

GC FTGENCAT SABADELL 1, 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 FTGENCAT SABADELL 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
31/01/2012	1.116	134.480.515,53	26	2.001.257,17	216.569,97	27.089,14	1,6492 %
29/02/2012	1.015	130.047.937,50	35	2.502.970,08	352.166,10	34.884,26	2,1954 %
31/03/2012	938	126.075.348,15	23	733.357,12	290.445,17	17.201,78	0,8121 %
30/04/2012	912	122.925.692,14	38	1.612.504,44	414.372,88	28.976,76	1,6489 %
31/05/2012	881	119.542.216,58	31	1.930.073,98	443.713,51	25.572,11	1,9857 %
30/06/2012	829	115.752.425,45	20	1.292.689,88	361.411,46	22.049,42	1,4290 %
31/07/2012	807	110.713.658,75	18	684.148,84	331.998,56	13.981,17	0,9178 %
31/08/2012	787	107.275.200,19	24	1.538.916,29	336.259,78	24.686,47	1,7480 %
30/09/2012	760	103.953.931,42	19	744.935,51	273.414,56	13.184,51	0,9796 %
31/10/2012	743	101.170.582,04	25	2.122.163,21	297.214,98	25.676,06	2,3914 %
30/11/2012	726	97.690.278,53	19	1.959.890,51	300.362,69	24.857,35	2,3137 %
31/12/2012	718	93.071.144,16	20	1.714.592,89	190.484,71	25.352,17	2,0469 %

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 FTGENCAT SABADELL 1, 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	134.480.515,53	42.800.646,75	7.616.890,90	40.799.389,58	7.400.320,93	1,6492 %	98,5347 %
29/02/2012	130.047.937,50	43.345.808,28	7.758.341,24	40.842.838,20	7.406.175,14	2,1954 %	95,6989 %
31/03/2012	126.075.348,15	43.351.624,76	7.802.628,23	42.618.267,64	7.512.183,06	0,8121 %	98,0947 %
30/04/2012	122.925.692,14	44.269.901,56	7.927.184,06	42.657.397,12	7.512.811,18	1,6489 %	98,0763 %
31/05/2012	119.542.216,58	45.048.020,45	8.085.287,80	43.117.946,47	7.641.574,29	1,9857 %	97,2459 %
30/06/2012	115.752.425,45	45.086.225,82	8.116.877,29	43.793.535,94	7.755.465,83	1,4290 %	97,0182 %
31/07/2012	110.713.658,75	45.251.027,79	8.143.907,03	44.566.878,95	7.811.908,47	0,9178 %	98,4506 %
31/08/2012	107.275.200,19	46.150.961,49	8.260.813,92	44.612.045,20	7.924.554,14	1,7480 %	98,3925 %
30/09/2012	103.953.931,42	46.341.113,99	8.281.286,85	45.596.178,48	8.007.872,29	0,9796 %	98,5155 %
31/10/2012	101.170.582,04	48.014.261,48	8.395.916,54	45.892.098,27	8.098.701,56	2,3914 %	98,8437 %
30/11/2012	97.690.278,53	49.048.572,91	8.560.794,43	47.088.682,40	8.260.431,74	2,3137 %	98,1190 %
31/12/2012	93.071.144,16	49.802.314,74	8.615.222,41	48.087.721,85	8.424.737,70	2,0469 %	98,0960 %

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 FTGENCAT SABADELL 1, 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	134.480.515,53	16.635.831,63	-3.537.478,03	13.098.353,60	9,7400 %	21,3447 %
29/02/2012	130.047.937,50	16.639.763,29	-3.572.954,61	13.066.808,68	10,0477 %	21,4775 %
31/03/2012	126.075.348,15	16.658.507,00	-3.664.404,56	12.994.102,44	10,3066 %	22,0220 %
30/04/2012	122.925.692,14	16.688.583,87	-3.699.285,33	12.989.298,54	10,5668 %	22,2066 %
31/05/2012	119.542.216,58	16.869.688,27	-4.792.632,45	12.077.055,82	10,1028 %	28,7180 %
30/06/2012	115.752.425,45	16.988.091,75	-4.822.322,45	12.165.769,30	10,5102 %	28,5857 %
31/07/2012	110.713.658,75	17.247.761,33	-5.236.222,88	12.011.538,45	10,8492 %	30,8229 %
31/08/2012	107.275.200,19	17.368.215,97	-5.259.032,43	12.109.183,54	11,2880 %	30,4911 %
30/09/2012	103.953.931,42	17.371.600,36	-6.043.236,00	11.328.364,36	10,8975 %	34,7948 %
31/10/2012	101.170.582,04	17.479.768,45	-6.270.250,21	11.209.518,24	11,0798 %	36,0948 %
30/11/2012	97.690.278,53	17.592.476,54	-6.298.467,12	11.294.009,42	11,5610 %	36,0329 %
31/12/2012	93.071.144,16	17.607.433,92	-7.005.118,53	10.602.315,39	11,3916 %	39,8188 %

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	12	27.349,96	3.742,95	31.092,91	1.436.776,61	1.467.869,52			
DE 1 A 2 MESES / From 1 to 2 months	4	20.843,38	7.550,05	28.393,43	680.964,83	709.358,26			
DE 2 A 3 MESES / From 2 to 3 months	5	24.445,53	2.482,45	26.927,98	465.294,41	492.222,39			
DE 3 A 6 MESES / From 3 to 6 months	13	121.574,35	17.084,30	138.658,65	1.373.235,87	1.511.894,52			
DE 6 A 12 MESES / From 6 to 12 months	7	68.910,36	8.267,87	77.178,23	341.357,02	418.535,25			
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	41	263.123,58	39.127,62	302.251,20	4.297.628,74	4.599.879,94			
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	11	26.634,75	3.737,53	30.372,28	1.433.163,10	1.463.535,38	5.283.657,81	27,69928	
DE 1 A 2 MESES / From 1 to 2 months	2	18.134,76	7.499,78	25.634,54	656.277,89	681.912,43	2.186.254,55	31,19090	
DE 2 A 3 MESES / From 2 to 3 months	4	18.864,33	2.430,76	21.295,09	457.760,97	479.056,06	1.788.578,41	26,78418	
DE 3 A 6 MESES / From 3 to 6 months	11	77.315,73	16.220,41	93.536,14	1.216.914,81	1.310.450,95	15.482.926,93	8,46385	
DE 6 A 12 MESES / From 6 to 12 months	3	64.248,46	8.256,51	72.504,97	341.357,02	413.861,99	15.237.702,00	2,71604	
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	31	205.198,03	38.144,99	243.343,02	4.105.473,79	4.348.816,81	39.979.119,70	10,87772	

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: GC FTGENCAT SABADELL 1, 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	11.316.365,24	1.594.158,03	12.910.523,27	10.758.334,27	1.533.768,10	12.292.102,37	558.030,97	60.389,93	618.420,90
31/01/2012	128.134,15	12.217,99	140.352,14	84.122,87	6.881,00	91.003,87	602.042,25	65.726,92	667.769,17
29/02/2012	102.079,43	11.777,18	113.856,61	123.221,62	12.738,34	135.959,96	580.900,06	64.765,76	645.665,82
31/03/2012	88.620,03	4.433,05	93.053,08	143.050,27	16.644,10	159.694,37	526.469,82	52.554,71	579.024,53
30/04/2012	114.799,12	8.887,82	123.686,94	48.680,97	2.251,91	50.932,88	592.587,97	59.190,62	651.778,59
31/05/2012	175.969,52	7.539,05	183.508,57	166.062,68	9.921,60	175.984,28	602.494,81	56.808,07	659.302,88
30/06/2012	79.680,61	9.509,28	89.189,89	130.855,06	11.675,99	142.531,05	551.320,36	54.641,36	605.961,72
31/07/2012	58.921,45	9.422,34	68.343,79	78.198,45	14.445,15	92.643,60	532.043,36	49.618,55	581.661,91
31/08/2012	108.162,07	11.965,52	120.127,59	132.771,25	3.931,05	136.702,30	507.434,18	57.653,02	565.087,20
30/09/2012	108.460,48	13.287,67	121.748,15	83.042,44	12.798,09	95.840,53	532.852,22	58.142,60	590.994,82
31/10/2012	104.520,91	10.195,64	114.716,55	97.832,52	5.058,46	102.890,98	539.540,61	63.279,78	602.820,39
30/11/2012	78.743,09	7.534,91	86.278,00	165.002,84	11.171,82	176.174,66	453.280,86	59.642,87	512.923,73
31/12/2012	51.649,32	6.764,43	58.413,75	241.806,60	27.279,68	269.086,28	263.123,58	39.127,62	302.251,20
	12.516.105,42	1.707.692,91	14.223.798,33	12.252.981,84	1.668.565,29	13.921.547,13			

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	7.527.979,08	872.044,93	8.400.024,01	7.398.902,57	861.456,85	8.260.359,42	129.076,51	10.588,08	139.664,59	121.876,19
31/01/2012	88.911,82	16.557,61	105.469,43	1.418,36	56,55	1.474,91	216.569,97	27.089,14	243.659,11	443.113,38
29/02/2012	141.450,34	10.145,40	151.595,74	5.854,21	2.350,28	8.204,49	352.166,10	34.884,26	387.050,36	216.703,94
31/03/2012	44.286,99	1.189,89	45.476,88	106.007,92	18.872,37	124.880,29	290.445,17	17.201,78	307.646,95	247.211,72
30/04/2012	124.555,83	11.971,48	136.527,31	628,12	196,50	824,62	414.372,88	28.976,76	443.349,64	266.286,48
31/05/2012	158.103,74	3.855,33	161.959,07	128.763,11	7.259,98	136.023,09	443.713,51	25.572,11	469.285,62	236.888,75
30/06/2012	31.589,49	2.823,91	34.413,40	113.891,54	6.346,60	120.238,14	361.411,46	22.049,42	383.460,88	385.133,91
31/07/2012	27.029,74	2.735,19	29.764,93	56.442,64	10.803,44	67.246,08	331.998,56	13.981,17	345.979,73	235.407,54
31/08/2012	116.906,89	12.477,11	129.384,00	112.645,67	1.771,81	114.417,48	336.259,78	24.686,47	360.946,25	160.190,43
30/09/2012	20.472,93	1.079,76	21.552,69	83.318,15	12.581,72	95.899,87	273.414,56	13.184,51	286.599,07	222.088,89
31/10/2012	114.629,69	15.381,82	130.011,51	90.829,27	2.890,27	93.719,54	297.214,98	25.676,06	322.891,04	128.285,03
30/11/2012	164.877,89	11.365,61	176.243,50	161.730,18	12.184,32	173.914,50	300.362,69	24.857,35	325.220,04	89.276,50
31/12/2012	54.427,98	10.419,08	64.847,06	164.305,96	9.924,26	174.230,22	190.484,71	25.352,17	215.836,88	73.210,91
	8.615.222,41	972.047,12	9.587.269,53	8.424.737,70	946.694,95	9.371.432,65				

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 FTGENCAT SABADELL 1, 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	16.573.079,94	0,00	-3.324.487,84	0,00	13.248.592,10	0,00	13.248.592,10					
31/01/2012	62.751,69	0,00	-212.990,19	0,00	13.098.353,60	0,00	13.098.353,60	0,00	0,00	0,00	0,00	0,00
29/02/2012	3.931,66	0,00	-35.476,58	0,00	13.066.808,68	0,00	13.066.808,68	0,00	0,00	0,00	0,00	0,00
31/03/2012	18.743,71	0,00	-91.449,95	0,00	12.994.102,44	0,00	12.994.102,44	0,00	0,00	0,00	0,00	0,00
30/04/2012	30.076,87	0,00	-34.880,77	0,00	12.989.298,54	0,00	12.989.298,54	0,00	0,00	0,00	0,00	0,00
31/05/2012	181.104,40	0,00	-1.093.347,12	0,00	12.077.055,82	0,00	12.077.055,82	0,00	0,00	0,00	0,00	0,00
30/06/2012	118.403,48	0,00	-29.690,00	0,00	12.165.769,30	0,00	12.165.769,30	0,00	0,00	0,00	0,00	0,00
31/07/2012	259.669,58	0,00	-413.900,43	0,00	12.011.538,45	0,00	12.011.538,45	0,00	0,00	0,00	0,00	0,00
31/08/2012	120.454,64	0,00	-22.809,55	0,00	12.109.183,54	0,00	12.109.183,54	0,00	0,00	0,00	0,00	0,00
30/09/2012	3.384,39	0,00	-784.203,57	0,00	11.328.364,36	0,00	11.328.364,36	0,00	0,00	0,00	0,00	0,00
31/10/2012	108.168,09	0,00	-227.014,21	0,00	11.209.518,24	0,00	11.209.518,24	0,00	0,00	0,00	0,00	0,00
30/11/2012	112.708,09	0,00	-28.216,91	0,00	11.294.009,42	0,00	11.294.009,42	0,00	0,00	0,00	0,00	0,00
31/12/2012	14.957,38	0,00	-706.651,41	0,00	10.602.315,39	0,00	10.602.315,39	0,00	0,00	0,00	0,00	0,00
	17.607.433,92	0,00	-7.005.118,53	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)