Monthly Report, July 2013

HIPOCAT 7 FTA Fondo de Titulización de Activos

CatalunyaCaixa Titulización

The amounts are expressed in euros

Date of Constitution	08/06/2004	**Managers**	CatalunyaCaixa, BBVA, Bear Stearns, JP Morgan Securities LTD, Nomura International PLC
Issue Date	08/06/2004		
Disbursement Date	14/06/2004		
Management Company	Gestion de Activos Titulizados, SGFT, SA	**Originator / Servicer**	CatalunyaCaixa
Administrator	CatalunyaCaixa	**Paying Agent**	Barclays
Guaranteed Interest C.	Barclays	**Secondary Market**	AIAF
Interest Swap	CECABANK	**Register of Book Securities**	S.C.L.V. Espaclear
Subordinated Loan	CatalunyaCaixa	**Depositary**	CatalunyaCaixa
Lead Manager	CatalunyaCaixa, JP Morgan Securities LTD, Bear Stearns	**Auditors**	Deloitte & Touche
		Deposit guarantee / liquidity	
		Liquidity Line / Credit	CatalunyaCaixa

MORTGAGE BACKED SECURITIES: ASSET SECURITISATION BONDS (STRUCTURE SENIOR / MEZZANINE)

Class ISIN Code Priority / Type Redemption	Principal Outstanding (Unit / Bonds / Total) Current Factor	 Current	 Original	Coupon Type Frequency	Current Coupon Accrued Period 92 days Base: A / 360	Redemption Final Maturity	 Next	Moody's / S&P / Fitch Ibca / DBRS Current	 Original
SERIE A1		0,00€	100.000,00€	Floating	- %	-		Aaa	Aaa
ES0345783007	- %	1.600	1.600	EURIB.3M+0,06%	**Date:** 15-10-2013			AAA	AAA
Senior / Soft Bullet		0,00€	160.000.000,00€	15-1/4/7/10	**Interests:** -	15-1/4/7/10		AAA	AAA
SERIE A2		30.989,44€	100.000,00€	Floating	0,388%	15-07-2036		A3	Aaa
ES0345783015	30,99%	11.483	11.483	EURIB.3M+0,17%	**Date:** 15-10-2013			BBB+	AAA
Senior / Pass-Through		355.851.739,52€	1.148.300.000,00€	15-1/4/7/10	**Interests:** 30,73 €	15-1/4/7/10		AA-	AAA
SERIE B		73.366,78€	100.000,00€	Floating	0,468%	15-07-2036		Baa3	Aa3
ES0345783023	73,37%	217	217	EURIB.3M+0,25%	**Date:** 15-10-2013			BBB-	AA
Mezzanine / Pass-Through		15.920.591,26€	21.700.000,00€	15-1/4/7/10	**Interests:** 87,75 €	15-1/4/7/10		AA-	AA
SERIE C		73.366,78€	100.000,00€	Floating	0,618%	15-07-2036		Ba2	A2
ES0345783031	73,37%	420	420	EURIB.3M+0,40%	**Date:** 15-10-2013			BB+	A+
Mezzanine / Pass-Through		30.814.047,60€	42.000.000,00€	15-1/4/7/10	**Interests:** 115,87 €	15-1/4/7/10		BBB	A
SERIE D		73.366,78€	100.000,00€	Floating	1,018%	15-07-2036		B2	Baa2
ES0345783049	73,37%	280	280	EURIB.3M+0,80%	**Date:** 15-10-2013			BB	BBB
Subordinated / Pass-Through		20.542.698,40€	28.000.000,00€	15-1/4/7/10	**Interests:** 190,87 €	15-1/4/7/10		BB	BBB
Totals		**423.129.076,78 €**	**1.400.000.000,00 €**						

COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
Count Principal		
Number	6.080	14.333
Outstanding Balance	432.095.717,73€	1.400.000.185,36€
Average Loan	70.738,21€	97.668,40€
Minimum	331,11€	25.016,46€
Maximum	381.126,08€	452.015,91€
Interest		
Weighted Average	2,7878%	3,7912%
Minimum	0,8380%	2,5020%
Maximum	5,8500%	6,0000%
Remaining Maturity (Months)		
Weighted Average	209,51	310,96
Minimum	0,00	3,78
Maximum	245,03	362,78
Index (Distribution)		
Euribor 1 año	46,06%	41,43%
Mibor 1 Año	0,75%	0,91%
Préstamos Hipotecarios Cajas	2,00%	2,29%
Préstamos Hipotecarios Cajas TAE	51,04%	55,15%
Tipo Activo C.E.C.A TAE	0,01%	0,01%
Tipo Activo CECA	0,14%	0,20%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,3028%	0,2769%	0,2294%	0,1829%	0,7098%
Anual Equivalent	3,5737%	3,2721%	2,7188%	2,1732%	8,1923%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	70,61	71,41
Madrid	9,10	9,37
Comunidad Valenciana	5,78	6,08
Baleares	0,55	0,43
Aragón	0,90	0,98
Andalucía	2,24	2,03
Murcia	2,13	2,07
Navarra	0,87	0,98
Rest of Autonomous Regions	7,82	6,65

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CatalunyaCaixa Titulización

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	32.918,43 €	13.066,48 €	45.984,91 €	11.722.874,36 €	11.755.792,79 €	58,24%	64,2496%
From 1 to 2 months	57	27.501,30 €	18.143,70 €	45.645,00 €	3.994.810,51 €	4.022.311,81 €	19,93%	64,1093%
From 2 to 3 months	42	40.625,88 €	28.436,44 €	69.062,32 €	4.367.820,19 €	4.408.446,07 €	21,84%	76,0096%
Totals	**252**	**101.045,61 €**	**59.646,62 €**	**160.692,23 €**	**20.085.505,06 €**	**20.186.550,67 €**	**100,00%**	**66,4745%**

(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	30	802,49 €	195,27 €	997,76 €	2.624.150,32 €	2.624.952,81 €	10,14%	76,9712%
From 1 to 2 months	5	1.371,29 €	1.344,14 €	2.715,43 €	524.482,20 €	525.853,49 €	2,03%	45,3526%
From 2 to 3 months	8	1.180,84 €	975,13 €	2.155,97 €	645.705,01 €	646.885,85 €	2,50%	86,7475%
From 3 to 6 months	81	72.015,37 €	59.136,11 €	131.151,48 €	7.055.279,85 €	7.127.295,22 €	27,54%	72,1462%
From 6 to 12 months	94	88.840,30 €	77.702,15 €	166.542,45 €	8.767.383,27 €	8.856.223,57 €	34,22%	78,5461%
From 12 to 18 months	59	62.501,60 €	60.003,74 €	122.505,34 €	6.040.018,52 €	6.102.520,12 €	23,58%	81,8348%
Totals	**277**	**226.711,89 €**	**199.356,54 €**	**426.068,43 €**	**25.657.019,17 €**	**25.883.731,06 €**	**100,00%**	**76,2991%**

(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%	11,43%	160.000.000,00€	8,45%
SERIE A2	84,10%	355.851.739,52€	19,97%	82,02%	1.148.300.000,00€	8,45%
SERIE B	3,76%	15.920.591,26€	16,21%	1,55%	21.700.000,00€	6,90%
SERIE C	7,28%	30.814.047,60€	8,93%	3,00%	42.000.000,00€	3,90%
SERIE D	4,85%	20.542.698,40€	4,07%	2,00%	28.000.000,00€	1,90%
Totals		**423.129.076,78 €**			**1.400.000.000,00 €**	
Theoretical Reserve Funds		25.386.203,83€	6,00%		26.600.000,00€	1,90%
Real Reserve Funds		17.224.843,40€	4,07%		26.600.000,00€	1,90%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	18.453.162,07 €	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	10.150.000,00 €	0,39%
Liquidity Line (Limit) / Credit Line	50.775.489,21 €	0,12%
Liabilities		
Subordinated Loan	19.861.855,52 €	0,22%
Loan Contract for Initial Expenses	0,00 €	0,00%
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.	816.282,03 €	40.760,41 €
Cumulative Write-Off Amount of accumulated defaulted loans defined as operations unpaid for a period greater than eighteen (18) months, or classified as defaulted by the Assignor.	15.941.543,34 €	373.793,59 €
Cumulative Write-Off recovery Principal Outstanding recovery and recovery by the sale of adjudicated properties.	7.740.439,24 €	64.207,89 €

	Current	At Issue Date
Endowment shortfall amortization or bonds	0,00 €	0,00 €
Delinquency Ratio Principal Outstanding With Arrears>90 Days / Principal Outstanding	5,1114%	0,0000%
Weighted Average of LTV Distribution / Valuations Valuations exclusively for mortgage participations	63,1835%	82,2239%

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	19.898.729,52 €
Interest	380.194,54 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	4,6932%

INTEREST SWAP

	Notional Principal	Interest
Swap		
Receiving	To Determine	1,098346%
Paying	To Determine	To Determine

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SITUATION PORTFOLIO

Current Outstanding Portfolio	**432.095.717,73 €**
Principal Outstanding currently paid	386.025.436,00 €
Principal Outstanding with Arrears (< 3 months)	20.186.550,67 €
Principal Outstanding Doubtfully and Subjective	25.883.731,06 €
Amortized Portfolio	**962.602.393,40 €**
Principal received from the constitution	970.286.183,63 €
Interest capitalization of Forbearance Period	-7.683.790,23 €
Current Outstanding of Defaulted Loans	**5.302.074,23 €**
Total Securitized	**1.400.000.185,36 €**

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

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 www.gat-sgft.info

Passeig de Gràcia 16, Barcelona

Gestión de Activos Titulizados, SGFT, S.A.

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