



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		

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 91 days Base: A/ 360	Redemption		Moody's / S&P / Fitch Ibca / DBRS	
	Current Factor	Current	Original			Final Maturity	Next	Current	Original
SERIE A1 ES0345671004 Senior / Pass-Through	- %	0,00€ 1.600 0,00€	100.000,00€ 1.600 160.000.000,00€	Floating EURIB.3M+0,02% 24-1/4/7/10	- % Date: 24-01-2011 Interests: -	- 24-1/4/7/10		Aaa AAA AAA	Aaa AAA AAA
SERIE A2 ES0345671012 Senior / Pass-Through	50,05%	50.051,41€ 7.334 367.077.040,94€	100.000,00€ 7.334 733.400.000,00€	Floating EURIB.3M+0,14% 24-1/4/7/10	1,165% Date: 24-01-2011 Interests: 147,39 €	24-10-2039 24-1/4/7/10		Aa2 AAA AA	Aaa AAA AAA
SERIE A3 ES0345671020 Senior / Pass-Through	82,19%	82.191,24€ 3.000 246.573.720,00€	100.000,00€ 3.000 300.000.000,00€	Floating EURIB.3M+0,15% 24-1/4/7/10	1,175% Date: 24-01-2011 Interests: 244,12 €	24-10-2039 24-1/4/7/10		Aaa AAA AA	Aaa AAA AAA
SERIE A4 ES0345671038 Senior / Pass-Through	100,00%	100.000,00€ 2.000 200.000.000,00€	100.000,00€ 2.000 200.000.000,00€	Floating EURIB.3M+0,10% 24-1/4/7/10	1,125% Date: 24-01-2011 Interests: 284,38 €	24-04-2012 24-1/4/7/10		Aaa AAA AA	Aaa AAA AAA
SERIE B ES0345671046 Mezzanine / Pass-Through	100,00%	100.000,00€ 548 54.800.000,00€	100.000,00€ 548 54.800.000,00€	Floating EURIB.3M+0,30% 24-1/4/7/10	1,325% Date: 24-01-2011 Interests: 334,93 €	24-10-2039 24-1/4/7/10		Ba1 CCC BBB	Aa2 A A
SERIE C ES0345671053 Subordinated / Pass-Through	100,00%	100.000,00€ 518 51.800.000,00€	100.000,00€ 518 51.800.000,00€	Floating EURIB.3M+0,60% 24-1/4/7/10	1,625% Date: 24-01-2011 Interests: 410,76 €	24-10-2039 24-1/4/7/10		Ca D CCC	Baa2 BBB BBB
SERIE D ES0345671061 Equity / Due to cash Reserve reduction	100,00%	100.000,00€ 255 25.500.000,00€	100.000,00€ 255 25.500.000,00€	Floating EURIB.3M+4,50% 24-1/4/7/10	5,525% Date: 24-01-2011 Interests: 1396,60 €	24-10-2039 24-1/4/7/10		C D C	Caa CCC- CCC
Totals		945.750.760,94 €	1.525.500.000,00 €						

COLLATERAL: TYPE OF GROUPED ASSETS

Pool of Mortgage Loans (Floating Rate)		
General	Current	Constitution Date
Count Principal		
Number	6.924	11.370
Outstanding Balance	787.992.548,00€	1.500.001.310,05€
Average Loan	113.435,30€	131.906,46€
Minimum	197,19€	15.076,16€
Maximum	772.152,47€	842.481,92€
Interest		
Weighted Average	2,5373%	3,6313%
Minimum	1,3920%	2,4500%
Maximum	6,4230%	5,5000%
Remaining Maturity (Months)		
Weighted Average	269,37	319,99
Minimum	0,99	2,89
Maximum	303,97	355,88
Index (Distribution)		
Euribor 1 año	62,67%	58,12%
Mibor 1 Año	0,20%	0,19%
Préstamos Hipotecarios Cajas	0,59%	0,56%
Préstamos Hipotecarios Cajas TAE	36,51%	41,11%
Tipo Activo CECA	0,03%	0,03%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,2493%	0,2555%	0,3459%	0,5723%	0,8056%
Annual Equivalent	2,9511%	3,0231%	4,0732%	6,6559%	9,2505%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	70,77	70.58
Madrid	11,82	11.72
Comunidad Valenciana	7,14	7.65
Baleares	0,46	0.45
Aragón	1,28	1.39
Andalucía	2,11	1.81
Murcia	2,11	2.70
Navarra	0,45	0.42
Rest of Autonomous Regions	3,86	3.28



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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	207	54.231,62 €	20.232,05 €	74.463,67 €	26.246.960,03 €	26.301.191,65 €	54,30%	66,0327%
From 1 to 2 months	110	67.748,39 €	48.869,85 €	116.618,24 €	14.610.940,42 €	14.678.688,81 €	30,30%	72,4129%
From 2 to 3 months	53	60.392,78 €	45.773,19 €	106.165,97 €	7.396.507,84 €	7.456.900,62 €	15,40%	70,2237%
Totals	370	182.372,79 €	114.875,09 €	297.247,88 €	48.254.408,29 €	48.436.781,08 €	100,00%	68,4950%

(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 2 to 3 months	2	351,87 €	0,00 €	351,87 €	504.353,28 €	504.705,15 €	2,42%	32,3256%
From 3 to 6 months	24	33.572,50 €	27.716,85 €	61.289,35 €	3.037.772,94 €	3.071.345,44 €	14,76%	66,0265%
From 6 to 12 months	38	51.005,41 €	70.859,12 €	121.864,53 €	6.612.472,98 €	6.663.478,39 €	32,01%	86,1882%
From 12 to 18 months	65	60.181,15 €	205.843,26 €	266.024,41 €	10.514.017,17 €	10.574.198,32 €	50,80%	89,2837%
Totals	129	145.110,93 €	304.419,23 €	449.530,16 €	20.668.616,37 €	20.813.727,30 €	100,00%	80,7811%

(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	38,81%	367.077.040,94€	11,58%	48,08%	733.400.000,00€	8,81 €
SERIE A3	26,07%	246.573.720,00€	11,58%	19,67%	300.000.000,00€	8,81 €
SERIE A4	21,15%	200.000.000,00€	11,58%	13,11%	200.000.000,00€	8,81 €
SERIE B	5,79%	54.800.000,00€	5,63%	3,59%	54.800.000,00€	5,15 €
SERIE C	5,48%	51.800.000,00€	0,00%	3,40%	51.800.000,00€	1,70 €
SERIE D	2,70%	25.500.000,00€	0,00%	1,67%	25.500.000,00€	0,00 €
Totals		945.750.760,94 €			1.525.500.000,00 €	
Theoretical Reserve Funds		25.500.000,00€	2,77%		25.500.000,00€	1,70%
Hung Reserve Funds		7,11€	0,00%		25.500.000,00€	1,70%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	2.295.587,42 €	1,03%
Treasury account (Paying Ag)	0,00 €	0,00%
Repayment account	0,00 €	0,00%
Principal WithHolding Account	125.000.000,00 €	1,03%
Treasury account - IRS Collateral	0,00 €	0,00%
Liquidity Line (Limit)	75.000.000,00 €	0,00%
Liabilities		
Subordinated Loan	0,00 €	0,00%
Loan Contract for Initial Expenses	423.605,88 €	1,03%
Amount of the Liquidity Line	0,00 €	0,00%

OTHER INFORMATION

	Current	At Issue Date
Consolidated accumulated losses of the portfolio	18.976.046,65 €	0,00 €
Cumulative outstanding Write-Off	127.389.106,83 €	0,00 €
Cumulative outstanding Write-Off recovery	80.865.297,03 €	0,00 €
Endowment shortfall amortization or bonds	5.504.756,86 €	0,00 €
Principal Outstanding With Arrears>90 days / Principal Outstanding	2,6414%	0,0000%
Weighted Average of LTV Distribution⁽¹⁾	71,1934%	78,9781%

(1) Valuations exclusively for mortgage participations

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	52.520.204,25 €
Interest	714.783,48 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	6,7558%

INTEREST SWAP

	Notional Principal	Interest
Swap		
Receiving	To determine	1,844407%
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 acquisition

The 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

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INFORMATION CONTENT RESPONSABILITY:

Gestión de Activos Titulizados, SGFT, S.A.

THE EXECUTIVE DIRECTOR