

Monthly Report, August 2013

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	Gestion de Activos Titulizados SGFT, SA
Administrator	CatalunyaCaixa
Guaranteed Interest C.	Barclays
Interest Swap	CECABANK
Subordinated Loan	CatalunyaCaixa
Lead Manager	CatalunyaCaixa, HSBC- Calyon

Managers	Merrill Lynch, Santander
Originator / Servicer	CatalunyaCaixa
Paying Agent	Barclays
Secondary Market	AIAF
Register of Book Securities	S.C.L.V. Espaclear
Depository	CatalunyaCaixa
Auditors	Deloitte & Touche
Deposit guarantee / liquidity	
Liquidity Line / Credit	- / 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 92 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: 24-10-2013 Interests: -	- 24-1/4/7/10		Aaa AAA AAA	Aaa AAA AAA
SERIE A2 ES0345671012 Senior / Pass-Through	45,30%	45.302,36€ 7.334 332.247.508,24€	100.000,00€ 7.334 733.400.000,00€	Floating EURIB.3M+0,14% 24-1/4/7/10	0,361% Date: 24-10-2013 Interests: 41,79 €	24-10-2039 24-1/4/7/10		Baa3 BB+ BBB-	Aaa AAA AAA
SERIE A3 ES0345671020 Senior / Pass-Through	70,58%	70.581,17€ 3.000 211.743.510,00€	100.000,00€ 3.000 300.000.000,00€	Floating EURIB.3M+0,15% 24-1/4/7/10	0,371% Date: 24-10-2013 Interests: 66,92 €	24-10-2039 24-1/4/7/10		Baa3 BB+ BBB-	Aaa AAA AAA
SERIE A4 ES0345671038 Senior / Pass-Through	- %	0,00€ 2.000 0,00€	100.000,00€ 2.000 200.000.000,00€	Floating EURIB.3M+0,10% 24-1/4/7/10	- % Date: 24-10-2013 Interests: -	- 24-1/4/7/10		Aa1 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	0,521% Date: 24-10-2013 Interests: 133,14 €	24-10-2039 24-1/4/7/10		Caa1 CCC- B	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	0,821% Date: 24-10-2013 Interests: 209,81 €	24-10-2039 24-1/4/7/10		Ca D CC	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	4,721% Date: 24-10-2013 Interests: 1206,48 €	24-10-2039 24-1/4/7/10		C D C	Caa CCC- CCC
Totals		676.091.018,24 €	1.525.500.000,00 €						

COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
Count Principal		
Number	6.081	11.370
Outstanding Balance	635.016.769,83€	1.500.001.310,05€
Average Loan	103.958,34€	131.906,46€
Minimum	306,43€	15.076,16€
Maximum	704.707,95€	842.481,92€
Interest		
Weighted Average	2,3680%	3,6313%
Minimum	0,6990%	2,4500%
Maximum	5,8500%	5,5000%
Remaining Maturity (Months)		
Weighted Average	239,13	319,35
Minimum	0,99	2,89
Maximum	269,96	355,88
Index (Distribution)		
Euribor 1 año	63,31%	58,12%
Mibor 1 Año	0,17%	0,19%
Préstamos Hipotecarios Cajas	0,55%	0,56%
Préstamos Hipotecarios Cajas TAE	35,94%	41,11%
Tipo Activo CECA	0,03%	0,03%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,0496%	0,2861%	0,2749%	0,2315%	0,6173%
Anual Equivalent	0,5934%	3,3793%	3,2496%	2,7433%	7,1617%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	70,85	70,58
Madrid	11,44	11,72
Comunidad Valenciana	7,42	7,65
Baleares	0,48	0,45
Aragón	1,31	1,39
Andalucía	2,11	1,81
Murcia	2,10	2,70
Navarra	0,34	0,42
Rest of Autonomous Regions	3,95	3,28

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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	190	57.853,23 €	22.911,65 €	80.764,88 €	22.942.591,70 €	23.000.444,93 €	53,89%	66,9039%
From 1 to 2 months	87	68.470,72 €	41.661,54 €	110.132,26 €	11.482.467,94 €	11.550.938,66 €	27,07%	72,7739%
From 2 to 3 months	56	68.824,38 €	52.164,76 €	120.989,14 €	8.057.060,49 €	8.125.884,87 €	19,04%	79,2756%
Totals	333	195.148,33 €	116.737,95 €	311.886,28 €	42.482.120,13 €	42.677.268,46 €	100,00%	70,5495%

(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	4.133,57 €	500,27 €	4.633,84 €	7.265.732,58 €	7.269.866,15 €	8,16%	69,4716%
From 1 to 2 months	21	4.883,61 €	1.899,87 €	6.783,48 €	2.820.616,20 €	2.825.499,81 €	3,17%	75,7682%
From 2 to 3 months	15	3.611,46 €	568,55 €	4.180,01 €	1.826.437,41 €	1.830.048,87 €	2,06%	60,6543%
From 3 to 6 months	138	208.476,29 €	179.052,58 €	387.528,87 €	21.687.377,48 €	21.895.853,77 €	24,59%	81,2214%
From 6 to 12 months	216	293.070,35 €	282.031,10 €	575.101,45 €	31.781.574,56 €	32.074.644,91 €	36,02%	83,4779%
From 12 to 18 months	156	200.209,60 €	214.568,14 €	414.777,74 €	22.945.118,54 €	23.145.328,14 €	25,99%	84,0137%
Totals	602	714.384,88 €	678.620,51 €	1.393.005,39 €	88.326.856,77 €	89.041.241,65 €	100,00%	80,8583%

(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	49,14%	332.247.508,24€	16,39%	48,08%	733.400.000,00€	8,81%
SERIE A3	31,32%	211.743.510,00€	16,39%	19,67%	300.000.000,00€	8,81%
SERIE A4	0,00%	0,00€	0,00%	13,11%	200.000.000,00€	8,81%
SERIE B	8,11%	54.800.000,00€	7,96%	3,59%	54.800.000,00€	5,15%
SERIE C	7,66%	51.800.000,00€	0,00%	3,40%	51.800.000,00€	1,70%
SERIE D	3,77%	25.500.000,00€	0,00%	1,67%	25.500.000,00€	0,00%
Totals	676.091.018,24 €			1.525.500.000,00 €		
Theoretical Reserve Funds	25.500.000,00€	3,92%		25.500.000,00€	1,70%	
Real Reserve Funds	22,68€	0,00%		25.500.000,00€	1,70%	

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	5.389.924,22 €	0,40%
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	19.710.000,00 €	0,40%
Liquidity Line / Credit Line (Limit)	0,00 €	0,00%
Liabilities		
Subordinated Loan	0,00 €	0,00%
Loan Contract for Initial Expenses	423.605,88 €	0,22%
Amount of the Liquidity Line / Credit Line	0,00 €	0,00%

OTHER INFORMATION

	Accumulated	Period
Consolidated accumulated losses of the portfolio	23.020.953,50 €	213,68 €
Principal, costs and interest condonation and losses for adjudication or sale of properties.		
Cumulative Write-Off	164.895.615,58 €	2.174.155,70 €
Amount of accumulated defaulted loans defined as operations unpaid for a period equal to or greater than eighteen (18) months, or classified as defaulted by the Assignor.		
Cumulative Write-Off recovery	98.094.307,76 €	-313.422,07 €
Principal Outstanding recovery and recovery by the sale of adjudicated properties.		
	Current	At Issue Date
Endowment shortfall amortization or bonds	9.143.585,58 €	0,00 €
Delinquency Ratio	12,1439%	0,0000%
Principal Outstanding With Arrears > 90 Days / Principal Outstanding		
Weighted Average of LTV Distribution / Valuations	67,2668%	78,9781%
Valuations exclusively for mortgage participations		

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	38.968.160,41 €
Interest	673.392,34 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	6,2426%

INTEREST SWAP

	Notional Principal	Interest
Swap		
Receiving	To Determine	1,064357%
Paying	To Determine	To Determine

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SITUATION PORTFOLIO

Current Outstanding Portfolio	635.016.769,83 €
Principal Outstanding currently paid	503.298.259,72 €
Principal Outstanding with Arrears (< 3 months)	42.677.268,46 €
Principal Outstanding Doubtfully and Subjective	89.041.241,65 €
Amortized Portfolio	828.054.104,95 €
Principal received from the constitution	846.674.236,19 €
Interest capitalization of Forbearance Period	-18.620.131,24 €
Current Outstanding of Defaulted Loans	36.930.435,27 €
Total Securitized	1.500.001.310,05 €

ADDITIONAL INFORMATION:

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

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Official 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

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