

Monthly Report, August 2015

HIPOCAT 9 FTA Fondo de Titulización de Activos



The amounts are expressed in euros

Date of Constitution	25/11/2005
Issue Date	25/11/2005
Disbursement Date	30/11/2005
Management Company	Gestion de Activos Titulizados, SGFT, SA
Administrator	CatalunyaCaixa
Guaranteed Interest C.	Barclays
Interest Swap	CECABANK
Subordinated Loan	CatalunyaCaixa
Lead Manager	CatalunyaCaixa, Ixis CIB, Deutsche Bank

Managers	Merrill Lynch, Barclays Bank plc, Lehman Brother
Originator / Servicer	CatalunyaCaixa
Paying Agent	Barclays
Secondary Market	AIAF
Register of Book Securities	Iberclear
Depository	CatalunyaCaixa
Auditors	Deloitte & Touche
Deposit guarantee/liquidity	
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 92 days Base: A/ 360	Redemption		Moody's / S&P / Fitch Ibca / DBRS	
	Current Factor	Current	Original			Final Maturity	Next	Current	Original
SERIE A1 ES0345721007 Senior / Pass-Through	- %	0,00€ 2.000 0,00€	100.000,00€ 2.000 200.000.000,00€	Floating EURIB.3M+0,04% 15-1/4/7/10	- % Date: 15-10-2015 Interests: -	- 15-1/4/7/10		Aaa AAA AAA	Aaa AAA AAA
SERIE A2A ES0345721015 Senior / Pass-Through	34,66%	34.657,90€ 5.000 173.289.500,00€	100.000,00€ 5.000 500.000.000,00€	Floating EURIB.3M+0,13% 15-1/4/7/10	0,111% Date: 15-10-2015 Interests: 9,83 €	15-07-2038 15-1/4/7/10		A1 BB- BBB	Aaa AAA AAA
SERIE A2B ES0345721023 Senior / Pass-Through	34,66%	34.657,90€ 2.362 81.861.959,80€	100.000,00€ 2.362 236.200.000,00€	Floating EURIB.3M+0,13% 15-1/4/7/10	0,111% Date: 15-10-2015 Interests: 9,83 €	15-07-2038 15-1/4/7/10		A1 BB- BBB	Aaa AAA AAA
SERIE B ES0345721031 Mezzanine / Pass-Through	100,00%	100.000,00€ 220 22.000.000,00€	100.000,00€ 220 22.000.000,00€	Floating EURIB.3M+0,17% 15-1/4/7/10	0,151% Date: 15-10-2015 Interests: 38,59 €	15-07-2038 15-1/4/7/10		Ba3 B- BB	Aa2 AA AA+
SERIE C ES0345721049 Mezzanine / Pass-Through	100,00%	100.000,00€ 183 18.300.000,00€	100.000,00€ 183 18.300.000,00€	Floating EURIB.3M+0,29% 15-1/4/7/10	0,271% Date: 15-10-2015 Interests: 69,26 €	15-07-2038 15-1/4/7/10		Caa3 CCC- B	A2 A A+
SERIE D ES0345721056 Subordinated / Pass-Through	100,00%	100.000,00€ 235 23.500.000,00€	100.000,00€ 235 23.500.000,00€	Floating EURIB.3M+0,53% 15-1/4/7/10	0,511% Date: 15-10-2015 Interests: 130,59 €	15-07-2038 15-1/4/7/10		Ca D CCC	Baa3 BBB- BBB+
SERIE E ES0345721064 Equity / Due to cash Reserve reduction	100,00%	100.000,00€ 160 16.000.000,00€	100.000,00€ 160 16.000.000,00€	Floating EURIB.3M+4,50% 15-1/4/7/10	4,481% Date: 15-10-2015 Interests: 1145,14 €	15-07-2038 15-1/4/7/10		C C	Caa3 C CC
Totals		334.951.459,80 €	1.016.000.000,00 €						

COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
Count Principal		
Number	3.524	8.277
Outstanding Balance	297.242.928,45€	1.000.000.168,62€
Average Loan	83.904,92€	120.816,74€
Minimum	185,43€	15.003,29€
Maximum	483.088,31€	773.312,88€
Interest		
Weighted Average	1,5227%	3,3632%
Minimum	0,6150%	2,3770%
Maximum	4,2370%	5,5000%
Remaining Maturity (Months)		
Weighted Average	207,91	314,07
Minimum	0,99	14,23
Maximum	237,96	449,15
Index (Distribution)		
Euribor 1 año	77,62%	65,52%
Mibor 1 Año	0,02%	0,08%
Préstamos Hipotecarios Cajas	0,00%	0,73%
Préstamos Hipotecarios Cajas TAE	0,00%	33,54%
Préstamos Hipotecarios Entidades	22,36%	0,00%
Tipo Activo CECA	0,00%	0,14%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,1938%	0,2655%	0,2949%	0,3929%	0,5341%
Annual Equivalent	2,3016%	3,1394%	3,4815%	4,6137%	6,2242%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	67,70	69,61
Madrid	11,25	10,21
Comunidad Valenciana	10,46	10,05
Baleares	0,70	0,64
Aragón	1,06	1,08
Andalucía	1,49	1,52
Murcia	1,95	2,04
Navarra	0,37	0,49
Rest of Autonomous Regions	5,02	4,36

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	60	17.951,73 €	3.946,18 €	21.897,91 €	6.775.644,11 €	6.793.595,84 €	56,05%	57,1928%
From 1 to 2 months	37	31.258,85 €	6.737,15 €	37.996,00 €	3.774.384,61 €	3.805.643,46 €	31,40%	56,9592%
From 2 to 3 months	15	17.557,74 €	4.872,08 €	22.429,82 €	1.504.773,50 €	1.522.331,24 €	12,56%	52,4363%
Totals	112	66.768,32 €	15.555,41 €	82.323,73 €	12.054.802,22 €	12.121.570,54 €	100,00%	56,4754%

(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	21	306,15 €	1,44 €	307,59 €	2.610.643,68 €	2.610.949,83 €	16,44%	79,3892%
From 1 to 2 months	2	410,31 €	0,00 €	410,31 €	154.334,58 €	154.744,89 €	0,97%	72,4789%
From 2 to 3 months	1	4,43 €	0,00 €	4,43 €	164.901,61 €	164.906,04 €	1,04%	111,9095%
From 3 to 6 months	23	26.981,89 €	8.831,62 €	35.813,51 €	2.235.430,88 €	2.262.412,77 €	14,24%	72,3765%
From 6 to 12 months	48	58.642,70 €	27.659,28 €	86.301,98 €	4.770.958,56 €	4.829.601,26 €	30,41%	73,3246%
From 12 to 18 months	55	62.557,38 €	35.446,48 €	98.003,86 €	5.798.229,29 €	5.860.786,67 €	36,90%	95,0619%
Totals	150	148.902,86 €	71.938,82 €	220.841,68 €	15.734.498,60 €	15.883.401,46 €	100,00%	81,3442%

(1) Valuations exclusively for mortgage participations

CREDIT ENHANCEMENT

Descripcion	% Notes	Current		At Issue Date		
		Nominal	% CE	% Notes	Nominal	% CE
SERIE A1	0,00%	0,00€	0,00%	19,69%	200.000.000,00€	7,98%
SERIE A2A	51,74%	173.289.500,00€	20,00%	49,21%	500.000.000,00€	7,98%
SERIE A2B	24,44%	81.861.959,80€	20,00%	23,25%	236.200.000,00€	7,98%
SERIE B	6,57%	22.000.000,00€	13,11%	2,17%	22.000.000,00€	5,78%
SERIE C	5,46%	18.300.000,00€	7,37%	1,80%	18.300.000,00€	3,95%
SERIE D	7,02%	23.500.000,00€	0,00%	2,31%	23.500.000,00€	1,60%
SERIE E	4,78%	16.000.000,00€	0,00%	1,57%	16.000.000,00€	0,00%
Totals		334.951.459,80 €			1.016.000.000,00 €	
Theoretical Reserve Funds		17.000.000,00€	5,33%		16.000.000,00€	1,60%
Real Reserve Funds		62,89€	0,00%		16.000.000,00€	1,60%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	3.689.394,13 €	0,00%
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	0,00 €	0,00%
LIQUIDITY LINE/CREDIT LINE (LIMIT)	0,00 €	0,00%
CASH ADVANCE DEPOSIT AGREEMENT	0,00 €	
DEPOSIT GUARANTEE	0,00 €	
Liabilities		
Subordinated Loan	0,00 €	0,00%
Loan Contract for Initial Expenses	0,00 €	0,00%
Amount of Liquidity Line/Credit Line	0,00 €	0,00%
Loan B	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.	8.769.907,57 €	123.541,81 €
Cumulative Write-Off Amount of accumulated defaulted loans defined as operations unpaid for a period greater than eighteen (18) months, or classified as defaulted by the Assignor.	96.690.373,43 €	1.668.603,38 €
Cumulative Write-Off recovery Principal Outstanding recovery and recovery by the sale of adjudicated properties.	40.370.212,09 €	-82.849,48 €
Endowment shortfall amortization or bonds	19.390.182,84 €	0,00 €
Delinquency Ratio Principal Outstanding With Arrears > 90 days / Principal Outstanding	4,3576%	0,0000%
Weighted Average of LTV Distribution / Valuations Valuations exclusively for mortgage participations	58,0648%	76,4534%

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	2.964.628,81 €
Interest	27.672,41 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	1,0067%

INTEREST SWAP

Swap	Notional Principal	Interest
Receiving	To Determine	0,802411%
Paying	To Determine	To Determine

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SITUATION PORTFOLIO

Current Outstanding Portfolio	297.242.928,45 €
Principal Outstanding Currently Paid	269.237.956,45 €
Principal Outstanding with Arrears (< 3 months)	12.121.570,54 €
Principal Outstanding Doubtfully and Subjective	15.883.401,46 €
- In enforcement of the mortgage security	1.869.666,63 €
- Not in enforcement of the mortgage security	14.013.734,83 €
Amortized Portfolio	662.498.015,51 €
Principal Received from the Constitution	672.974.535,65 €
Interest Capitalization of Forbearance Period	-10.476.520,14 €
Current Outstanding of Default Loans	40.259.224,66 €
Number of default loans	488
Total Securitized	1.000.000.168,62 €

ADDITIONAL INFORMATION:

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

Official Register: Comisión Nacional del Mercado de Valores

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INFORMATION CONTENT RESPONSABILITY:

Gestión de Activos Titulizados, SGFT, S.A.

THE EXECUTIVE DIRECTOR

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