

Monthly Report, July 2013

HIPOCAT 10 FTA Fondo de Titulización de Activos



The amounts are expressed in euros

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

Managers	Merrill Lynch, Santander
Originator / Servicer	CatalunyaCaixa
Paying Agent	Barclays
Secondary Market	AIAF
Register of Book Securities	S.C.L.V. Espaclear
Depository	CatalunyaCaixa
Auditors	Deloitte & Touche
Deposit guarantee/liquidity	
Liquidity Line/Credit	- / 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 92 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: 24-10-2013 Interests: -	- 24-1/4/7/10		Aaa AAA AAA	Aaa AAA AAA
SERIE A2 ES0345671012 Senior / Pass-Through	45,30%	45.302,36€ 7.334 332.247.508,24€	100.000,00€ 7.334 733.400.000,00€	Floating EURIB.3M+0,14% 24-1/4/7/10	0,361% Date: 24-10-2013 Interests: 41,79 €	24-10-2039 24-1/4/7/10		Baa3 BB+ BBB-	Aaa AAA AAA
SERIE A3 ES0345671020 Senior / Pass-Through	70,58%	70.581,17€ 3.000 211.743.510,00€	100.000,00€ 3.000 300.000.000,00€	Floating EURIB.3M+0,15% 24-1/4/7/10	0,371% Date: 24-10-2013 Interests: 66,92 €	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: 24-10-2013 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	0,521% Date: 24-10-2013 Interests: 133,14 €	24-10-2039 24-1/4/7/10		Caa1 CCC- B	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	0,821% Date: 24-10-2013 Interests: 209,81 €	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	4,721% Date: 24-10-2013 Interests: 1206,48 €	24-10-2039 24-1/4/7/10		C D C	Caa CCC- CCC
Totals		676.091.018,24 €	1.525.500.000,00 €						

COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
Count Principal		
Number	6.105	11.370
Outstanding Balance	639.383.756,09€	1.500.001.310,05€
Average Loan	104.275,89€	131.906,46€
Minimum	190,99€	15.076,16€
Maximum	706.979,96€	842.481,92€
Interest		
Weighted Average	2,3859%	3,6313%
Minimum	0,6990%	2,4500%
Maximum	5,8500%	5,5000%
Remaining Maturity (Months)		
Weighted Average	240,01	319,35
Minimum	1,02	2,89
Maximum	270,98	355,88
Index (Distribution)		
Euribor 1 año	63,24%	58,12%
Mibor 1 Año	0,17%	0,19%
Préstamos Hipotecarios Cajas	0,55%	0,56%
Préstamos Hipotecarios Cajas TAE	36,02%	41,11%
Tipo Activo CECA	0,03%	0,03%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,5284%	0,3437%	0,3334%	0,2456%	0,6242%
Annual Equivalent	6,1593%	4,0468%	3,9278%	2,9076%	7,2382%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	70,89	70,58
Madrid	11,39	11,72
Comunidad Valenciana	7,45	7,65
Baleares	0,48	0,45
Aragón	1,31	1,39
Andalucía	2,10	1,81
Murcia	2,10	2,70
Navarra	0,34	0,42
Rest of Autonomous Regions	3,94	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	195	60.109,60 €	23.615,80 €	83.725,40 €	23.919.544,83 €	23.979.654,43 €	56,41%	67,3164%
From 1 to 2 months	72	54.598,18 €	39.275,44 €	93.873,62 €	9.928.392,76 €	9.982.990,94 €	23,48%	79,4053%
From 2 to 3 months	53	71.513,05 €	52.108,65 €	123.621,70 €	8.476.844,79 €	8.548.357,84 €	20,11%	77,8570%
Totals	320	186.220,83 €	114.999,89 €	301.220,72 €	42.324.782,38 €	42.511.003,21 €	100,00%	71,8510%

(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	66	6.299,93 €	1.853,82 €	8.153,75 €	8.963.823,43 €	8.970.123,36 €	10,66%	71,2715%
From 1 to 2 months	16	4.402,47 €	828,45 €	5.230,92 €	1.834.999,59 €	1.839.402,06 €	2,19%	64,1272%
From 2 to 3 months	12	2.273,81 €	973,06 €	3.246,87 €	1.503.826,33 €	1.506.100,14 €	1,79%	69,0387%
From 3 to 6 months	133	184.236,73 €	161.866,04 €	346.102,77 €	19.897.507,77 €	20.081.744,50 €	23,86%	81,4597%
From 6 to 12 months	203	257.618,46 €	251.299,52 €	508.917,98 €	29.400.469,05 €	29.658.087,51 €	35,24%	82,8862%
From 12 to 18 months	149	200.378,38 €	209.870,82 €	410.249,20 €	21.905.545,03 €	22.105.923,41 €	26,27%	83,6803%
Totals	579	655.209,78 €	626.691,71 €	1.281.901,49 €	83.506.171,20 €	84.161.380,98 €	100,00%	80,5626%

(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	49,14%	332.247.508,24€	16,39%	48,08%	733.400.000,00€	8,81%
SERIE A3	31,32%	211.743.510,00€	16,39%	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	8,11%	54.800.000,00€	7,96%	3,59%	54.800.000,00€	5,15%
SERIE C	7,66%	51.800.000,00€	0,00%	3,40%	51.800.000,00€	1,70%
SERIE D	3,77%	25.500.000,00€	0,00%	1,67%	25.500.000,00€	0,00%
Totals		676.091.018,24 €			1.525.500.000,00 €	
Theoretical Reserve Funds		25.500.000,00€	3,92%		25.500.000,00€	1,70%
Real Reserve Funds		22,68€	0,00%		25.500.000,00€	1,70%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	2.202.216,89 €	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	18.920.000,00 €	0,39%
Liquidity Line (Limit) / Credit Line	0,00 €	0,00%
Liabilities		
Subordinated Loan	0,00 €	0,00%
Loan Contract for Initial Expenses	423.605,88 €	0,22%
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.	23.020.739,82 €	166.643,61 €
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.	162.721.459,88 €	1.499.121,39 €
Cumulative Write-Off recovery Principal Outstanding recovery and recovery by the sale of adjudicated properties.	98.407.729,83 €	115.335,43 €
Endowment shortfall amortization or bonds	9.143.585,58 €	0,00 €
Delinquency Ratio Principal Outstanding With Arrears > 90 Days / Principal Outstanding	11,2367%	0,0000%
Weighted Average of LTV Distribution / Valuations Valuations exclusively for mortgage participations	67,4000%	78,9781%

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	42.136.558,53 €
Interest	674.186,07 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	6,6956%

INTEREST SWAP

Swap	Notional Principal	Interest
Receiving	To Determine	1,064357%
Paying	To Determine	To Determine

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SITUATION PORTFOLIO

Current Outstanding Portfolio	639.383.756,09 €
Principal Outstanding currently paid	512.711.371,90 €
Principal Outstanding with Arrears (< 3 months)	42.511.003,21 €
Principal Outstanding Doubtfully and Subjective	84.161.380,98 €
Amortized Portfolio	825.940.073,58 €
Principal received from the constitution	844.452.371,70 €
Interest capitalization of Forbearance Period	-18.512.298,12 €
Current Outstanding of Defaulted Loans	34.677.480,38 €
Total Securitized	1.500.001.310,05 €

ADDITIONAL INFORMATION:

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

Official Register: Comisión Nacional del Mercado de Valores

INFORMATION CONTENT RESPONSIBILITY:

THE EXECUTIVE DIRECTOR

Polligon Mas Mateu, Roure, 6-8 08820 El Prat de Llobregat Tel. 93 484 73 36 - FAX: 93 484 73 41
info@gat-sgft.com www.gat-sgft.info

Passeig de Gràcia 16, Barcelona

Gestión de Activos Titulizados, SGFT, S.A.