



HIPOCAT 10 FTA Fondo de Titulización de Activos

The amounts are expressed in euros

Date of Constitution	05/07/2006	Managers	Merrill Lynch, Santander
Issue Date	05/07/2006	Originator / Servicer	Caixa Catalunya
Disbursement Date	10/07/2006	Swap Guarantee	
Management Company	Gestión de Activos Titulizados, SGFT, SA	Paying Agent	Caixa d'Estalvis de Catalunya
Administrator	Caixa Catalunya	Secondary Market	AIAF
Guaranteed Interest C.	Caixa d'Estalvis i Pensions de Barcelona	Register of Book Securities	S.C.L.V. Espaclear
Interest Swap	CECA	Depository	Caixa Catalunya
Subordinated Loan	Caixa Catalunya	Auditors	Deloitte & Touche
Lead Manager	Caixa Catalunya, HSBC- Calyon		

MOTGAGE 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 91 days Base: A/ 360	Redemption		Moody's / S & P / Fitch Ibca	
	Current Factor	Current	Original			Final Maturity	Next	Current	Original
SERIE A1 ES0345671004 Senior / Pass-Through	- %	0,00€ 1.600	100.000,00€ 1.600	Floating EURIB.3M+0,02%	- % Date: 25-10-2010	-		Aaa AAA	Aaa AAA
		0,00€	160.000.000,00€	25-1/4/7/10	Interests: -	25-1/4/7/10		AAA	AAA
SERIE A2 ES0345671012 Senior / Pass-Through	50,43%	50.431,35€ 7.334	100.000,00€ 7.334	Floating EURIB.3M+0,14%	1,024% Date: 25-10-2010	24-10-2039		Aa2 AAA	Aaa AAA
		369.863.520,90€	733.400.000,00€	25-1/4/7/10	Interests: 130,54 €	25-1/4/7/10		AA	AAA
SERIE A3 ES0345671020 Senior / Pass-Through	83,12%	83.120,07€ 3.000	100.000,00€ 3.000	Floating EURIB.3M+0,15%	1,034% Date: 25-10-2010	24-10-2039		Aaa AAA	Aaa AAA
		249.360.210,00€	300.000.000,00€	25-1/4/7/10	Interests: 217,25 €	25-1/4/7/10		AA	AAA
SERIE A4 ES0345671038 Senior / Pass-Through	100,00%	100.000,00€ 2.000	100.000,00€ 2.000	Floating EURIB.3M+0,10%	0,984% Date: 25-10-2010	24-04-2012		Aaa AAA	Aaa AAA
		200.000.000,00€	200.000.000,00€	25-1/4/7/10	Interests: 248,73 €	25-1/4/7/10		AA	AAA
SERIE B ES0345671046 Mezzanine / Pass-Through	100,00%	100.000,00€ 548	100.000,00€ 548	Floating EURIB.3M+0,30%	1,184% Date: 25-10-2010	24-10-2039		Ba1 A	Aa2 A
		54.800.000,00€	54.800.000,00€	25-1/4/7/10	Interests: 299,29 €	25-1/4/7/10		BBB	A
SERIE C ES0345671053 Subordinated / Pass-Through	100,00%	100.000,00€ 518	100.000,00€ 518	Floating EURIB.3M+0,60%	1,484% Date: 25-10-2010	24-10-2039		Ca BBB	Baa2 BBB
		51.800.000,00€	51.800.000,00€	25-1/4/7/10	Interests: 375,12 €	25-1/4/7/10		CCC	BBB
SERIE D ES0345671061 Equity / Due to cash Reserve reduction	100,00%	100.000,00€ 255	100.000,00€ 255	Floating EURIB.3M+4,50%	5,384% Date: 25-10-2010	24-10-2039		C D	Caa CCC-
		25.500.000,00€	25.500.000,00€	25-1/4/7/10	Interests: 1360,96 €	25-1/4/7/10		C	CCC
Totals		951.323.730,90 €	1.525.500.000,00 €						



COLLATERAL: TYPE OF GROUPED ASSETS

General	Pool of Mortgage Loans (Floating Rate)	
	Current	Constitution Date
Count Principal		
Number	7.031	11.370
Outstanding Balance	809.305.135,87€	1.500.001.310,05€
Average Loan	114.738,45€	131.906,46€
Minimum	206,34€	15.076,16€
Maximum	778.112,39€	842.481,92€
Interest		
Weighted Average	2,5839%	3,6313%
Minimum	1,2810%	2,4500%
Maximum	6,4230%	5,5000%
Remaining Maturity (Months)		
Weighted Average	272,34	320,04
Minimum	1,02	2,89
Maximum	306,99	355,88
Index (Distribution)		
Euribor 1 año	62,51%	58,12%
Mibor 1 Año	0,20%	0,19%
Préstamos Hipotecarios Cajas	0,60%	0,56%
Préstamos Hipotecarios Cajas TAE	36,66%	41,11%
Tipo Activo CECA	0,03%	0,03%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,2887%	0,4248%	0,4842%	0,8075%	0,8419%
Annual Equivalent	3,4100%	4,9801%	5,6583%	9,2710%	9,6477%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	70,45	70.58
Madrid	12,04	11.72
Comunidad Valenciana	7,16	7.65
Baleares	0,45	0.45
Aragón	1,32	1.39
Andalucía	2,13	1.81
Murcia	2,16	2.70
Navarra	0,44	0.42
Rest of Autonomous Regions	3,85	3.28

CURRENT DELINQUENCY

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	208	52.750,41 €	24.769,32 €	77.519,73 €	28.180.030,55 €	28.232.780,96 €	61,62%	69,1294%
From 1 to 2 months	89	62.788,38 €	43.745,96 €	106.534,34 €	11.623.302,50 €	11.686.090,88 €	25,51%	68,8184%
From 2 to 3 months	48	52.109,51 €	38.852,73 €	90.962,24 €	5.847.294,57 €	5.899.404,08 €	12,88%	66,0985%
Totals	345	167.648,30 €	107.368,01 €	275.016,31 €	45.650.627,62 €	45.818.275,92 €	100,00%	68,6432%

(1) Valuations exclusively for mortgage participations

CURRENT DOUBTFULLY LOANS IN FORECLOSE PROCEDURE

Aging	Number Mortgage Participations	Mature Debt			Remaining Debt to Mature	Total Debt		% Loan to Value (1)
		Principal	Interests and Others	Totals		Principal	%	
From 3 to 6 months	24	32.254,48 €	40.006,61 €	72.261,09 €	3.733.189,17 €	3.765.443,65 €	13,86%	81,8609%
From 6 to 12 months	49	55.770,89 €	112.173,11 €	167.944,00 €	8.214.655,14 €	8.270.426,03 €	30,44%	88,1258%
From 12 to 18 months	91	80.749,99 €	309.970,02 €	390.720,01 €	15.051.937,54 €	15.132.687,53 €	55,70%	88,5179%
Totals	164	168.775,36 €	462.149,74 €	630.925,10 €	26.999.781,85 €	27.168.557,21 €	100,00%	87,4208%

(1) Valuations 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	38,88%	369.863.520,90€	11,51%	48,08%	733.400.000,00€	8,81 €
SERIE A3	26,21%	249.360.210,00€	11,51%	19,67%	300.000.000,00€	8,81 €
SERIE A4	21,02%	200.000.000,00€	11,51%	13,11%	200.000.000,00€	8,81 €
SERIE B	5,76%	54.800.000,00€	5,60%	3,59%	54.800.000,00€	5,15 €
SERIE C	5,45%	51.800.000,00€	0,00%	3,40%	51.800.000,00€	1,70 €
SERIE D	2,68%	25.500.000,00€	0,00%	1,67%	25.500.000,00€	0,00 €
Totals		951.323.730,90 €			1.525.500.000,00 €	
Theoretical Reserve Funds		25.500.000,00€	2,75%		25.500.000,00€	1,70%
Hung Reserve Funds		7,92€	0,00%		25.500.000,00€	1,70%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	3.277.162,46 €	0,88%
Treasury account (Paying Ag)	0,00 €	0,00%
Repayment account	0,00 €	0,00%
Principal WithHolding Account	112.500.000,00 €	0,88%
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 €	0,88%
Amount of the Liquidity Line	0,00 €	0,00%

OTHER INFORMATION

	Current	At Issue Date
Consolidated accumulated losses of the portfolio	18.787.945,92 €	0,00 €
Cumulative outstanding Write-Off	118.572.635,71 €	0,00 €
Cumulative outstanding Write-Off recovery	77.515.278,24 €	0,00 €
Endowment shortfall amortization or bonds	1.249.890,14 €	0,00 €
Principal Outstanding With Arrears>90 days / Principal Outstanding	3,3570%	0,0000%
Weighted Average of LTV Distribution⁽¹⁾	71,8029%	78,9781%

(1) Valuations exclusively for mortgage participations

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	50.261.503,46 €
Interest	703.440,18 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	6,2974%

INTEREST SWAP

	Notional Principal	Interest
Swap		
Receiving	To determine	1,703260%
Paying	To determine	To determine

ACQUISITION ADDITIONAL CREDIT RIGHTS

Last acquisition

Date

Number of additionsl credit rights 0

Principal of additionsl credit rights

Acumulative acquisition

Number of additionsl credit rights 0

Principal of additionsl credit rights

Next acquisitionThe last expected maturity date of the credit rights

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

Polígono 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
 Passeig de Gràcia 16, Barcelona

Gestión de Activos Titulizados, SGFT, S.A.