

# Monthly Report, October 2013

HIPOCAT 10 FTA Fondo de Titulización de Activos



The amounts are expressed in euros

|                               |                                         |
|-------------------------------|-----------------------------------------|
| <b>Date of Constitution</b>   | 05/07/2006                              |
| <b>Issue Date</b>             | 05/07/2006                              |
| <b>Disbursement Date</b>      | 10/07/2006                              |
| <b>Management Company</b>     | Gestion de Activos Titulizados SGFT, SA |
| <b>Administrator</b>          | CatalunyaCaixa                          |
| <b>Guaranteed Interest C.</b> | Barclays                                |
| <b>Interest Swap</b>          | CECABANK                                |
| <b>Subordinated Loan</b>      | CatalunyaCaixa                          |
| <b>Lead Manager</b>           | CatalunyaCaixa, HSBC- Calyon            |

|                                      |                          |
|--------------------------------------|--------------------------|
| <b>Managers</b>                      | Merrill Lynch, Santander |
| <b>Originator / Servicer</b>         | CatalunyaCaixa           |
| <b>Paying Agent</b>                  | Barclays                 |
| <b>Secondary Market</b>              | AIAF                     |
| <b>Register of Book Securities</b>   | S.C.L.V. Espaclear       |
| <b>Depository</b>                    | CatalunyaCaixa           |
| <b>Auditors</b>                      | Deloitte & Touche        |
| <b>Deposit guarantee / liquidity</b> |                          |
| <b>Liquidity Line / Credit</b>       | - / Calyon               |

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

| Class<br>ISIN Code<br>Priority / Type Redemption                     | Principal Outstanding (Unit / Bonds / Total) |                                        |                                         | Coupon Type<br><br>Frequency              | Current Coupon<br>Accrued Period<br>92 days<br>Base: A / 360 | Redemption                    |      | Moody's / S&P / Fitch<br>Ibca / DBRS |                    |
|----------------------------------------------------------------------|----------------------------------------------|----------------------------------------|-----------------------------------------|-------------------------------------------|--------------------------------------------------------------|-------------------------------|------|--------------------------------------|--------------------|
|                                                                      | Current<br>Factor                            | Current                                | Original                                |                                           |                                                              | Final<br>Maturity             | Next | Current                              | Original           |
| SERIE A1<br>ES0345671004<br>Senior / Pass-Through                    | - %                                          | 0,00€<br>1.600<br>0,00€                | 100.000,00€<br>1.600<br>160.000.000,00€ | Floating<br>EURIB.3M+0,02%<br>24-1/4/7/10 | - %<br><br>Date: 24-01-2014<br>Interests: -                  | -<br><br>24-1/4/7/10          |      | Aaa<br>AAA<br>AAA                    | Aaa<br>AAA<br>AAA  |
| SERIE A2<br>ES0345671012<br>Senior / Pass-Through                    | 44,57%                                       | 44.569,67€<br>7.334<br>326.873.959,78€ | 100.000,00€<br>7.334<br>733.400.000,00€ | Floating<br>EURIB.3M+0,14%<br>24-1/4/7/10 | 0,363%<br>Date: 24-01-2014<br>Interests: 41,35 €             | 24-10-2039<br><br>24-1/4/7/10 |      | Baa3<br>BB+<br>BBB-                  | Aaa<br>AAA<br>AAA  |
| SERIE A3<br>ES0345671020<br>Senior / Pass-Through                    | 68,79%                                       | 68.789,96€<br>3.000<br>206.369.880,00€ | 100.000,00€<br>3.000<br>300.000.000,00€ | Floating<br>EURIB.3M+0,15%<br>24-1/4/7/10 | 0,373%<br>Date: 24-01-2014<br>Interests: 65,57 €             | 24-10-2039<br><br>24-1/4/7/10 |      | Baa3<br>BB+<br>BBB-                  | Aaa<br>AAA<br>AAA  |
| SERIE A4<br>ES0345671038<br>Senior / Pass-Through                    | - %                                          | 0,00€<br>2.000<br>0,00€                | 100.000,00€<br>2.000<br>200.000.000,00€ | Floating<br>EURIB.3M+0,10%<br>24-1/4/7/10 | - %<br>Date: 24-01-2014<br>Interests: -                      | -<br><br>24-1/4/7/10          |      | Aa1<br>AAA<br>AA-                    | Aaa<br>AAA<br>AAA  |
| SERIE B<br>ES0345671046<br>Mezzanine / Pass-Through                  | 100,00%                                      | 100.000,00€<br>548<br>54.800.000,00€   | 100.000,00€<br>548<br>54.800.000,00€    | Floating<br>EURIB.3M+0,30%<br>24-1/4/7/10 | 0,523%<br>Date: 24-01-2014<br>Interests: 133,66 €            | 24-10-2039<br><br>24-1/4/7/10 |      | Caa1<br>CCC-<br>B                    | Aa2<br>A<br>A      |
| SERIE C<br>ES0345671053<br>Subordinated / Pass-Through               | 100,00%                                      | 100.000,00€<br>518<br>51.800.000,00€   | 100.000,00€<br>518<br>51.800.000,00€    | Floating<br>EURIB.3M+0,60%<br>24-1/4/7/10 | 0,823%<br>Date: 24-01-2014<br>Interests: 210,32 €            | 24-10-2039<br><br>24-1/4/7/10 |      | Ca<br>D<br>CC                        | Baa2<br>BBB<br>BBB |
| SERIE D<br>ES0345671061<br>Equity / Due to cash<br>Reserve reduction | 100,00%                                      | 100.000,00€<br>255<br>25.500.000,00€   | 100.000,00€<br>255<br>25.500.000,00€    | Floating<br>EURIB.3M+4,50%<br>24-1/4/7/10 | 4,723%<br>Date: 24-01-2014<br>Interests: 1206,99 €           | 24-10-2039<br><br>24-1/4/7/10 |      | C<br>D<br>C                          | Caa<br>CCC-<br>CCC |
| <b>Totals</b>                                                        |                                              | <b>665.343.839,78 €</b>                | <b>1.525.500.000,00 €</b>               |                                           |                                                              |                               |      |                                      |                    |

## COLLATERAL: TYPE OF GROUPED ASSETS

|                                    | General | Current         | Constitution Date |
|------------------------------------|---------|-----------------|-------------------|
| <b>Count Principal</b>             |         |                 |                   |
| Number                             |         | 6.010           | 11.370            |
| Outstanding Balance                |         | 621.650.340,37€ | 1.500.001.310,05€ |
| Average Loan                       |         | 102.958,04€     | 131.906,46€       |
| Minimum                            |         | 238,48€         | 15.076,16€        |
| Maximum                            |         | 700.156,89€     | 842.481,92€       |
| <b>Interest</b>                    |         |                 |                   |
| Weighted Average                   |         | 2,3404%         | 3,6313%           |
| Minimum                            |         | 0,6990%         | 2,4500%           |
| Maximum                            |         | 5,6200%         | 5,5000%           |
| <b>Remaining Maturity (Months)</b> |         |                 |                   |
| Weighted Average                   |         | 237,18          | 319,32            |
| Minimum                            |         | 0,99            | 2,89              |
| Maximum                            |         | 267,96          | 355,88            |
| <b>Index (Distribution)</b>        |         |                 |                   |
| Euribor 1 año                      |         | 63,59%          | 58,12%            |
| Mibor 1 Año                        |         | 0,17%           | 0,19%             |
| Préstamos Hipotecarios Cajas       |         | 0,55%           | 0,56%             |
| Préstamos Hipotecarios Cajas TAE   |         | 35,66%          | 41,11%            |
| Tipo Activo CECA                   |         | 0,03%           | 0,03%             |

## PREPAYMENTS

|                              | Current<br>Month | Last 3<br>Months | Last 6<br>Months | Last 12<br>Months | Historical |
|------------------------------|------------------|------------------|------------------|-------------------|------------|
| <b>Single Monthly</b>        | 0,3036%          | 0,1824%          | 0,2617%          | 0,2578%           | 0,6074%    |
| <b>Annual<br/>Equivalent</b> | 3,5826%          | 2,1670%          | 3,0959%          | 3,0500%           | 7,0501%    |

## GEOGRAPHIC DISTRIBUTION

|                            | Current | Constitution<br>Date |
|----------------------------|---------|----------------------|
| Catalunya                  | 71,10   | 70,58                |
| Madrid                     | 11,23   | 11,72                |
| Comunidad Valenciana       | 7,39    | 7,65                 |
| Baleares                   | 0,49    | 0,45                 |
| Aragón                     | 1,33    | 1,39                 |
| Andalucía                  | 2,09    | 1,81                 |
| Murcia                     | 2,04    | 2,70                 |
| Navarra                    | 0,35    | 0,42                 |
| Rest of Autonomous Regions | 3,98    | 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      | 173                            | 57.626,17 €         | 22.099,57 €          | 79.725,74 €         | 19.386.582,81 €          | 19.444.208,98 €        | 52,63%          | 61,0872%            |
| From 1 to 2 months | 74                             | 54.395,00 €         | 31.420,68 €          | 85.815,68 €         | 9.464.821,10 €           | 9.519.216,10 €         | 25,77%          | 73,5601%            |
| From 2 to 3 months | 56                             | 72.035,51 €         | 52.123,26 €          | 124.158,77 €        | 7.910.280,72 €           | 7.982.316,23 €         | 21,61%          | 75,6847%            |
| <b>Totals</b>      | <b>303</b>                     | <b>184.056,68 €</b> | <b>105.643,51 €</b>  | <b>289.700,19 €</b> | <b>36.761.684,63 €</b>   | <b>36.945.741,31 €</b> | <b>100,00 %</b> | <b>66,8007 %</b>    |

(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        | 54                             | 4.389,73 €          | 1.315,67 €           | 5.705,40 €            | 6.888.199,05 €           | 6.892.588,78 €         | 7,53%           | 70,2706%            |
| From 1 to 2 months   | 10                             | 1.001,07 €          | 144,34 €             | 1.145,41 €            | 1.196.865,59 €           | 1.197.866,66 €         | 1,31%           | 65,9280%            |
| From 2 to 3 months   | 16                             | 5.295,75 €          | 2.199,54 €           | 7.495,29 €            | 2.468.356,91 €           | 2.473.652,66 €         | 2,70%           | 74,8568%            |
| From 3 to 6 months   | 142                            | 213.317,69 €        | 167.838,13 €         | 381.155,82 €          | 21.679.711,22 €          | 21.893.028,91 €        | 23,93%          | 80,1128%            |
| From 6 to 12 months  | 230                            | 324.939,31 €        | 308.973,14 €         | 633.912,45 €          | 34.444.265,08 €          | 34.769.204,39 €        | 38,01%          | 83,6188%            |
| From 12 to 18 months | 168                            | 211.130,07 €        | 223.214,05 €         | 434.344,12 €          | 24.047.715,49 €          | 24.258.845,56 €        | 26,52%          | 84,1371%            |
| <b>Totals</b>        | <b>620</b>                     | <b>760.073,62 €</b> | <b>703.684,87 €</b>  | <b>1.463.758,49 €</b> | <b>90.725.113,34 €</b>   | <b>91.485.186,96 €</b> | <b>100,00 %</b> | <b>81,2091 %</b>    |

(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%  | 10,49%        | 160.000.000,00€           | 8,81% |
| SERIE A2                         | 49,13%  | 326.873.959,78€         | 16,66% | 48,08%        | 733.400.000,00€           | 8,81% |
| SERIE A3                         | 31,02%  | 206.369.880,00€         | 16,66% | 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                          | 8,24%   | 54.800.000,00€          | 8,10%  | 3,59%         | 54.800.000,00€            | 5,15% |
| SERIE C                          | 7,79%   | 51.800.000,00€          | 0,00%  | 3,40%         | 51.800.000,00€            | 1,70% |
| SERIE D                          | 3,83%   | 25.500.000,00€          | 0,00%  | 1,67%         | 25.500.000,00€            | 0,00% |
| <b>Totals</b>                    |         | <b>665.343.839,78 €</b> |        |               | <b>1.525.500.000,00 €</b> |       |
| <b>Theoretical Reserve Funds</b> |         | 25.500.000,00€          | 3,99%  |               | 25.500.000,00€            | 1,70% |
| <b>Real Reserve Funds</b>        |         | 22,65€                  | 0,00%  |               | 25.500.000,00€            | 1,70% |

## OTHER FINANCIAL OPERATIONS (Current)

|                                       | Balance         | Interest |
|---------------------------------------|-----------------|----------|
| <b>Assets</b>                         |                 |          |
| Guaranteed Interest C.                | 1.377.995,22 €  | 0,33%    |
| 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     | 20.290.000,00 € | 0,33%    |
| LIQUIDITY LINE/CREDIT LINE (LIMIT)    | 0,00 €          | 0,00%    |
| CASH ADVANCE DEPOSIT AGREEMENT        | 0,00 €          |          |
| DEPOSIT GUARANTEE                     | 0,00 €          |          |
| <b>Liabilities</b>                    |                 |          |
| Subordinated Loan                     | 0,00 €          | 0,00%    |
| Loan Contract for Initial Expenses    | 423.605,88 €    | 0,00%    |
| Amount of Liquidity Line /Credit Line | 0,00 €          | 0,00%    |
| Loan B                                | 0,00 €          | 0,00%    |

## OTHER INFORMATION

|                                                                                                                                                                | Accumulated      | Period               |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|----------------------|
| <b>Consolidated accumulated losses of the portfolio</b>                                                                                                        |                  |                      |
| Principal, costs and interest condonation and losses for adjudication or sale of properties.                                                                   | 23.287.624,64 €  | 168.369,79 €         |
| <b>Cumulative Write-Off</b>                                                                                                                                    |                  |                      |
| Amount of accumulated defaulted loans defined as operations unpaid for a period greater than eighteen (18) months, or classified as defaulted by the Assignor. | 171.668.729,78 € | 3.461.825,82 €       |
| <b>Cumulative Write-Off recovery</b>                                                                                                                           |                  |                      |
| Principal Outstanding recovery and recovery by the sale of adjudicated properties.                                                                             | 98.443.606,11 €  | 348.812,18 €         |
|                                                                                                                                                                | <b>Current</b>   | <b>At Issue Date</b> |
| <b>Endowment shortfall amortization or bonds</b>                                                                                                               | 17.013.446,60 €  | 0,00 €               |
| <b>Delinquency Ratio</b>                                                                                                                                       |                  |                      |
| Principal Outstanding With Arrears>90 days / Principal Outstanding                                                                                             | 13,0171%         | 0,0000%              |
| <b>Weighted Average of LTV Distribution / Valuations</b>                                                                                                       |                  |                      |
| Valuations exclusively for mortgage participations                                                                                                             | 66,7599%         | 78,9781%             |

## FORBEARANCE PERIOD INFORMATION

|                                                               |                 |
|---------------------------------------------------------------|-----------------|
| <b>Principal Outstanding of Forbearance Period</b>            | 33.847.961,93 € |
| <b>Interest</b>                                               | 556.540,72 €    |
| <b>Ratio: (Outstanding FP + Interest) / Total Outstanding</b> | 5,5344%         |

## INTEREST SWAP

|                  | Notional Principal | Interest     |
|------------------|--------------------|--------------|
| <b>Swap</b>      |                    |              |
| <b>Receiving</b> | To Determine       | 1,067169%    |
| <b>Paying</b>    | To Determine       | To Determine |

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## SITUATION PORTFOLIO

|                                                 |                    |
|-------------------------------------------------|--------------------|
| Current Outstanding Portfolio                   | 621.650.340,37 €   |
| Principal Outstanding Currently Paid            | 493.219.412,10 €   |
| Principal Outstanding with Arrears (< 3 months) | 36.945.741,31 €    |
| Principal Outstanding Doubtfully and Subjective | 91.485.186,96 €    |
| Amortized Portfolio                             | 836.278.615,45 €   |
| Principal Received from the Constitution        | 855.190.191,83 €   |
| Interest Capitalization of Forbearance Period   | -18.911.576,38 €   |
| Current Outstanding of Default Loans            | 42.072.354,23 €    |
| Total Securitized                               | 1.500.001.310,05 € |

### 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

Polígon Mas Mateu, Roure, 6-8 08820 El Prat de Llobregat Tel. 93 484 73 36 - FAX: 93 484 73 41  
[info@gat-sgft.com](mailto:info@gat-sgft.com) www.gat-sgft.info

Passeig de Gràcia 16, Barcelona

Gestión de Activos Titulizados, SGFT, S.A.

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