Monthly Report, March 2016

HIPOCAT 8 FTA   Fondo de Titulización de Activos

The amounts are expressed in euros

Date of Constitution	06/05/2005
Issue Date	06/05/2005
Disbursement Date	12/05/2005
Management Company	Gestion de Activos Titulizados, SGFT, SA
Administrator	CatalunyaCaixa
Guaranteed Interest C.	Societe Generale
Interest Swap	CECABANK
Subordinated Loan	CatalunyaCaixa
Lead Manager	CatalunyaCaixa, JP Morgan Securities LTD, BBVA

Managers	CatalunyaCaixa, BBVA, BNP Paribas, JP Morgan Securities LTD, Nomura International PLC
Originator / Servicer	CatalunyaCaixa
Paying Agent	Societe Generale
Secondary Market	AIAF
Register of Book Securities	Iberclear
Depositary	CatalunyaCaixa
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): 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 ES0345784005 Senior / Pass-Through	- %	0,00€ 2.500 0,00€	100.000,00€ 2.500 250.000.000,00€	Floating EURIB.3M+0,04% 15-3/6/9/12	- % **Date:** 15-06-2016 **Interests:** -	- 15-3/6/9/12		Aaa AAA AAA	Aaa AAA AAA
SERIE A2 ES0345784013 Senior / Pass-Through	25,30%	25.303,70€ 11.555 292.384.253,50€	100.000,00€ 11.555 1.155.500.000,00€	Floating EURIB.3M+0,14% 15-3/6/9/12	-0,085% **Date:** 15-06-2016 **Interests:** 0,00 €	15-03-2038 15-3/6/9/12		A1 BBB- A	Aaa AAA AAA
SERIE B ES0345784021 Mezzanine / Pass-Through	94,50%	94.498,10€ 262 24.758.502,20€	100.000,00€ 262 26.200.000,00€	Floating EURIB.3M+0,16% 15-3/6/9/12	-0,065% **Date:** 15-06-2016 **Interests:** 0,00 €	15-03-2038 15-3/6/9/12		Baa1 BB BBB	Aa1 AA AA
SERIE C ES0345784039 Mezzanine / Pass-Through	94,50%	94.498,10€ 356 33.641.323,60€	100.000,00€ 356 35.600.000,00€	Floating EURIB.3M+0,26% 15-3/6/9/12	0,035% **Date:** 15-06-2016 **Interests:** 8,45 €	15-03-2038 15-3/6/9/12		Ba3 B- BB	A1 A- A
SERIE D ES0345784047 Subordinated / Pass-Through	94,50%	94.498,10€ 327 30.900.878,70€	100.000,00€ 327 32.700.000,00€	Floating EURIB.3M+0,46% 15-3/6/9/12	0,235% **Date:** 15-06-2016 **Interests:** 56,75 €	15-03-2038 15-3/6/9/12		Caa3 CCC CCC	Baa2 BBB- BBB+
Totals		**381.684.958,00 €**	**1.500.000.000,00 €**						

COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
Count Principal		
Number	6.108	15.465
Outstanding Balance	368.787.115,64€	1.500.007.678,35€
Average Loan	59.999,10€	96.969,43€
Minimum	56,75€	25.009,21€
Maximum	310.083,44€	467.820,55€
Interest		
Weighted Average	1,6734%	3,5388%
Minimum	0,4920%	2,0470%
Maximum	4,1410%	5,5000%
Remaining Maturity (Months)		
Weighted Average	182,98	295,52
Minimum	0,99	6,87
Maximum	226,96	386,86
Index (Distribution)		
Euribor 1 año	55,24%	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	44,60%	0,00%
Tipo Activo CECA	0,00%	0,15%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,3703%	0,3523%	0,4358%	0,3627%	0,5329%
Anual Equivalent	4,3542%	4,1462%	5,1056%	4,2665%	6,2110%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	83,25	81,40
Madrid	5,18	5,94
Comunidad Valenciana	5,48	6,05
Baleares	0,65	0,54
Aragón	0,79	1,10
Andalucía	1,05	1,15
Murcia	1,04	1,52
Navarra	0,28	0,30
Rest of Autonomous Regions	2,28	2,00

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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	89	26.711,28 €	4.717,04 €	31.428,32 €	6.726.291,09 €	6.753.002,37 €	65,20%	52,2672%
From 1 to 2 months	33	22.055,38 €	6.285,61 €	28.340,99 €	2.204.744,82 €	2.226.800,20 €	21,50%	50,4645%
From 2 to 3 months	17	16.813,77 €	5.960,22 €	22.773,99 €	1.361.374,73 €	1.378.188,50 €	13,31%	61,8490%
Totals	**139**	**65.580,43 €**	**16.962,87 €**	**82.543,30 €**	**10.292.410,64 €**	**10.357.991,07 €**	**100,00%**	**52,9545%**

(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	18	345,23 €	0,00 €	345,23 €	1.633.288,30 €	1.633.633,53 €	13,70%	74,2092%
From 1 to 2 months	1	60,01 €	0,00 €	60,01 €	21.533,32 €	21.593,33 €	0,18%	16,1515%
From 2 to 3 months	2	2.928,72 €	1.051,50 €	3.980,22 €	315.973,35 €	318.902,07 €	2,68%	59,6696%
From 3 to 6 months	33	49.315,79 €	12.667,41 €	61.983,20 €	2.506.194,24 €	2.555.510,03 €	21,44%	55,2004%
From 6 to 12 months	45	60.119,78 €	20.575,52 €	80.695,30 €	3.784.431,01 €	3.844.550,79 €	32,25%	67,0480%
From 12 to 18 months	39	48.442,53 €	30.129,59 €	78.572,12 €	3.497.401,76 €	3.545.844,29 €	29,75%	70,9976%
Totals	**138**	**161.212,06 €**	**64.424,02 €**	**225.636,08 €**	**11.758.821,98 €**	**11.920.034,04 €**	**100,00%**	**65,3987%**

(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	76,60%	292.384.253,50€	23,40%	77,03%	1.155.500.000,00€	7,85%
SERIE B	6,49%	24.758.502,20€	16,91%	1,75%	26.200.000,00€	6,10%
SERIE C	8,81%	33.641.323,60€	8,10%	2,37%	35.600.000,00€	3,73%
SERIE D	8,10%	30.900.878,70€	0,00%	2,18%	32.700.000,00€	1,55%
Totals		**381.684.958,00 €**			**1.500.000.000,00 €**	
Theoretical Reserve Funds		21.143.013,28€	5,54%		23.250.000,00€	1,55%
Real Reserve Funds		55,47€	0,00%		23.250.000,00€	1,55%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	1.532.567,21 €	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.	9.053.351,95 €	7.260,14 €
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.	84.769.631,34 €	925.295,64 €
Cumulative Write-Off recovery Principal Outstanding recovery and recovery by the sale of adjudicated properties.	29.112.959,92 €	422.864,19 €
	Current	**At Issue Date**
Endowment shortfall amortization or bonds	16.409.255,50 €	0,00 €
Delinquency Ratio Principal Outstanding With Arrears>90 days / Principal Outstanding	2,6969%	0,0000%
Weighted Average of LTV Distribution / Valuations Valuations exclusively for mortgage participations	51,6749%	73,4101%

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	1.627.096,96 €
Interest	11.242,38 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	0,4443%

INTEREST SWAP

	Notional Principal	Interest
Swap		
Receiving	To Determine	0,602781%
Paying	To Determine	To Determine

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CatalunyaCaixa Titulización

SITUATION PORTFOLIO

Current Outstanding Portfolio	**368.787.115,64 €**
Principal Outstanding Currently Paid	346.509.090,53 €
Principal Outstanding with Arrears (< 3 months)	10.357.991,07 €
Principal Outstanding Doubtfully and Subjective	11.920.034,04 €
- In enforcement of the mortgage security	5.481.603,30 €
- Not in enforcement of the mortgage security	6.438.430,74 €
Amortized Portfolio	**1.095.896.368,98 €**
Principal Received from the Constitution	1.105.816.331,95 €
Interest Capitalization of Forbearance Period	-9.919.962,97 €
Current Outstanding of Default Loans	**35.324.193,73 €**
Number of default loans	551
Total Securitized	**1.500.007.678,35 €**

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