

Monthly Report, August 2013

HIPOCAT 8 FTA Fondo de Titulización de Activos



The amounts are expressed in euros

Date of Constitution	06/05/2005	Managers	CatalunyaCaixa, BBVA, BNP Paribas, JP Morgan Securities LTD, Nomura International PLC
Issue Date	06/05/2005	Originator / Servicer	CatalunyaCaixa
Disbursement Date	12/05/2005	Paying Agent	Barclays
Management Company	Gestion de Activos Titulizados, SGFT, SA	Secondary Market	AIAF
Administrator	CatalunyaCaixa	Register of Book Securities	S.C.L.V. Espaclear
Guaranteed Interest C.	Barclays	Depository	CatalunyaCaixa
Interest Swap	CECABANK	Auditors	Deloitte & Touche
Subordinated Loan	CatalunyaCaixa	Deposit guarantee/liquidity	
Lead Manager	CatalunyaCaixa, JP Morgan Securities LTD, BBVA	Liquidity Line/Credit	

MORTGAGE BACKED SECURITIES: ASSET SECURITISATION BONDS (STRUCTURE SENIOR/MEZZANINE)

Class ISIN Code Priority/Type Redemption	Principal Outstanding (Unit/Bonds/Total)			Coupon Type Frequency	Current Coupon Accrued Period 91 days Base: A/ 360	Redemption		Moody's / S&P / Fitch Ibca / DBRS	
	Current Factor	Current	Original			Final Maturity	Next	Current	Original
SERIE A1 ES0345784005 Senior / Pass-Through	- %	0,00€ 2.500 0,00€	100.000,00€ 2.500 250.000.000,00€	Floating EURIB.3M+0,04% 16-3/6/9/12	- % Date: 16-09-2013 Interests: -	- 16-3/6/9/12		Aaa AAA AAA	Aaa AAA AAA
SERIE A2 ES0345784013 Senior / Pass-Through	38,18%	38.184,80€ 11.555 441.225.364,00€	100.000,00€ 11.555 1.155.500.000,00€	Floating EURIB.3M+0,14% 16-3/6/9/12	0,349% Date: 16-09-2013 Interests: 33,69 €	15-03-2038 16-3/6/9/12		A3 A A	Aaa AAA AAA
SERIE B ES0345784021 Mezzanine / Pass-Through	94,50%	94.498,10€ 262 24.758.502,20€	100.000,00€ 262 26.200.000,00€	Floating EURIB.3M+0,16% 16-3/6/9/12	0,369% Date: 16-09-2013 Interests: 88,14 €	15-03-2038 16-3/6/9/12		Baa3 BBB- A	Aa1 AA AA
SERIE C ES0345784039 Mezzanine / Pass-Through	94,50%	94.498,10€ 356 33.641.323,60€	100.000,00€ 356 35.600.000,00€	Floating EURIB.3M+0,26% 16-3/6/9/12	0,469% Date: 16-09-2013 Interests: 112,03 €	15-03-2038 16-3/6/9/12		Ba3 BB+ A	A1 A- A
SERIE D ES0345784047 Subordinated / Pass-Through	94,50%	94.498,10€ 327 30.900.878,70€	100.000,00€ 327 32.700.000,00€	Floating EURIB.3M+0,46% 16-3/6/9/12	0,669% Date: 16-09-2013 Interests: 159,80 €	15-03-2038 16-3/6/9/12		Caa1 B BB	Baa2 BBB- BBB+
Totals		530.526.068,50 €	1.500.000.000,00 €						

COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
Count Principal		
Number	7.599	15.465
Outstanding Balance	533.801.804,19€	1.500.007.678,35€
Average Loan	69.886,34€	96.969,43€
Minimum	173,07€	25.009,21€
Maximum	362.758,45€	467.820,55€
Interest		
Weighted Average	2,6297%	3,5388%
Minimum	0,6340%	2,0470%
Maximum	6,1000%	5,5000%
Remaining Maturity (Months)		
Weighted Average	211,26	296,12
Minimum	0,99	6,87
Maximum	256,00	355,88
Index (Distribution)		
Euribor 1 año	51,57%	45,72%
Mibor 1 Año	0,20%	0,34%
Préstamos Hipotecarios Cajas	1,39%	1,95%
Préstamos Hipotecarios Cajas TAE	46,76%	51,84%
Tipo Activo CECA	0,07%	0,15%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,1182%	0,3159%	0,2950%	0,2702%	0,6296%
Annual Equivalent	1,4091%	3,7251%	3,4836%	3,1948%	7,2986%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	82,35	81,40
Madrid	5,42	5,94
Comunidad Valenciana	5,68	6,05
Baleares	0,63	0,54
Aragón	1,06	1,10
Andalucía	1,02	1,15
Murcia	1,48	1,52
Navarra	0,28	0,30
Rest of Autonomous Regions	2,08	2,00

DELINQUENCY (< 3 MONTHS)

Aging	Number Mortgage Participations	Mature Debt			Remaining Debt to Mature	Total Debt		% Loan to Value (1)
		Principal	Interests and Others	Totals		Principal	%	
Up to 30 days	172	44.801,28 €	17.326,50 €	62.127,78 €	15.786.050,77 €	15.830.852,05 €	60,34%	62,7646%
From 1 to 2 months	76	45.533,09 €	26.152,51 €	71.685,60 €	6.976.118,79 €	7.021.651,88 €	26,77%	66,2232%
From 2 to 3 months	35	33.722,67 €	18.368,94 €	52.091,61 €	3.347.915,52 €	3.381.638,19 €	12,89%	64,8679%
Totals	283	124.057,04 €	61.847,95 €	185.904,99 €	26.110.085,08 €	26.234.142,12 €	100,00%	63,9275%

(1) Valuations exclusively for mortgage participations

DOUBTFULLY AND SUBJECTIVE DEBTS

Aging	Number Mortgage Participations	Mature Debt			Remaining Debt to Mature	Total Debt		% Loan to Value (1)
		Principal	Interests and Others	Totals		Principal	%	
Up to 30 days	36	2.414,53 €	143,70 €	2.558,23 €	3.623.695,24 €	3.626.109,77 €	8,49%	67,8685%
From 1 to 2 months	12	974,59 €	134,18 €	1.108,77 €	922.879,44 €	923.854,03 €	2,16%	66,6824%
From 2 to 3 months	12	2.696,10 €	1.458,51 €	4.154,61 €	1.209.611,52 €	1.212.307,62 €	2,84%	71,3647%
From 3 to 6 months	108	106.127,31 €	77.904,95 €	184.032,26 €	10.421.294,36 €	10.527.421,67 €	24,65%	73,7247%
From 6 to 12 months	146	171.703,95 €	157.574,22 €	329.278,17 €	16.335.881,28 €	16.507.585,23 €	38,65%	79,2501%
From 12 to 18 months	90	94.286,96 €	97.150,08 €	191.437,04 €	9.820.640,47 €	9.914.927,43 €	23,21%	82,8738%
Totals	404	378.203,44 €	334.365,64 €	712.569,08 €	42.334.002,31 €	42.712.205,75 €	100,00%	76,9730%

(1) Valuations exclusively for mortgage participations

CREDIT ENHANCEMENT

	Current			At Issue Date		
	% Notes	Nominal	% CE	% Notes	Nominal	% CE
SERIE A1	0,00%	0,00€	0,00%	16,67%	250.000.000,00€	7,85%
SERIE A2	83,17%	441.225.364,00€	18,58%	77,03%	1.155.500.000,00€	7,85%
SERIE B	4,67%	24.758.502,20€	13,91%	1,75%	26.200.000,00€	6,10%
SERIE C	6,34%	33.641.323,60€	7,57%	2,37%	35.600.000,00€	3,73%
SERIE D	5,82%	30.900.878,70€	1,75%	2,18%	32.700.000,00€	1,55%
Totals		530.526.068,50 €			1.500.000.000,00 €	
Theoretical Reserve Funds		21.143.013,28€	3,99%		23.250.000,00€	1,55%
Real Reserve Funds		9.267.694,78€	1,75%		23.250.000,00€	1,55%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	20.869.073,18 €	0,40%
Treasury account (Paying Ag)	0,00 €	0,00%
Repayment account	0,00 €	0,00%
Principal WithHolding Account	0,00 €	0,00%
Treasury account - IRS Collateral	12.190.000,00 €	0,40%
Liquidity Line (Limit) / Credit Line	0,00 €	0,00%
Liabilities		
Subordinated Loan	16.536.065,94 €	0,21%
Loan Contract for Initial Expenses	0,00 €	0,00%
Amount of the Liquidity Line / Credit Line	0,00 €	0,00%

OTHER INFORMATION

	Accumulated	Period
Consolidated accumulated losses of the portfolio Principal, costs and interest condonation and losses for adjudication or sale of properties.	2.740.842,47 €	198,90 €
Cumulative Write-Off Amount of accumulated defaulted loans defined as operations unpaid for a period equal to or greater than eighteen (18) months, or classified as defaulted by the Assignor.	37.734.864,73 €	1.063.429,92 €
Cumulative Write-Off recovery Principal Outstanding recovery and recovery by the sale of adjudicated properties.	20.655.689,51 €	-53.392,31 €
	Current	At Issue Date
Endowment shortfall amortization or bonds	0,00 €	0,00 €
Delinquency Ratio Principal Outstanding With Arrears > 90 Days / Principal Outstanding	6,9220%	0,0000%
Weighted Average of LTV Distribution / Valuations Valuations exclusively for mortgage participations	59,1778%	73,4101%

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	21.414.261,59 €
Interest	383.940,73 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	4,0836%

INTEREST SWAP

Swap	Notional Principal	Interest
Receiving	To Determine	1,026181%
Paying	To Determine	To Determine

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SITUATION PORTFOLIO

Current Outstanding Portfolio	533.801.804,19 €
Principal Outstanding currently paid	464.855.456,32 €
Principal Outstanding with Arrears (< 3 months)	26.234.142,12 €
Principal Outstanding Doubtfully and Subjective	42.712.205,75 €
Amortized Portfolio	955.193.222,67 €
Principal received from the constitution	964.448.229,22 €
Interest capitalization of Forbearance Period	-9.255.006,55 €
Current Outstanding of Defaulted Loans	11.012.651,49 €
Total Securitized	1.500.007.678,35 €

ADDITIONAL INFORMATION:

Management Company: Gestión de Activos Titulizados, SGFT, S.A.

Official Register: Comisión Nacional del Mercado de Valores

INFORMATION CONTENT RESPONSABILITY:

THE EXECUTIVE DIRECTOR

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