

# Monthly Report, April 2013

HIPOCAT 10 FTA Fondo de Titulización de Activos



The amounts are expressed in euros

<b>Date of Constitution</b>	05/07/2006
<b>Issue Date</b>	05/07/2006
<b>Disbursement Date</b>	10/07/2006
<b>Management Company</b>	Gestion de Activos Titulizados SGFT, SA
<b>Administrator</b>	CatalunyaCaixa
<b>Guaranteed Interest C.</b>	Barclays
<b>Interest Swap</b>	CECABANK
<b>Subordinated Loan</b>	CatalunyaCaixa
<b>Lead Manager</b>	CatalunyaCaixa, HSBC- Calyon

<b>Managers</b>	Merrill Lynch, Santander
<b>Originator / Servicer</b>	CatalunyaCaixa
<b>Paying Agent</b>	Barclays
<b>Secondary Market</b>	AIAF
<b>Register of Book Securities</b>	S.C.L.V. Espaclear
<b>Depository</b>	CatalunyaCaixa
<b>Auditors</b>	Deloitte & Touche
<b>Deposit guarantee/liquidity</b>	
<b>Liquidity Line/Credit</b>	- / Calyon

## 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 ES0345671004 Senior / Pass-Through	- %	0,00€ 1.600 0,00€	100.000,00€ 1.600 160.000.000,00€	Floating EURIB.3M+0,02% 24-1/4/7/10	- % Date: 24-07-2013 Interests: -	- 24-1/4/7/10		Aaa AAA AAA	Aaa AAA AAA
SERIE A2 ES0345671012 Senior / Pass-Through	46,13%	46.133,97€ 7.334 338.346.535,98€	100.000,00€ 7.334 733.400.000,00€	Floating EURIB.3M+0,14% 24-1/4/7/10	0,348% Date: 24-07-2013 Interests: 40,58 €	24-10-2039 24-1/4/7/10		Baa3 BB+ BBB	Aaa AAA AAA
SERIE A3 ES0345671020 Senior / Pass-Through	72,61%	72.614,22€ 3.000 217.842.660,00€	100.000,00€ 3.000 300.000.000,00€	Floating EURIB.3M+0,15% 24-1/4/7/10	0,358% Date: 24-07-2013 Interests: 65,71 €	24-10-2039 24-1/4/7/10		Baa3 BB+ BBB	Aaa AAA AAA
SERIE A4 ES0345671038 Senior / Pass-Through	- %	0,00€ 2.000 0,00€	100.000,00€ 2.000 200.000.000,00€	Floating EURIB.3M+0,10% 24-1/4/7/10	- % Date: 24-07-2013 Interests: -	- 24-1/4/7/10		Aa1 AAA AA-	Aaa AAA AAA
SERIE B ES0345671046 Mezzanine / Pass-Through	100,00%	100.000,00€ 548 54.800.000,00€	100.000,00€ 548 54.800.000,00€	Floating EURIB.3M+0,30% 24-1/4/7/10	0,508% Date: 24-07-2013 Interests: 128,41 €	24-10-2039 24-1/4/7/10		Caa1 CCC- BB	Aa2 A A
SERIE C ES0345671053 Subordinated / Pass-Through	100,00%	100.000,00€ 518 51.800.000,00€	100.000,00€ 518 51.800.000,00€	Floating EURIB.3M+0,60% 24-1/4/7/10	0,808% Date: 24-07-2013 Interests: 204,24 €	24-10-2039 24-1/4/7/10		Ca D CC	Baa2 BBB BBB
SERIE D ES0345671061 Equity / Due to cash Reserve reduction	100,00%	100.000,00€ 255 25.500.000,00€	100.000,00€ 255 25.500.000,00€	Floating EURIB.3M+4,50% 24-1/4/7/10	4,708% Date: 24-07-2013 Interests: 1190,08 €	24-10-2039 24-1/4/7/10		C D C	Caa CCC- CCC
<b>Totals</b>		<b>688.289.195,98 €</b>	<b>1.525.500.000,00 €</b>						

## COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
<b>Count Principal</b>		
Number	6.206	11.370
Outstanding Balance	655.406.341,56€	1.500.001.310,05€
Average Loan	105.182,73€	131.906,46€
Minimum	439,36€	15.076,16€
Maximum	713.781,95€	842.481,92€
<b>Interest</b>		
Weighted Average	2,5370%	3,6313%
Minimum	0,6990%	2,4500%
Maximum	5,8500%	5,5000%
<b>Remaining Maturity (Months)</b>		
Weighted Average	242,82	320,00
Minimum	1,02	2,89
Maximum	274,00	355,88
<b>Index (Distribution)</b>		
Euribor 1 año	62,90%	58,12%
Mibor 1 Año	0,17%	0,19%
Préstamos Hipotecarios Cajas	0,55%	0,56%
Préstamos Hipotecarios Cajas TAE	36,36%	41,11%
Tipo Activo CECA	0,03%	0,03%

## PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,2898%	0,3271%	0,2596%	0,1990%	0,6378%
Annual Equivalent	3,4233%	3,8556%	3,0706%	2,3622%	7,3905%

## GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	70,80	70,58
Madrid	11,51	11,72
Comunidad Valenciana	7,40	7,65
Baleares	0,47	0,45
Aragón	1,31	1,39
Andalucía	2,13	1,81
Murcia	2,11	2,70
Navarra	0,39	0,42
Rest of Autonomous Regions	3,88	3,28

### 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	191	58.610,86 €	25.821,75 €	84.432,61 €	23.048.466,51 €	23.107.077,37 €	53,09%	67,7246%
From 1 to 2 months	85	63.604,42 €	46.751,24 €	110.355,66 €	12.343.736,43 €	12.407.340,85 €	28,50%	76,5676%
From 2 to 3 months	56	66.369,21 €	48.711,43 €	115.080,64 €	7.946.229,43 €	8.012.598,64 €	18,41%	76,0989%
<b>Totals</b>	<b>332</b>	<b>188.584,49 €</b>	<b>121.284,42 €</b>	<b>309.868,91 €</b>	<b>43.338.432,37 €</b>	<b>43.527.016,86 €</b>	<b>100,00%</b>	<b>71,5358%</b>

(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	70	5.065,52 €	643,36 €	5.708,88 €	9.448.204,72 €	9.453.270,24 €	12,86%	69,5579%
From 1 to 2 months	18	2.597,02 €	1.035,17 €	3.632,19 €	2.418.664,79 €	2.421.261,81 €	3,29%	76,5805%
From 2 to 3 months	12	4.984,05 €	2.132,07 €	7.116,12 €	1.538.045,88 €	1.543.029,93 €	2,10%	73,3603%
From 3 to 6 months	138	180.291,96 €	163.126,21 €	343.418,17 €	19.910.888,92 €	20.091.180,88 €	27,34%	81,4843%
From 6 to 12 months	187	215.961,43 €	226.104,87 €	442.066,30 €	26.488.661,22 €	26.704.622,65 €	36,34%	83,4420%
From 12 to 18 months	86	127.108,55 €	131.123,04 €	258.231,59 €	13.149.214,27 €	13.276.322,82 €	18,07%	83,9428%
<b>Totals</b>	<b>511</b>	<b>536.008,53 €</b>	<b>524.164,72 €</b>	<b>1.060.173,25 €</b>	<b>72.953.679,80 €</b>	<b>73.489.688,33 €</b>	<b>100,00%</b>	<b>80,4810%</b>

(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%	10,49%	160.000.000,00€	8,81%
SERIE A2	49,16%	338.346.535,98€	16,08%	48,08%	733.400.000,00€	8,81%
SERIE A3	31,65%	217.842.660,00€	16,08%	19,67%	300.000.000,00€	8,81%
SERIE A4	0,00%	0,00€	0,00%	13,11%	200.000.000,00€	8,81%
SERIE B	7,96%	54.800.000,00€	7,82%	3,59%	54.800.000,00€	5,15%
SERIE C	7,53%	51.800.000,00€	0,00%	3,40%	51.800.000,00€	1,70%
SERIE D	3,70%	25.500.000,00€	0,00%	1,67%	25.500.000,00€	0,00%
<b>Totals</b>		<b>688.289.195,98 €</b>			<b>1.525.500.000,00 €</b>	
<b>Theoretical Reserve Funds</b>		25.500.000,00€	3,85%		25.500.000,00€	1,70%
<b>Real Reserve Funds</b>		27,75€	0,00%		25.500.000,00€	1,70%

### OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
<b>Assets</b>		
Guaranteed Interest C.	1.243.563,99 €	0,39%
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	17.910.000,00 €	0,39%
Liquidity Line/Credit Line (Limit)	0,00 €	0,00%
<b>Liabilities</b>		
Subordinated Loan	0,00 €	0,00%
Loan Contract for Initial Expenses	423.605,88 €	0,21%
Amount of the Liquidity Line/Credit Line	0,00 €	0,00%

### OTHER INFORMATION

	Accumulated	Period
<b>Consolidated accumulated losses of the portfolio</b> Principal, costs and interest condonation and losses for adjudication or sale of properties.	22.443.431,18 €	264.070,38 €
<b>Cumulative Write-Off</b> 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.	161.896.053,02 €	1.607.060,45 €
<b>Cumulative Write-Off recovery</b> Principal Outstanding recovery and recovery by the sale of adjudicated properties.	101.223.681,93 €	654.237,69 €
<b>Endowment shortfall amortization or bonds</b>	6.467.807,30 €	0,00 €
<b>Delinquency Ratio</b> Principal Outstanding With Arrears > 90 Days / Principal Outstanding	9,1656%	0,0000%
<b>Weighted Average of LTV Distribution / Valuations</b> Valuations exclusively for mortgage participations	68,0322%	78,9781%

### FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	55.972.121,94 €
Interest	967.385,99 €
<b>Ratio: (Outstanding FP + Interest) / Total Outstanding</b>	8,6877%

### INTEREST SWAP

Swap	Notional Principal	Interest
Receiving	To Determine	1,050467%
Paying	To Determine	To Determine

# Monthly Report, April 2013

HIPOCAT 10 FTA Fondo de Titulización de Activos



## SITUATION PORTFOLIO

<b>Current Outstanding Portfolio</b>	<b>655.406.341,56 €</b>
Principal Outstanding currently paid	538.389.636,37 €
Principal Outstanding with Arrears (< 3 months)	43.527.016,86 €
Principal Outstanding Doubtfully and Subjective	73.489.688,33 €
<b>Amortized Portfolio</b>	<b>812.455.752,32 €</b>
Principal received from the constitution	830.481.619,71 €
Interest capitalization of Forbearance Period	-18.025.867,39 €
<b>Current Outstanding of Defaulted Loans</b>	<b>32.139.216,17 €</b>
<b>Total Securitized</b>	<b>1.500.001.310,05 €</b>

### ADDITIONAL INFORMATION:

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

Polígon Mas Mateu, Roure, 6-8 08820 El Prat de Llobregat Tel. 93 484 73 36 - FAX: 93 484 73 41  
[info@gat-sgft.com](mailto:info@gat-sgft.com) [www.gat-sgft.info](http://www.gat-sgft.info)

Oficial Register: Comisión Nacional del Mercado de Valores

Passeig de Gràcia 16, Barcelona

### INFORMATION CONTENT RESPONSIBILITY:

Gestión de Activos Titulizados, SGFT, S.A.

### THE EXECUTIVE DIRECTOR

DISCLAIMER: This communication is for informational purposes only, it is not intended as an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction. All data and other information are not warranted as to completeness or accuracy. Additional information is available on request. The assumptions underlying the information, including structure and collateral may be modified from the time to time to reflect changed circumstances. Past performance is not indicative of future returns. The Spanish Offering Circular, approved by the CNMV, is the only legally binding document for this issue.