

# Monthly Report, July 2016

HIPOCAT 11 FTA Fondo de Titulización de Activos



The amounts are expressed in euros

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

<b>Managers</b>	CatalunyaCaixa, JP Morgan, Natixis, UBS Investment Bank
<b>Originator / Servicer</b>	CatalunyaCaixa
<b>Paying Agent</b>	Societe Generale
<b>Secondary Market</b>	AIAF
<b>Register of Book Securities</b>	Iberclear
<b>Depository</b>	CatalunyaCaixa
<b>Auditors</b>	Deloitte & Touche
<b>Deposit guarantee/liquidity</b>	
<b>Liquidity Line/Credit</b>	

## 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 94 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	100.000,00€ 2.000	Floating EURIB.3M+0,04%	- % Date: 17-10-2016	17-01-2050	15-1/4/7/10	Aaa AAA	Aaa AAA
SERIE A2 ES0345672010 Senior / Pass-Through	28,51%	28.507,63€ 10.832	100.000,00€ 10.832	Floating EURIB.3M+0,13%	-0,165% Date: 17-10-2016	17-01-2050	15-1/4/7/10	B2 CCC	Aaa AAA
SERIE A3 ES0345672028 Senior / Pass-Through	47,98%	47.980,46€ 2.000	100.000,00€ 2.000	Floating EURIB.3M+0,16%	-0,135% Date: 17-10-2016	17-01-2050	15-1/4/7/10	B2 CCC	Aaa AAA
SERIE B ES0345672036 Mezzanine / Pass-Through	100,00%	100.000,00€ 528	100.000,00€ 528	Floating EURIB.3M+0,26%	-0,035% Date: 17-10-2016	17-01-2050	15-1/4/7/10	C D	Aa2 A
SERIE C ES0345672044 Subordinated / Pass-Through	100,00%	100.000,00€ 640	100.000,00€ 640	Floating EURIB.3M+0,50%	0,205% Date: 17-10-2016	17-01-2050	15-1/4/7/10	C D	Baa2 BBB
SERIE D ES0345672051 Equity / Due to cash Reserve reduction	100,00%	100.000,00€ 280	100.000,00€ 280	Floating EURIB.3M+4,50%	4,205% Date: 17-10-2016	17-01-2050	15-1/4/7/10	C C	Caa3 CCC-
<b>Totals</b>		<b>549.555.568,16 €</b>	<b>1.628.000.000,00 €</b>						

## COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
<b>Count Principal</b>		
Number	4.083	10.635
Outstanding Balance	382.925.262,61€	1.600.000.049,35€
Average Loan	93.339,92€	150.434,99€
Minimum	227,13€	15.043,34€
Maximum	878.111,69€	1.562.669,08€
<b>Interest</b>		
Weighted Average	1,4236%	4,4261%
Minimum	0,2420%	2,8500%
Maximum	3,5840%	5,7500%
<b>Remaining Maturity (Months)</b>		
Weighted Average	229,82	337,36
Minimum	1,02	21,82
Maximum	365,01	475,79
<b>Index (Distribution)</b>		
Euribor 1 año	66,99%	52,58%
Mibor 1 Año	0,12%	0,12%
Préstamos Hipotecarios Cajas	0,00%	0,19%
Préstamos Hipotecarios Cajas TAE	0,00%	47,08%
Préstamos Hipotecarios Entidades	32,89%	0,00%
Tipo Activo C.E.C.A TAE	0,00%	0,01%
Tipo Activo CECA	0,00%	0,02%

## PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
<b>Single Monthly</b>	0,3538%	0,3097%	0,3583%	0,3673%	0,5905%
<b>Annual Equivalent</b>	4,1643%	3,6533%	4,2157%	4,3192%	6,8600%

## GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	71,15	70,19
Madrid	10,97	12,33
Comunidad Valenciana	7,57	7,62
Baleares	0,66	0,43
Aragón	0,76	1,25
Andalucía	2,30	1,89
Murcia	1,55	2,34
Navarra	0,64	0,82
Rest of Autonomous Regions	4,40	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	78	24.281,73 €	5.376,85 €	29.658,58 €	8.396.330,79 €	8.420.612,52 €	70,21%	7,4210%
From 1 to 2 months	17	13.339,94 €	4.524,23 €	17.864,17 €	2.385.634,67 €	2.398.974,61 €	20,00%	71,2318%
From 2 to 3 months	9	13.034,99 €	3.100,38 €	16.135,37 €	1.160.641,91 €	1.173.676,90 €	9,79%	51,8363%
<b>Totals</b>	<b>104</b>	<b>50.656,66 €</b>	<b>13.001,46 €</b>	<b>63.658,12 €</b>	<b>11.942.607,37 €</b>	<b>11.993.264,03 €</b>	<b>100,00%</b>	<b>10,0735%</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	82	3.210,78 €	247,84 €	3.458,62 €	9.768.484,84 €	9.771.695,62 €	38,88%	67,3691%
From 1 to 2 months	15	4.678,40 €	447,07 €	5.125,47 €	2.000.235,23 €	2.004.913,63 €	7,98%	70,7883%
From 2 to 3 months	8	3.624,92 €	888,63 €	4.513,55 €	794.241,29 €	797.866,21 €	3,17%	77,3571%
From 3 to 6 months	17	19.923,17 €	7.094,46 €	27.017,63 €	2.087.199,96 €	2.107.123,13 €	8,38%	56,4229%
From 6 to 12 months	54	77.968,18 €	25.558,53 €	103.526,71 €	5.708.475,11 €	5.786.443,29 €	23,03%	71,5032%
From 12 to 18 months	40	63.157,64 €	32.570,07 €	95.727,71 €	4.599.609,14 €	4.662.766,78 €	18,55%	78,5639%
<b>Totals</b>	<b>216</b>	<b>172.563,09 €</b>	<b>66.806,60 €</b>	<b>239.369,69 €</b>	<b>24.958.245,57 €</b>	<b>25.130.808,66 €</b>	<b>100,00%</b>	<b>69,5636%</b>

(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%	12,29%	200.000.000,00€	9,05%
SERIE A2	56,19%	308.794.648,16€	22,39%	66,54%	1.083.200.000,00€	9,05%
SERIE A3	17,46%	95.960.920,00€	22,39%	12,29%	200.000.000,00€	9,05%
SERIE B	9,61%	52.800.000,00€	12,27%	3,24%	52.800.000,00€	5,75%
SERIE C	11,65%	64.000.000,00€	0,00%	3,93%	64.000.000,00€	1,75%
SERIE D	5,10%	28.000.000,00€	0,00%	1,72%	28.000.000,00€	0,00%
<b>Totals</b>		<b>549.555.568,16 €</b>			<b>1.628.000.000,00 €</b>	
<b>Theoretical Reserve Funds</b>		28.000.000,00€	5,37%		28.000.000,00€	1,75%
<b>Real Reserve Funds</b>		40,87€	0,00%		28.000.000,00€	1,75%

### OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
<b>Assets</b>		
Guaranteed Interest C.	2.038.066,74 €	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 €	
<b>Liabilities</b>		
Subordinated Loan	0,00 €	0,00%
Loan Contract for Initial Expenses	334.503,24 €	0,00%
Amount of Liquidity Line/Credit Line	0,00 €	0,00%
Loan B	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.	62.203.789,78 €	40.196,48 €
<b>Cumulative Write-Off</b>		
Amount of accumulated defaulted loans defined as operations unpaid for a period greater than eighteen (18) months, or classified as defaulted by the Assignor.	384.269.202,36 €	1.560.305,28 €
<b>Cumulative Write-Off recovery</b>		
Principal Outstanding recovery and recovery by the sale of adjudicated properties.	187.892.871,82 €	1.046.982,26 €
<b>Endowment shortfall amortization or bonds</b>	136.092.571,36 €	0,00 €
<b>Delinquency Ratio</b>		
Principal Outstanding With Arrears > 90 days / Principal Outstanding	3,2791%	0,0000%
<b>Weighted Average of LTV Distribution / Valuations</b>		
Valuations exclusively for mortgage participations	62,3453%	81,6581%

### FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	2.217.739,04 €
Interest	16.983,20 €
<b>Ratio: (Outstanding FP + Interest) / Total Outstanding</b>	<b>0,5836%</b>

### INTEREST SWAP

Swap	Notional Principal	Interest
Receiving	To Determine	0,549083%
Paying	To Determine	To Determine

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## SITUATION PORTFOLIO

<b>Current Outstanding Portfolio</b>	<b>382.925.262,61 €</b>
Principal Outstanding Currently Paid	345.801.189,92 €
Principal Outstanding with Arrears (< 3 months)	11.993.264,03 €
Principal Outstanding Doubtfully and Subjective	25.130.808,66 €
<b>Amortized Portfolio</b>	<b>1.100.358.440,72 €</b>
Principal Received from the Constitution	1.121.017.879,44 €
Interest Capitalization of Forbearance Period	-20.659.438,72 €
<b>Current Outstanding of Default Loans</b>	<b>116.716.346,02 €</b>
Number of default loans	1.424
<b>Total Securitized</b>	<b>1.600.000.049,35 €</b>

### 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 RESPONSIBILITY:

Gestión de Activos Titulizados, SGFT, S.A.

### THE EXECUTIVE DIRECTOR