



HIPOCAT 10 FTA Fondo de Titulización de Activos

The amounts are expressed in euros

Date of Constitution	05/07/2006
Issue Date	05/07/2006
Disbursement Date	10/07/2006
Management Company	Gestión de Activos Titulizados, SGFT, SA
Administrator	Caixa Catalunya
Guaranteed Interest C.	Caixa Catalunya
Interest Swap	Caixa Catalunya
Subordinated Loan	Caixa Catalunya
Lead Manager	Caixa Catalunya, HSBC- Calyon

Managers	Merrill Lynch, Santander
Originator / Servicer	Caixa Catalunya
Swap Guarantee	
Paying Agent	Caixa d'Estalvis de Catalunya
Secondary Market	AIAF
Register of Book Securities	S.C.L.V. Espaclear
Depository	Caixa Catalunya
Auditors	Deloitte & Touche

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

Class ISIN Code Priority/Type Redemp.	Principal Outstanding (Unit/Bonds/Total)			Coupon Type Frequency	Current Coupon Accrued period: 91 days Base: A/360	Redemption		Moody's / S & P / Fitch Ibca	
	Current Factor	Current	Original			Final Maturity Frequency	Next	Current	Original
SERIE A1		0,00€	100.000,00€	Floating	- %	-		Aaa	Aaa
ES0345671004	0,00%	1.600	1.600	EURIB.3M+0,02%	Date: 25-01-2010			AAA	AAA
Senior / Pass-Through		0,00€	160.000.000,00€	25-1/4/7/10	Interests: -	25-1/4/7/10		AAA	AAA
SERIE A2		55.200,71€	100.000,00€	Floating	0,873%	24-10-2039		Aaa	Aaa
ES0345671012	55,20%	7.334	7.334	EURIB.3M+0,14%	Date: 25-01-2010			AAA	AAA
Senior / Pass-Through		404.842.007,14€	733.400.000,00€	25-1/4/7/10	Interests: 121,81 €	25-1/4/7/10		AAA	AAA
SERIE A3		94.779,57€	100.000,00€	Floating	0,883%	24-10-2039		Aaa	Aaa
ES0345671020	94,78%	3.000	3.000	EURIB.3M+0,15%	Date: 25-01-2010			AAA	AAA
Senior / Pass-Through		284.338.710,00€	300.000.000,00€	25-1/4/7/10	Interests: 211,55 €	25-1/4/7/10		AAA	AAA
SERIE A4		100.000,00€	100.000,00€	Floating	0,833%	24-04-2012		Aaa	Aaa
ES0345671038	100,00%	2.000	2.000	EURIB.3M+0,10%	Date: 25-01-2010			AAA	AAA
Senior / Pass-Through		200.000.000,00€	200.000.000,00€	25-1/4/7/10	Interests: 210,56 €	25-1/4/7/10		AAA	AAA
SERIE B		100.000,00€	100.000,00€	Floating	1,033%	24-10-2039		Aa2	Aa2
ES0345671046	100,00%	548	548	EURIB.3M+0,30%	Date: 25-01-2010			A	A
Mezzanine / Pass-Through		54.800.000,00€	54.800.000,00€	25-1/4/7/10	Interests: 261,12 €	25-1/4/7/10		A	A
SERIE C		100.000,00€	100.000,00€	Floating	1,333%	24-10-2039		Baa2	Baa2
ES0345671053	100,00%	518	518	EURIB.3M+0,60%	Date: 25-01-2010			BBB	BBB
Subordinated / Pass-Through		51.800.000,00€	51.800.000,00€	25-1/4/7/10	Interests: 336,95 €	25-1/4/7/10		BBB	BBB
SERIE D		100.000,00€	100.000,00€	Floating	5,233%	24-10-2039		Caa	Caa
ES0345671061	100,00%	255	255	EURIB.3M+4,50%	Date: 25-01-2010			CCC-	CCC-
Equity / Due to cash		25.500.000,00€	25.500.000,00€	25-1/4/7/10	Interests: 1322,79 €	25-1/4/7/10		CCC	CCC
Totals		1.021.280.717,14€	1.525.500.000,00€						

COLLATERAL: TYPE OF GROUPED ASSETS

Pool of Mortgage Loans (Floating Rate)		
General	Current	Constitution Date
Count Principal		
Number	7.644	11.370
Outstanding Balance	911.742.252,61 €	1.500.001.310,05 €
Average Loan	118.972,84 €	131.906,46 €
Minimum	15,35 €	15.076,16 €
Maximum	793.630,82 €	842.481,92 €
Interest Rate		
Weighted Average	4,0697%	3,6313%
Minimum	1,7840%	2,4500%
Maximum	7,2770%	5,5000%
Remaining Maturity (Months)		
Weighted Average	281,94	322,39
Minimum	0,99	28,91
Maximum	315,96	355,88
Index (Distribution)		
Tipo Activo CECA	0,03%	0,03%
Euribor 1 año	61,13%	58,12%
Préstamos Hipotecarios Cajas	0,58%	0,56%
Mibor 1 Año	0,19%	0,19%
Préstamos Hipotecarios Cajas TAE	38,07%	41,11%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly Mortality (SMM)	0,4829%	0,9543%	1,0927%	1,4592%	0,8917%
Annual Equivalent (CPR)	5,6431%	10,8694%	12,3525%	16,1709%	10,1910%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	69,43	70,58
Madrid	12,83	11,72
Comunidad Valenciana	7,56	7,65
Baleares	0,42	0,45
Aragón	1,32	1,39
Andalucía	1,98	1,81
Murcia	2,40	2,70
Navarra	0,41	0,42
Rest of Autonomous Regions	3,65	3,28



CURRENT DELINQUENCY

Aging	Number Mortgage Participations	Mature Debt			Remaining Debt to Mature	Total Debt		% Loan to Value ⁽¹⁾
		Principal	Interest and Others	Totals		Principal	%	
Up to 30 days	286	66.805,25 €	76.615,91 €	143.421,16 €	39.594.280,86 €	39.661.086,11 €	53,62%	73,7522%
From 1 to 2 months	143	68.427,16 €	129.617,94 €	198.045,10 €	19.569.182,52 €	19.637.609,68 €	26,55%	74,6837%
From 2 to 3 months	82	59.380,89 €	141.319,48 €	200.700,37 €	11.691.571,18 €	11.750.952,07 €	15,89%	80,1532%
From 3 to 6 months	17	20.182,03 €	48.432,15 €	68.614,18 €	2.897.912,13 €	2.918.094,16 €	3,95%	69,0117%
Totals	528	214.795,33 €	395.985,48 €	610.780,81 €	73.752.946,69 €	73.967.742,02 €	100,00%	74,7498%

(1) Valuations exclusively for mortgage participations.

CURRENT DOUBTFULLY LOANS OR IN FORECLOSE PROCEDURE

Aging	Number Mortgage Participations	Mature Debt			Remaining Debt to Mature	Total Debt		% Loan to Value ⁽¹⁾
		Principal	Interest and Others	Totals		Principal	%	
Up to 30 days	3	0,00 €	0,00 €	0,00 €	388.097,05 €	388.097,05 €	0,94%	75,4431%
From 1 to 2 months	1	0,00 €	0,00 €	0,00 €	66.215,72 €	66.215,72 €	0,16%	98,0974%
From 2 to 3 months	1	518,38 €	1.229,98 €	1.748,36 €	104.177,56 €	104.695,94 €	0,25%	96,2686%
From 3 to 6 months	56	48.013,92 €	162.366,81 €	210.380,73 €	8.245.086,56 €	8.293.100,48 €	20,19%	74,5662%
From 6 to 12 months	115	98.860,78 €	385.778,09 €	484.638,87 €	18.874.624,53 €	18.973.485,31 €	46,19%	85,0814%
From 12 months to 2 years	82	64.266,97 €	248.725,32 €	312.992,29 €	13.183.659,13 €	13.247.926,10 €	32,25%	88,1242%
Totales	258	211.660,05 €	798.100,20 €	1.009.760,25 €	40.861.860,55 €	41.073.520,60 €	100,00%	83,5748%

(1) Valuation exclusively for mortgage participations.

CREDIT ENHANCEMENT

Current				At Issue Date		
% Notes	Nominal	% CE		% Notes	Nominal	% CE
SERIE A1	0,00%	0,00€	0,00%	10,49%	160.000.000,00€	8,81%
SERIE A2	39,64%	404.842.007,14€	11,26%	48,08%	733.400.000,00€	8,81%
SERIE A3	27,84%	284.338.710,00€	11,26%	19,67%	300.000.000,00€	8,81%
SERIE A4	19,58%	200.000.000,00€	11,26%	13,11%	200.000.000,00€	8,81%
SERIE B	5,37%	54.800.000,00€	5,76%	3,59%	54.800.000,00€	5,15%
SERIE C	5,07%	51.800.000,00€	0,56%	3,40%	51.800.000,00€	1,70%
SERIE D	2,50%	25.500.000,00€	0,00%	1,67%	25.500.000,00€	0,00%
Totals	1.021.280.717,14 €			1.525.500.000,00 €		
Reserve Funds	0,54%	5.547.817,29€		1,67%	25.500.000,00€	

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	20.017.333,59 €	0,73%
Treasury account (Paying Ag)	0,00 €	0,00%
Repayment account	0,00 €	0,00%
Principal WithHolding Account	75.000.000,00 €	0,73%
Treasury account - IRS Collateral	0,00 €	0,00%
Liquidity Line (Limit)	101.000.000,00 €	0,00%
Liabilities		
Subordinated Loan	0,00 €	0,00%
Loan Contract for Initial Expenses	423.605,88 €	0,73%
Amount of the Liquidity Line	0,00 €	0,00%
Generalitat Guarantee	0,00 €	0,00%

OTHER INFORMATION

	Current	At Issue Date
Cumulative outstanding losses	6.466.309,41€	0,00€
Cumulative outstanding Write-Off	65.159.083,91 €	0,00€
Cumulative outstanding Write-Off recovery	37.178.316,92€	0,00€
Principal Outstanding With arrears>90 days/ Principal Otustanding	4,8250%	0,0000%
Weighted Average of LTV Distribution (1)	73,8041%	78,9781%

(1) Valuations exclusively for mortgage participations

INTEREST SWAP

	Notional Principal	Interest
Swap		
Receiving	To be determined	1,550556%
Paying	To be determined	To be determined

ACQUISITION ADDITIONAL CREDIT RIGHTS

Last acquisition

Date

Number of additional credit rights 0

Principal of additional credit rights

Acumulative acquisition

Number of additional credit rights 0

Principal of additional credit rights

Next acquisition

The last expected maturity date of the credit rights

