

Monthly Report, August 2013

HIPOCAT 11 FTA Fondo de Titulización de Activos



The amounts are expressed in euros

Date of Constitution	09/03/2007
Issue Date	09/03/2007
Disbursement Date	15/03/2007
Management Company	Gestión de Activos Titulizados, SGFT, SA
Administrator	CatalunyaCaixa
Guaranteed Interest C.	Barclays
Interest Swap	CECABANK
Subordinated Loan	CatalunyaCaixa
Lead Manager	CatalunyaCaixa, JP Morgan, Natixis, UBS Investment Bank

Managers	CatalunyaCaixa, JP Morgan, Natixis, UBS Investment Bank
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	

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 ES0345672002 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: 15-10-2013 Interests: -	17-01-2050		Aaa AAA AAA	Aaa AAA AAA
SERIE A2 ES0345672010 Senior / Pass-Through	41,69%	41.692,33€ 10.832 451.611.318,56€	100.000,00€ 10.832 1.083.200.000,00€	Floating EURIB.3M+0,13% 15-1/4/7/10	0,348% Date: 15-10-2013 Interests: 37,08 €	17-01-2050		B1 B BB-	Aaa AAA AAA
SERIE A3 ES0345672028 Senior / Pass-Through	70,17%	70.171,41€ 2.000 140.342.820,00€	100.000,00€ 2.000 200.000.000,00€	Floating EURIB.3M+0,16% 15-1/4/7/10	0,378% Date: 15-10-2013 Interests: 67,79 €	17-01-2050		B1 B BB-	Aaa AAA AAA
SERIE B ES0345672036 Mezzanine / Pass-Through	100,00%	100.000,00€ 528 52.800.000,00€	100.000,00€ 528 52.800.000,00€	Floating EURIB.3M+0,26% 15-1/4/7/10	0,478% Date: 15-10-2013 Interests: 122,16 €	17-01-2050		C D CC	Aa2 A A+
SERIE C ES0345672044 Subordinated / Pass-Through	100,00%	100.000,00€ 640 64.000.000,00€	100.000,00€ 640 64.000.000,00€	Floating EURIB.3M+0,50% 15-1/4/7/10	0,718% Date: 15-10-2013 Interests: 183,49 €	17-01-2050		C D CC	Baa2 BBB BBB
SERIE D ES0345672051 Equity / Due to cash Reserve reduction	100,00%	100.000,00€ 280 28.000.000,00€	100.000,00€ 280 28.000.000,00€	Floating EURIB.3M+4,50% 15-1/4/7/10	4,718% Date: 15-10-2013 Interests: 1205,71 €	17-01-2050		C D C	Caa3 CCC- CCC
Totals		736.754.138,56 €	1.628.000.000,00 €						

COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
Count Principal		
Number	5.516	10.635
Outstanding Balance	637.340.338,80€	1.600.000.049,35€
Average Loan	115.056,08€	150.434,99€
Minimum	272,22€	15.043,34€
Maximum	1.004.993,04€	1.562.669,08€
Interest		
Weighted Average	2,3908%	4,4261%
Minimum	0,7490%	2,8500%
Maximum	5,8500%	5,7500%
Remaining Maturity (Months)		
Weighted Average	261,05	335,39
Minimum	0,99	16,79
Maximum	398,00	475,79
Index (Distribution)		
Euribor 1 año	61,59%	52,58%
Mibor 1 Año	0,13%	0,12%
Préstamos Hipotecarios Cajas	0,22%	0,19%
Préstamos Hipotecarios Cajas TAE	38,04%	47,08%
Tipo Activo C.E.C.A TAE	0,01%	0,01%
Tipo Activo CECA	0,02%	0,02%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,3299%	0,4331%	0,4586%	0,3456%	0,7134%
Annual Equivalent	3,8877%	5,0756%	5,3670%	4,0690%	8,2326%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	70,42	70,19
Madrid	11,90	12,33
Comunidad Valenciana	7,49	7,62
Baleares	0,52	0,43
Aragón	0,85	1,25
Andalucía	2,16	1,89
Murcia	1,73	2,34
Navarra	0,94	0,82
Rest of Autonomous Regions	3,99	3,13

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	153	48.359,74 €	21.586,91 €	69.946,65 €	20.630.763,42 €	20.679.123,16 €	47,35%	68,7867%
From 1 to 2 months	85	71.226,79 €	48.358,93 €	119.585,72 €	12.901.041,17 €	12.972.267,96 €	29,70%	73,5105%
From 2 to 3 months	61	75.669,53 €	63.993,36 €	139.662,89 €	9.947.492,84 €	10.023.162,37 €	22,95%	79,1274%
Totals	299	195.256,06 €	133.939,20 €	329.195,26 €	43.479.297,43 €	43.674.553,49 €	100,00%	72,3454%

(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	57	2.918,54 €	698,92 €	3.617,46 €	8.547.562,71 €	8.550.481,25 €	8,70%	70,1842%
From 1 to 2 months	11	3.292,49 €	812,32 €	4.104,81 €	1.519.904,54 €	1.523.197,03 €	1,55%	74,1256%
From 2 to 3 months	14	4.049,52 €	1.832,21 €	5.881,73 €	1.676.507,31 €	1.680.556,83 €	1,71%	72,0116%
From 3 to 6 months	140	188.653,42 €	145.590,01 €	334.243,43 €	21.811.948,48 €	22.000.601,90 €	22,38%	76,2940%
From 6 to 12 months	210	330.104,00 €	334.012,03 €	664.116,03 €	37.476.593,59 €	37.806.697,59 €	38,46%	83,8311%
From 12 to 18 months	158	219.375,39 €	256.003,93 €	475.379,32 €	26.524.126,15 €	26.743.501,54 €	27,20%	82,7616%
Totals	590	748.393,36 €	738.949,42 €	1.487.342,78 €	97.556.642,78 €	98.305.036,14 €	100,00%	80,0524%

(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%	12,29%	200.000.000,00€	9,05%
SERIE A2	61,30%	451.611.318,56€	16,48%	66,54%	1.083.200.000,00€	9,05%
SERIE A3	19,05%	140.342.820,00€	16,48%	12,29%	200.000.000,00€	9,05%
SERIE B	7,17%	52.800.000,00€	9,03%	3,24%	52.800.000,00€	5,75%
SERIE C	8,69%	64.000.000,00€	0,00%	3,93%	64.000.000,00€	1,75%
SERIE D	3,80%	28.000.000,00€	0,00%	1,72%	28.000.000,00€	0,00%
Totals		736.754.138,56 €			1.628.000.000,00 €	
Theoretical Reserve Funds		28.000.000,00€	3,95%		28.000.000,00€	1,75%
Real Reserve Funds		8,81€	0,00%		28.000.000,00€	1,75%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	8.517.042,19 €	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	17.040.000,00 €	0,40%
Liquidity Line (Limit) / Credit Line	0,00 €	0,00%
Liabilities		
Subordinated Loan	0,00 €	0,00%
Loan Contract for Initial Expenses	334.503,24 €	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.	43.179.497,67 €	0,00 €
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.	276.106.343,00 €	2.505.638,92 €
Cumulative Write-Off recovery Principal Outstanding recovery and recovery by the sale of adjudicated properties.	157.009.058,76 €	-247.459,94 €
	Current	At Issue Date
Endowment shortfall amortization or bonds	59.873.415,68 €	0,00 €
Delinquency Ratio Principal Outstanding With Arrears > 90 Days / Principal Outstanding	13,5800%	0,0000%
Weighted Average of LTV Distribution / Valuations Valuations exclusively for mortgage participations	69,4449%	81,6581%

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	43.627.534,37 €
Interest	725.170,13 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	6,9590%

INTEREST SWAP

Swap	Notional Principal	Interest
Receiving	To Determine	1,047036%
Paying	To Determine	To Determine

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SITUATION PORTFOLIO

Current Outstanding Portfolio	637.340.338,80 €
Principal Outstanding currently paid	495.360.749,17 €
Principal Outstanding with Arrears (< 3 months)	43.674.553,49 €
Principal Outstanding Doubtfully and Subjective	98.305.036,14 €
Amortized Portfolio	893.681.856,83 €
Principal received from the constitution	912.845.008,96 €
Interest capitalization of Forbearance Period	-19.163.152,13 €
Current Outstanding of Defaulted Loans	68.977.853,72 €
Total Securitized	1.600.000.049,35 €

ADDITIONAL INFORMATION:

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

Oficial Register: Comisión Nacional del Mercado de Valores

INFORMATION CONTENT RESPONSABILITY:

THE EXECUTIVE DIRECTOR

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