

# Monthly Report, August 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 0,00€	100.000,00€ 2.000 200.000.000,00€	Floating EURIB.3M+0,04% 15-1/4/7/10	- % Date: 17-10-2016 Interests: -	17-01-2050 15-1/4/7/10		Aaa AAA AAA	Aaa AAA AAA
SERIE A2 ES0345672010 Senior / Pass-Through	28,51%	28.507,63€ 10.832 308.794.648,16€	100.000,00€ 10.832 1.083.200.000,00€	Floating EURIB.3M+0,13% 15-1/4/7/10	-0,165% Date: 17-10-2016 Interests: 0,00 €	17-01-2050 15-1/4/7/10		B2 CCC CCC	Aaa AAA AAA
SERIE A3 ES0345672028 Senior / Pass-Through	47,98%	47.980,46€ 2.000 95.960.920,00€	100.000,00€ 2.000 200.000.000,00€	Floating EURIB.3M+0,16% 15-1/4/7/10	-0,135% Date: 17-10-2016 Interests: 0,00 €	17-01-2050 15-1/4/7/10		B2 CCC CCC	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	-0,035% Date: 17-10-2016 Interests: 0,00 €	17-01-2050 15-1/4/7/10		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	0,205% Date: 17-10-2016 Interests: 53,53 €	17-01-2050 15-1/4/7/10		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	4,205% Date: 17-10-2016 Interests: 1097,97 €	17-01-2050 15-1/4/7/10		C D C	Caa3 CCC- 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	4.063	10.635
Outstanding Balance	379.507.729,15€	1.600.000.049,35€
Average Loan	92.963,03€	150.434,99€
Minimum	212,11€	15.043,34€
Maximum	874.444,75€	1.562.669,08€
<b>Interest</b>		
Weighted Average	1,4134%	4,4261%
Minimum	0,2420%	2,8500%
Maximum	3,5840%	5,7500%
<b>Remaining Maturity (Months)</b>		
Weighted Average	228,99	337,36
Minimum	0,99	21,82
Maximum	363,99	475,79
<b>Index (Distribution)</b>		
Euribor 1 año	67,16%	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	32,72%	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>	0,0798%	0,2278%	0,2964%	0,3641%	0,5856%
<b>Annual Equivalent</b>	0,9530%	2,6994%	3,4989%	4,2828%	6,8054%

## GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	71,16	70,19
Madrid	10,93	12,33
Comunidad Valenciana	7,58	7,62
Baleares	0,66	0,43
Aragón	0,76	1,25
Andalucía	2,31	1,89
Murcia	1,54	2,34
Navarra	0,64	0,82
Rest of Autonomous Regions	4,42	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	74	20.202,06 €	3.651,21 €	23.853,27 €	8.408.959,50 €	8.429.161,56 €	63,76%	7,6311%
From 1 to 2 months	26	22.645,28 €	7.982,57 €	30.627,85 €	3.891.594,52 €	3.914.239,80 €	29,61%	64,7894%
From 2 to 3 months	9	9.965,68 €	2.829,29 €	12.794,97 €	867.174,84 €	877.140,52 €	6,63%	56,9884%
<b>Totals</b>	<b>109</b>	<b>52.813,02 €</b>	<b>14.463,07 €</b>	<b>67.276,09 €</b>	<b>13.167.728,86 €</b>	<b>13.220.541,88 €</b>	<b>100,00%</b>	<b>11,2063%</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	83	3.184,37 €	81,37 €	3.265,74 €	9.479.979,82 €	9.483.164,19 €	39,85%	65,9287%
From 1 to 2 months	10	2.142,93 €	8,56 €	2.151,49 €	1.322.681,74 €	1.324.824,67 €	5,57%	77,5322%
From 2 to 3 months	11	3.704,59 €	849,43 €	4.554,02 €	1.361.154,68 €	1.364.859,27 €	5,74%	67,6955%
From 3 to 6 months	18	24.654,01 €	6.064,40 €	30.718,41 €	2.192.321,85 €	2.216.975,86 €	9,32%	51,9396%
From 6 to 12 months	48	60.228,66 €	22.768,75 €	82.997,41 €	5.151.233,76 €	5.211.462,42 €	21,90%	71,4752%
From 12 to 18 months	37	59.094,83 €	22.782,05 €	81.876,88 €	4.136.140,46 €	4.195.235,29 €	17,63%	78,0669%
<b>Totals</b>	<b>207</b>	<b>153.009,39 €</b>	<b>52.554,56 €</b>	<b>205.563,95 €</b>	<b>23.643.512,31 €</b>	<b>23.796.521,70 €</b>	<b>100,00%</b>	<b>67,9141%</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.	4.401.962,64 €	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.	62.507.989,73 €	304.199,95 €
<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.	385.722.638,35 €	1.453.435,99 €
<b>Cumulative Write-Off recovery</b>		
Principal Outstanding recovery and recovery by the sale of adjudicated properties.	187.953.253,01 €	60.381,19 €
<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	3,0628%	0,0000%
<b>Weighted Average of LTV Distribution / Valuations</b>		
Valuations exclusively for mortgage participations	62,0119%	81,6581%

### FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	1.940.104,39 €
Interest	15.872,22 €
<b>Ratio: (Outstanding FP + Interest) / Total Outstanding</b>	<b>0,5154%</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>379.507.729,15 €</b>
Principal Outstanding Currently Paid	342.490.665,57 €
Principal Outstanding with Arrears (< 3 months)	13.220.541,88 €
Principal Outstanding Doubtfully and Subjective	23.796.521,70 €
<b>Amortized Portfolio</b>	<b>1.102.528.473,57 €</b>
Principal Received from the Constitution	1.123.188.208,34 €
Interest Capitalization of Forbearance Period	-20.659.734,77 €
<b>Current Outstanding of Default Loans</b>	<b>117.963.846,63 €</b>
Number of default loans	1.435
<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