

Monthly Report, July 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
Depository	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)			Coupon Type Frequency	Current Coupon Accrued Period 92 days Base: A / 360	Redemption		Moody's / S&P / Fitch Ibca / DBRS	
	Current Factor	Current	Original			Final Maturity	Next	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: 15-09-2016 Interests: -	- 15-3/6/9/12		Aaa AAA AAA	Aaa AAA AAA
SERIE A2 ES0345784013 Senior / Pass-Through	24,38%	24.378,53€ 11.555 281.693.914,15€	100.000,00€ 11.555 1.155.500.000,00€	Floating EURIB.3M+0,14% 15-3/6/9/12	-0,123% Date: 15-09-2016 Interests: 0,00 €	15-03-2038 15-3/6/9/12		Aa2 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	-0,103% Date: 15-09-2016 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	-0,003% Date: 15-09-2016 Interests: 0,00 €	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	0,197% Date: 15-09-2016 Interests: 47,57 €	15-03-2038 15-3/6/9/12		Caa3 CCC CCC	Baa2 BBB- BBB+
Totals		370.994.618,65 €	1.500.000.000,00 €						

COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
Count Principal		
Number	5.966	15.465
Outstanding Balance	353.796.536,75€	1.500.007.678,35€
Average Loan	58.929,19€	96.969,43€
Minimum	105,70€	25.009,21€
Maximum	310.083,44€	467.820,55€
Interest		
Weighted Average	1,5683%	3,5388%
Minimum	0,4720%	2,0470%
Maximum	3,7510%	5,5000%
Remaining Maturity (Months)		
Weighted Average	179,67	301,40
Minimum	0,00	14,85
Maximum	222,95	355,88
Index (Distribution)		
Euribor 1 año	55,42%	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	44,43%	0,00%
Tipo Activo CECA	0,00%	0,15%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,2950%	0,3299%	0,3223%	0,3595%	0,5219%
Annual Equivalent	3,4826%	3,8872%	3,7993%	4,2297%	6,0856%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	83,18	81,40
Madrid	5,18	5,94
Comunidad Valenciana	5,49	6,05
Baleares	0,66	0,54
Aragón	0,79	1,10
Andalucía	1,06	1,15
Murcia	1,06	1,52
Navarra	0,29	0,30
Rest of Autonomous Regions	2,29	2,00

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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	102	21.072,85 €	3.017,55 €	24.090,40 €	7.276.633,96 €	7.297.706,81 €	76,46%	50,7674%
From 1 to 2 months	28	17.174,96 €	4.480,35 €	21.655,31 €	1.977.005,34 €	1.994.180,30 €	20,89%	50,1799%
From 2 to 3 months	5	6.613,76 €	1.357,74 €	7.971,50 €	245.821,30 €	252.435,06 €	2,64%	33,8728%
Totals	135	44.861,57 €	8.855,64 €	53.717,21 €	9.499.460,60 €	9.544.322,17 €	100,00 %	49,9827 %

(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	56	2.261,76 €	169,98 €	2.431,74 €	4.463.383,72 €	4.465.645,48 €	30,04%	57,6441%
From 1 to 2 months	14	4.105,56 €	1.028,39 €	5.133,95 €	1.144.585,68 €	1.148.691,24 €	7,73%	60,3623%
From 2 to 3 months	7	3.486,85 €	832,01 €	4.318,86 €	524.246,41 €	527.733,26 €	3,55%	58,7770%
From 3 to 6 months	28	36.113,73 €	11.429,46 €	47.543,19 €	2.558.039,14 €	2.594.152,87 €	17,45%	66,1254%
From 6 to 12 months	37	50.875,75 €	14.479,87 €	65.355,62 €	3.204.044,73 €	3.254.920,48 €	21,89%	57,8829%
From 12 to 18 months	37	42.816,34 €	21.404,15 €	64.220,49 €	2.833.809,34 €	2.876.625,68 €	19,35%	65,1185%
Totals	179	139.659,99 €	49.343,86 €	189.003,85 €	14.728.109,02 €	14.867.769,01 €	100,00 %	60,6627 %

(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	75,93%	281.693.914,15€	24,07%	77,03%	1.155.500.000,00€	7,85%
SERIE B	6,67%	24.758.502,20€	17,40%	1,75%	26.200.000,00€	6,10%
SERIE C	9,07%	33.641.323,60€	8,33%	2,37%	35.600.000,00€	3,73%
SERIE D	8,33%	30.900.878,70€	0,00%	2,18%	32.700.000,00€	1,55%
Totals		370.994.618,65 €			1.500.000.000,00 €	
Theoretical Reserve Funds		21.143.013,28€	5,70%		23.250.000,00€	1,55%
Real Reserve Funds		44,69€	0,00%		23.250.000,00€	1,55%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	5.554.007,16 €	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.	9.393.628,87 €	2.189,23 €
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.	86.767.288,27 €	275.311,38 €
Cumulative Write-Off recovery		
Principal Outstanding recovery and recovery by the sale of adjudicated properties.	30.123.577,30 €	450.367,65 €
Endowment shortfall amortization or bonds	16.751.976,80 €	0,00 €
Delinquency Ratio		
Principal Outstanding With Arrears>90 days / Principal Outstanding	2,4663%	0,0000%
Weighted Average of LTV Distribution / Valuations		
Valuations exclusively for mortgage participations	50,7082%	73,4101%

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	1.228.097,40 €
Interest	8.355,93 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	0,3495%

INTEREST SWAP

	Notional Principal	Interest
Swap		
Receiving	To Determine	0,565870%
Paying	To Determine	To Determine

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SITUATION PORTFOLIO

Current Outstanding Portfolio	353.796.536,75 €
Principal Outstanding Currently Paid	329.384.445,57 €
Principal Outstanding with Arrears (< 3 months)	9.544.322,17 €
Principal Outstanding Doubtfully and Subjective	14.867.769,01 €
- In enforcement of the mortgage security	4.044.684,69 €
- Not in enforcement of the mortgage security	10.823.084,32 €
Amortized Portfolio	1.111.114.458,45 €
Principal Received from the Constitution	1.121.042.835,83 €
Interest Capitalization of Forbearance Period	-9.928.377,38 €
Current Outstanding of Default Loans	35.096.683,15 €
Number of default loans	558
Total Securitized	1.500.007.678,35 €

ADDITIONAL INFORMATION:

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

Official Register: Comisión Nacional del Mercado de Valores

INFORMATION CONTENT RESPONSABILITY:

THE EXECUTIVE DIRECTOR

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