56	25.562,08	280.272,64	236.735,98	22.026,67	258.762,65	371.350,19	30.202,80	401.552,99
	2.340.307,11	221.903,74	2.562.210,85	2.118.171,90	202.076,19	2.320.248,09			

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.

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## 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	2.875.224,89	585.309,53	3.460.534,42	2.573.050,55	561.669,12	3.134.719,67	302.174,34	23.514,96	325.689,30
31/01/2011	44.810,97	3.074,53	47.885,50	43.276,26	5.964,52	49.240,78	303.709,05	20.624,97	324.334,02
28/02/2011	37.033,82	2.536,54	39.570,36	3.430,63	429,29	3.859,92	337.312,24	22.732,22	360.044,46
31/03/2011	32.467,85	3.183,47	35.651,32	63.752,04	4.442,90	68.194,94	306.028,05	21.472,79	327.500,84
30/04/2011	40.218,78	3.127,07	43.345,85	18.472,62	1.662,75	20.135,37	327.774,21	22.937,11	350.711,32
31/05/2011	39.645,53	3.319,47	42.965,00	17.210,71	2.038,04	19.248,75	350.209,03	24.218,54	374.427,57
30/06/2011	43.649,48	4.039,15	47.688,63	34.855,11	2.596,13	37.451,24	359.003,40	25.661,56	384.664,96
31/07/2011	26.394,59	2.544,44	28.939,03	69.770,88	4.739,49	74.510,37	315.627,11	23.466,51	339.093,62
31/08/2011	35.113,65	4.154,59	39.268,24	17.612,18	823,35	18.435,53	333.128,58	26.797,75	359.926,33
	3.174.559,56	611.288,79	3.785.848,35	2.841.430,98	584.365,59	3.425.796,57			

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.

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## 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	4.146.968,63	731.733,79	4.878.702,42	-2.111.794,17	-151.288,71	-2.263.082,88	2.035.174,46	580.445,08	2.615.619,54
31/01/2011	97.869,06	12.844,98	110.714,04	-53.321,71	0,00	-53.321,71	2.079.721,81	593.290,06	2.673.011,87
28/02/2011	0,00	9.797,91	9.797,91	-47.865,14	0,00	-47.865,14	2.031.856,67	603.087,97	2.634.944,64
31/03/2011	102.138,29	21.102,58	123.240,87	-47.203,83	0,00	-47.203,83	2.086.791,13	624.190,55	2.710.981,68
30/04/2011	16.485,23	12.667,69	29.152,92	-18.794,58	0,00	-18.794,58	2.084.481,78	636.858,24	2.721.340,02
31/05/2011	22.579,19	0,00	22.579,19	-67.504,81	-5.932,40	-73.437,21	2.039.556,16	630.925,84	2.670.482,00
30/06/2011	42.655,50	6.632,62	49.288,12	-59.840,32	0,00	-59.840,32	2.022.371,34	637.558,46	2.659.929,80
31/07/2011	121.500,86	27.519,81	149.020,67	-30.829,27	0,00	-30.829,27	2.113.042,93	665.078,27	2.778.121,20
31/08/2011	11.914,68	16.493,43	28.408,11	0,00	0,00	0,00	2.124.957,61	681.571,70	2.806.529,31
	4.562.111,44	838.792,81	5.400.904,25	-2.437.153,83	-157.221,11	-2.594.374,94			