Monthly Report, February 2016

HIPOCAT 8 FTA Fondo de Titulización de Activos

CatalunyaCaixa Titulización

The amounts are expressed in euros

Date of Constitution	06/05/2005	**Managers**	CatalunyaCaixa, BBVA, BNP Paribas, JP Morgan Securities LTD, Nomura International PLC
Issue Date	06/05/2005		
Disbursement Date	12/05/2005		
Management Company	Gestion de Activos Titulizados, SGFT, SA	**Originator / Servicer**	CatalunyaCaixa
Administrator	CatalunyaCaixa	**Paying Agent**	Societe Generale
Guaranteed Interest C.	Societe Generale	**Secondary Market**	AIAF
Interest Swap	CECABANK	**Register of Book Securities**	Iberclear
Subordinated Loan	CatalunyaCaixa	**Depositary**	CatalunyaCaixa
Lead Manager	CatalunyaCaixa, JP Morgan Securities LTD, BBVA	**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	Current Coupon Accrued Period	Redemption		Moody's / S&P / Fitch Ibca / DBRS	
	Current Factor	Current	Original	Frequency	91 days Base: A / 360	Final Maturity	Next	Current	Original
SERIE A1		0,00€	100.000,00€	Floating	- %	-		Aaa	Aaa
ES0345784005	- %	2.500	2.500	EURIB.3M+0,04%	**Date:** 15-03-2016			AAA	AAA
Senior / Pass-Through		0,00€	250.000.000,00€	15-3/6/9/12	**Interests:** -	15-3/6/9/12		AAA	AAA
SERIE A2		26.449,65€	100.000,00€	Floating	0,012%	15-03-2038		A1	Aaa
ES0345784013	26,45%	11.555	11.555	EURIB.3M+0,14%	**Date:** 15-03-2016			BBB-	AAA
Senior / Pass-Through		305.625.705,75€	1.155.500.000,00€	15-3/6/9/12	**Interests:** 0,80 €	15-3/6/9/12		A	AAA
SERIE B		94.498,10€	100.000,00€	Floating	0,032%	15-03-2038		Baa1	Aa1
ES0345784021	94,50%	262	262	EURIB.3M+0,16%	**Date:** 15-03-2016			BB	AA
Mezzanine / Pass-Through		24.758.502,20€	26.200.000,00€	15-3/6/9/12	**Interests:** 7,64 €	15-3/6/9/12		BBB	AA
SERIE C		94.498,10€	100.000,00€	Floating	0,132%	15-03-2038		Ba3	A1
ES0345784039	94,50%	356	356	EURIB.3M+0,26%	**Date:** 15-03-2016			B-	A-
Mezzanine / Pass-Through		33.641.323,60€	35.600.000,00€	15-3/6/9/12	**Interests:** 31,53 €	15-3/6/9/12		BB	A
SERIE D		94.498,10€	100.000,00€	Floating	0,332%	15-03-2038		Caa3	Baa2
ES0345784047	94,50%	327	327	EURIB.3M+0,46%	**Date:** 15-03-2016			CCC	BBB-
Subordinated / Pass-Through		30.900.878,70€	32.700.000,00€	15-3/6/9/12	**Interests:** 79,30 €	15-3/6/9/12		CCC	BBB+
Totals		**394.926.410,25 €**	**1.500.000.000,00 €**						

COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
Count Principal		
Number	6.155	15.465
Outstanding Balance	373.217.144,27€	1.500.007.678,35€
Average Loan	60.256,60€	96.969,43€
Minimum	113,41€	25.009,21€
Maximum	310.083,44€	467.820,55€
Interest		
Weighted Average	1,7058%	3,5388%
Minimum	0,5420%	2,0470%
Maximum	4,1410%	5,5000%
Remaining Maturity (Months)		
Weighted Average	183,88	295,54
Minimum	1,02	6,87
Maximum	227,98	386,86
Index (Distribution)		
Euribor 1 año	55,25%	45,72%
Mibor 1 Año	0,16%	0,34%
Préstamos Hipotecarios Cajas	0,00%	1,95%
Préstamos Hipotecarios Cajas TAE	0,00%	51,84%
Préstamos Hipotecarios Entidades	44,58%	0,00%
Tipo Activo CECA	0,00%	0,15%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,2892%	0,4794%	0,4285%	0,3638%	0,5356%
Anual Equivalent	3,4157%	5,6035%	5,0223%	4,2793%	6,2414%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	83,14	81,40
Madrid	5,23	5,94
Comunidad Valenciana	5,52	6,05
Baleares	0,64	0,54
Aragón	0,78	1,10
Andalucía	1,04	1,15
Murcia	1,03	1,52
Navarra	0,28	0,30
Rest of Autonomous Regions	2,34	2,00

DISCLAIMER: This communication is for informational purposes only, it is not intended as an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction. All data and other information are not warranted as to completeness or accuracy. Additional information is avalaible on request.
The assumptions underlaying the information, including structure and collateral may be modified from the time to time to reflect changed circumstances. Past performance is not indicative of future returns. The Spanish Offering Circular, approved by the CNMV, is the only legally binding document for this issue.

Monthly Report, February 2016

HIPOCAT 8 FTA Fondo de Titulización de Activos

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	104	30.637,56 €	6.027,43 €	36.664,99 €	8.666.901,06 €	8.697.538,62 €	68,24%	54,2777%
From 1 to 2 months	39	23.012,34 €	6.724,67 €	29.737,01 €	2.353.367,52 €	2.376.379,86 €	18,64%	50,6478%
From 2 to 3 months	17	20.429,73 €	6.454,48 €	26.884,21 €	1.651.824,90 €	1.672.254,63 €	13,12%	60,5002%
Totals	**160**	**74.079,63 €**	**19.206,58 €**	**93.286,21 €**	**12.672.093,48 €**	**12.746.173,11 €**	**100,00%**	**54,2856%**

(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	17	117,88 €	0,00 €	117,88 €	1.549.280,66 €	1.549.398,54 €	11,91%	65,1654%
From 2 to 3 months	1	56,40 €	0,00 €	56,40 €	143.911,30 €	143.967,70 €	1,11%	55,9238%
From 3 to 6 months	35	52.696,75 €	12.948,03 €	65.644,78 €	2.562.698,68 €	2.615.395,43 €	20,11%	55,2657%
From 6 to 12 months	51	63.908,34 €	25.769,50 €	89.677,84 €	4.410.459,27 €	4.474.367,61 €	34,40%	69,5156%
From 12 to 18 months	44	57.495,68 €	32.866,31 €	90.361,99 €	4.166.085,63 €	4.223.581,31 €	32,47%	74,8291%
Totals	**148**	**174.275,05 €**	**71.583,84 €**	**245.858,89 €**	**12.832.435,54 €**	**13.006.710,59 €**	**100,00%**	**66,8874%**

(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%	16,67%	250.000.000,00€	7,85%
SERIE A2	77,39%	305.625.705,75€	22,61%	77,03%	1.155.500.000,00€	7,85%
SERIE B	6,27%	24.758.502,20€	16,34%	1,75%	26.200.000,00€	6,10%
SERIE C	8,52%	33.641.323,60€	7,82%	2,37%	35.600.000,00€	3,73%
SERIE D	7,82%	30.900.878,70€	0,00%	2,18%	32.700.000,00€	1,55%
Totals		**394.926.410,25 €**			**1.500.000.000,00 €**	
Theoretical Reserve Funds		21.143.013,28€	5,35%		23.250.000,00€	1,55%
Real Reserve Funds		105,44€	0,00%		23.250.000,00€	1,55%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	11.706.632,59 €	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 €	
Liabilities		
Subordinated Loan	16.536.065,94 €	0,00%
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.	9.046.091,81 €	132.574,20 €
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.	83.844.335,70 €	686.230,46 €
Cumulative Write-Off recovery Principal Outstanding recovery and recovery by the sale of adjudicated properties.	28.690.095,73 €	831.954,22 €
	Current	**At Issue Date**
Endowment shortfall amortization or bonds	15.832.314,35 €	0,00 €
Delinquency Ratio Principal Outstanding With Arrears>90 days / Principal Outstanding	3,0313%	0,0000%
Weighted Average of LTV Distribution / Valuations Valuations exclusively for mortgage participations	51,9823%	73,4101%

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	1.646.046,87 €
Interest	11.212,28 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	0,4440%

INTEREST SWAP

	Notional Principal	Interest
Swap		
Receiving	To Determine	0,698514%
Paying	To Determine	To Determine

DISCLAIMER: This communication is for informational purposes only, it is not intended as an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction. All data and other information are not warranted as to completeness or accuracy. Additional information is avalaible on request.
The assumptions underlaying the information, including structure and collateral may be modified from the time to time to reflect changed circumstances. Past performance is not indicative of future returns. The Spanish Offering Circular, approved by the CNMV, is the only legally binding document for this issue.

Monthly Report, February 2016

HIPOCAT 8 FTA Fondo de Titulización de Activos

SITUATION PORTFOLIO

Current Outstanding Portfolio	**373.217.144,27 €**
Principal Outstanding Currently Paid	347.464.260,57 €
Principal Outstanding with Arrears (< 3 months)	12.746.173,11 €
Principal Outstanding Doubtfully and Subjective	13.006.710,59 €
- In enforcement of the mortgage security	5.645.101,16 €
- Not in enforcement of the mortgage security	7.361.609,43 €
Amortized Portfolio	**1.091.963.900,40 €**
Principal Received from the Constitution	1.101.881.647,87 €
Interest Capitalization of Forbearance Period	-9.917.747,47 €
Current Outstanding of Default Loans	**34.826.633,68 €**
Number of default loans	546
Total Securitized	**1.500.007.678,35 €**

ADDITIONAL INFORMATION:

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

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

DISCLAIMER: This communication is for informational purposes only, it is not intended as an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction. All data and other information are not warranted as to completeness or accuracy. Additional information is avalaible on request.
The assumptions underlaying the information, including structure and collateral may be modified from the time to time to reflect changed circumstances. Past performance is not indicative of future returns. The Spanish Offering Circular, approved by the CNMV, is the only legally binding document for this issue.