Monthly Report, June 2015

HIPOCAT 7 FTA   Fondo de Titulización de Activos

CatalunyaCaixa Titulización

The amounts are expressed in euros

Date of Constitution	08/06/2004
Issue Date	08/06/2004
Disbursement Date	14/06/2004
Management Company	Gestion de Activos Titulizados, SGFT, SA
Administrator	CatalunyaCaixa
Guaranteed Interest C.	Barclays
Interest Swap	CECABANK
Subordinated Loan	CatalunyaCaixa
Lead Manager	CatalunyaCaixa, JP Morgan Securities LTD, Bear Stearns
Managers	CatalunyaCaixa, BBVA, Bear Stearns, JP Morgan Securities LTD, Nomura International PLC
Originator / Servicer	CatalunyaCaixa
Paying Agent	Barclays
Secondary Market	AIAF
Register of Book Securities	Iberclear
Depositary	CatalunyaCaixa
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)			Coupon Type	Current Coupon Accrued Period 91 days	Redemption		Moody's / S&P / Fitch Ibca / DBRS	
	Current Factor	Current	Original	Frequency	Base: A/ 360	Final Maturity	Next	Current	Original
SERIE A1 ES0345783007 Senior / Soft Bullet	- %	0,00€ 1.600 0,00€	100.000,00€ 1.600 160.000.000,00€	Floating EURIB.3M+0,06% 15-1/4/7/10	- % **Date:** 15-07-2015 **Interests:** -	- 15-1/4/7/10		Aaa AAA AAA	Aaa AAA AAA
SERIE A2 ES0345783015 Senior / Pass-Through	23,93%	23.932,62€ 11.483 274.818.275,46€	100.000,00€ 11.483 1.148.300.000,00€	Floating EURIB.3M+0,17% 15-1/4/7/10	0,181% **Date:** 15-07-2015 **Interests:** 10,95 €	15-07-2036 15-1/4/7/10		Aa2 BBB- A	Aaa AAA AAA
SERIE B ES0345783023 Mezzanine / Pass-Through	73,37%	73.366,78€ 217 15.920.591,26€	100.000,00€ 217 21.700.000,00€	Floating EURIB.3M+0,25% 15-1/4/7/10	0,261% **Date:** 15-07-2015 **Interests:** 48,40 €	15-07-2036 15-1/4/7/10		A3 BB A	Aa3 AA AA
SERIE C ES0345783031 Mezzanine / Pass-Through	73,37%	73.366,78€ 420 30.814.047,60€	100.000,00€ 420 42.000.000,00€	Floating EURIB.3M+0,40% 15-1/4/7/10	0,411% **Date:** 15-07-2015 **Interests:** 76,22 €	15-07-2036 15-1/4/7/10		Ba2 B+ BBB	A2 A+ A
SERIE D ES0345783049 Subordinated / Pass-Through	73,37%	73.366,78€ 280 20.542.698,40€	100.000,00€ 280 28.000.000,00€	Floating EURIB.3M+0,80% 15-1/4/7/10	0,811% **Date:** 15-07-2015 **Interests:** 150,40 €	15-07-2036 15-1/4/7/10		Caa3 B- BB	Baa2 BBB BBB
Totals		**342.095.612,72 €**	**1.400.000.000,00 €**						

COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
Count Principal		
Number	5.322	14.333
Outstanding Balance	335.921.419,49€	1.400.000.185,36€
Average Loan	62.765,90€	97.668,40€
Minimum	228,66€	25.016,46€
Maximum	348.601,19€	452.015,91€
Interest		
Weighted Average	2,1869%	3,7912%
Minimum	0,6620%	2,5020%
Maximum	4,5850%	6,0000%
Remaining Maturity (Months)		
Weighted Average	188,12	310,55
Minimum	1,02	3,78
Maximum	222,06	362,78
Index (Distribution)		
Euribor 1 año	48,21%	41,43%
Mibor 1 Año	0,74%	0,91%
Préstamos Hipotecarios Cajas	0,00%	2,29%
Préstamos Hipotecarios Cajas TAE	0,00%	55,15%
Préstamos Hipotecarios Entidades	51,05%	0,00%
Tipo Activo C.E.C.A TAE	0,00%	0,01%
Tipo Activo CECA	0,00%	0,20%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,5571%	0,4855%	0,4100%	0,4240%	0,6274%
Anual Equivalent	6,4841%	5,6728%	4,8104%	4,9713%	7,2748%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	69,97	71,41
Madrid	9,03	9,37
Comunidad Valenciana	5,81	6,08
Baleares	0,60	0,43
Aragón	0,86	0,98
Andalucía	2,38	2,03
Murcia	2,02	2,07
Navarra	0,94	0,98
Rest of Autonomous Regions	8,39	6,65

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	111	24.410,04 €	6.514,33 €	30.924,37 €	7.505.370,54 €	7.529.780,58 €	63,40%	59,1173%
From 1 to 2 months	39	21.035,66 €	8.296,12 €	29.331,78 €	2.597.893,53 €	2.618.929,19 €	22,05%	56,5887%
From 2 to 3 months	26	20.168,68 €	11.285,98 €	31.454,66 €	1.707.035,65 €	1.727.204,33 €	14,54%	61,0052%
Totals	**176**	**65.614,38 €**	**26.096,43 €**	**91.710,81 €**	**11.810.299,72 €**	**11.875.914,10 €**	**100,00%**	**58,8031%**

(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	23	1.341,28 €	219,46 €	1.560,74 €	2.184.757,03 €	2.186.098,31 €	13,36%	67,7766%
From 1 to 2 months	1	0,00 €	0,00 €	0,00 €	110.239,70 €	110.239,70 €	0,67%	96,5394%
From 2 to 3 months	6	513,24 €	0,00 €	513,24 €	418.829,78 €	419.343,02 €	2,56%	80,6261%
From 3 to 6 months	53	56.111,12 €	22.068,52 €	78.179,64 €	3.652.121,19 €	3.708.232,31 €	22,66%	59,4243%
From 6 to 12 months	68	60.391,27 €	38.854,52 €	99.245,79 €	4.770.431,05 €	4.830.822,32 €	29,52%	67,0954%
From 12 to 18 months	64	56.002,88 €	39.791,92 €	95.794,80 €	5.054.566,60 €	5.110.569,48 €	31,23%	79,7541%
Totals	**215**	**174.359,79 €**	**100.934,42 €**	**275.294,21 €**	**16.190.945,35 €**	**16.365.305,14 €**	**100,00%**	**69,0318%**

(1) Valuations exclusively for mortgage participations

CREDIT ENHANCEMENT

	Current			At Issue Date		
Descripcion	**% Notes**	**Nominal**	**% CE**	**% Notes**	**Nominal**	**% CE**
SERIE A1	0,00%	0,00€	0,00%	11,43%	160.000.000,00€	8,45%
SERIE A2	80,33%	274.818.275,46€	21,54%	82,02%	1.148.300.000,00€	8,45%
SERIE B	4,65%	15.920.591,26€	16,88%	1,55%	21.700.000,00€	6,90%
SERIE C	9,01%	30.814.047,60€	7,87%	3,00%	42.000.000,00€	3,90%
SERIE D	6,00%	20.542.698,40€	1,87%	2,00%	28.000.000,00€	1,90%
Totals		**342.095.612,72 €**			**1.400.000.000,00 €**	
Theoretical Reserve Funds		25.386.203,83€	7,42%		26.600.000,00€	1,90%
Real Reserve Funds		6.397.115,66€	1,87%		26.600.000,00€	1,90%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	16.347.621,71 €	0,09%
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)	41.051.473,53 €	0,02%
CASH ADVANCE DEPOSIT AGREEMENT	0,00 €	
DEPOSIT GUARANTEE	0,00 €	
Liabilities		
Subordinated Loan	19.861.855,52 €	0,01%
Loan Contract for Initial Expenses	0,00 €	0,00%
Amount of Liquidity Line/Credit Line	0,00 €	0,00%
Loan B	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.	2.978.982,98 €	475.396,00 €
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.	41.381.145,53 €	613.719,01 €
Cumulative Write-Off recovery Principal Outstanding recovery and recovery by the sale of adjudicated properties.	11.167.852,36 €	317.353,94 €
	Current	**At Issue Date**
Endowment shortfall amortization or bonds	0,00 €	0,00 €
Delinquency Ratio Principal Outstanding With Arrears>90 days / Principal Outstanding	4,0633%	0,0000%
Weighted Average of LTV Distribution / Valuations Valuations exclusively for mortgage participations	57,6379%	82,2239%

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	2.778.416,24 €
Interest	34.701,37 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	0,8374%

INTEREST SWAP

	Notional Principal	Interest
Swap		
Receiving	To Determine	0,903271%
Paying	To Determine	To Determine

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SITUATION PORTFOLIO

Current Outstanding Portfolio	**335.921.419,49 €**
Principal Outstanding Currently Paid	307.680.200,25 €
Principal Outstanding with Arrears (< 3 months)	11.875.914,10 €
Principal Outstanding Doubtfully and Subjective	16.365.305,14 €
- In enforcement of the mortgage security	3.562.302,88 €
- Not in enforcement of the mortgage security	12.803.002,26 €
Amortized Portfolio	**1.042.294.226,99 €**
Principal Received from the Constitution	1.050.708.634,18 €
Interest Capitalization of Forbearance Period	-8.414.407,19 €
Current Outstanding of Default Loans	**21.784.538,88 €**
Number of default loans	332
Total Securitized	**1.400.000.185,36 €**

ADDITIONAL INFORMATION:

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

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Oficial Register: Comisión Nacional del Mercado de Valores

Passeig de Gràcia 16, Barcelona

INFORMATION CONTENT RESPONSABILITY:

Gestión de Activos Titulizados, SGFT, S.A.

THE EXECUTIVE DIRECTOR