Monthly Report, September 2014

HIPOCAT 10 FTA Fondo de Titulización de Activos

CatalunyaCaixa Titulización

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
Depositary	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) Current Factor	Current	Original	Coupon Type Frequency	Current Coupon Accrued Period 92 days Base: A/ 360	Redemption Final Maturity	Next	Moody's / S&P / Fitch / Ibca / DBRS 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:** 24-10-2014 **Interests:** -	- 24-1/4/7/10		Aaa AAA AAA	Aaa AAA AAA
SERIE A2 ES0345671012 Senior / Pass-Through	40,75%	40.746,87€ 7.334 298.837.544,58€	100.000,00€ 7.334 733.400.000,00€	Floating EURIB.3M+0,14% 24-1/4/7/10	0,346% **Date:** 24-10-2014 **Interests:** 36,03 €	24-10-2039 24-1/4/7/10		Baa3 B BBB-	Aaa AAA AAA
SERIE A3 ES0345671020 Senior / Pass-Through	59,44%	59.444,49€ 3.000 178.333.470,00€	100.000,00€ 3.000 300.000.000,00€	Floating EURIB.3M+0,15% 24-1/4/7/10	0,356% **Date:** 24-10-2014 **Interests:** 54,08 €	24-10-2039 24-1/4/7/10		Baa3 B 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:** 24-10-2014 **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	0,506% **Date:** 24-10-2014 **Interests:** 129,31 €	24-10-2039 24-1/4/7/10		Caa1 D 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	0,806% **Date:** 24-10-2014 **Interests:** 205,98 €	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	4,706% **Date:** 24-10-2014 **Interests:** 1202,64 €	24-10-2039 24-1/4/7/10		C D C	Caa CCC- CCC
Totals		**609.271.014,58 €**	**1.525.500.000,00 €**						

COLLATERAL: TYPE OF GROUPED ASSETS

General		Current	Constitution Date
Count Principal			
	Number	5.370	11.370
	Outstanding Balance	515.402.949,07€	1.500.001.310,05€
	Average Loan	95.491,67€	131.906,46€
	Minimum	247,89€	15.076,16€
	Maximum	540.858,65€	842.481,92€
Interest			
	Weighted Average	2,1320%	3,6313%
	Minimum	0,8270%	2,4500%
	Maximum	4,7980%	5,5000%
Remaining Maturity (Months)			
	Weighted Average	225,08	319,14
	Minimum	0,00	2,89
	Maximum	256,99	355,88
Index (Distribution)			
Euribor 1 año		67,26%	58,12%
Mibor 1 Año		0,17%	0,19%
Préstamos Hipotecarios Cajas		0,02%	0,56%
Préstamos Hipotecarios Cajas TAE		2,59%	41,11%
Préstamos Hipotecarios Entidades		29,96%	0,00%
Tipo Activo CECA		0,00%	0,03%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,4458%	0,6018%	0,7242%	0,5780%	0,5871%
Anual Equivalent	5,2208%	6,9873%	8,3521%	6,7198%	6,8218%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	70,63	70,58
Madrid	11,27	11,72
Comunidad Valenciana	7,60	7,65
Baleares	0,53	0,45
Aragón	1,13	1,39
Andalucía	2,17	1,81
Murcia	2,02	2,70
Navarra	0,37	0,42
Rest of Autonomous Regions	4,28	3,28

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	146	41.648,67 €	13.091,52 €	54.740,19 €	15.327.908,29 €	15.369.556,96 €	54,85%	58,1305%
From 1 to 2 months	58	49.185,28 €	20.837,51 €	70.022,79 €	7.229.545,93 €	7.278.731,21 €	25,98%	63,5157%
From 2 to 3 months	48	49.687,65 €	31.372,76 €	81.060,41 €	5.320.736,08 €	5.370.423,73 €	19,17%	70,5796%
Totals	**252**	**140.521,60 €**	**65.301,79 €**	**205.823,39 €**	**27.878.190,30 €**	**28.018.711,90 €**	**100,00%**	**61,5766%**

(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	5	992,22 €	521,36 €	1.513,58 €	629.616,60 €	630.608,82 €	1,03%	76,3347%
From 1 to 2 months	13	1.364,33 €	148,81 €	1.513,14 €	2.023.402,80 €	2.024.767,13 €	3,30%	73,8350%
From 2 to 3 months	8	1.641,26 €	589,08 €	2.230,34 €	979.054,97 €	980.696,23 €	1,60%	69,6148%
From 3 to 6 months	90	133.783,05 €	79.454,96 €	213.238,01 €	11.893.790,21 €	12.027.573,26 €	19,60%	69,9680%
From 6 to 12 months	145	202.509,27 €	135.012,40 €	337.521,67 €	20.386.229,02 €	20.588.738,29 €	33,54%	76,3661%
From 12 to 18 months	171	260.638,09 €	205.869,16 €	466.507,25 €	24.864.577,52 €	25.125.215,61 €	40,94%	80,9754%
Totals	**432**	**600.928,22 €**	**421.595,77 €**	**1.022.523,99 €**	**60.776.671,12 €**	**61.377.599,34 €**	**100,00%**	**76,5767%**

(1) Valuations exclusively for mortgage participations

CREDIT ENHANCEMENT

Descripcion	Current % Notes	Current Nominal	Current % CE	At Issue Date % Notes	At Issue Date Nominal	At Issue Date % CE
SERIE A1	0,00%	0,00€	0,00%	10,49%	160.000.000,00€	8,81%
SERIE A2	49,05%	298.837.544,58€	18,26%	48,08%	733.400.000,00€	8,81%
SERIE A3	29,27%	178.333.470,00€	18,26%	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	8,99%	54.800.000,00€	8,87%	3,59%	54.800.000,00€	5,15%
SERIE C	8,50%	51.800.000,00€	0,00%	3,40%	51.800.000,00€	1,70%
SERIE D	4,19%	25.500.000,00€	0,00%	1,67%	25.500.000,00€	0,00%
Totals		**609.271.014,58 €**			**1.525.500.000,00 €**	
Theoretical Reserve Funds		25.500.000,00€	4,37%		25.500.000,00€	1,70%
Real Reserve Funds		0,81€	0,00%		25.500.000,00€	1,70%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	12.247.499,46 €	0,16%
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	0,00 €	0,00%
LIQUIDITY LINE/CREDIT LINE (LIMIT)	0,00 €	0,00%
CASH ADVANCE DEPOSIT AGREEMENT	0,00 €	
DEPOSIT GUARANTEE	0,00 €	
Liabilities		
Subordinated Loan	0,00 €	0,00%
Loan Contract for Initial Expenses	423.605,88 €	0,21%
Amount of Liquidity Line/Credit Line	0,00 €	0,00%
Loan B	0,00 €	0,00%

OTHER INFORMATION

	Accumulated	Period
Consolidated accumulated losses of the portfolio Principal, costs and interest condonation and losses for adjudication or sale of properties.	27.481.840,56 €	228.372,46 €
Cumulative Write-Off Amount of accumulated defaulted loans defined as operations unpaid for a period greater than eighteen (18) months, or classified as defaulted by the Assignor.	218.510.804,42 €	4.888.763,35 €
Cumulative Write-Off recovery Principal Outstanding recovery and recovery by the sale of adjudicated properties.	102.492.554,86 €	174.619,98 €

	Current	At Issue Date
Endowment shortfall amortization or bonds	44.043.395,12 €	0,00 €
Delinquency Ratio Principal Outstanding With Arrears>90 days / Principal Outstanding	11,2032%	0,0000%
Weighted Average of LTV Distribution / Valuations Valuations exclusively for mortgage participations	62,6333%	78,9781%

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	8.591.383,29 €
Interest	135.069,15 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	1,6931%

INTEREST SWAP

	Notional Principal	Interest
Swap		
Receiving	To Determine	1,054892%
Paying	To Determine	To Determine

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CatalunyaCaixa Titulización

SITUATION PORTFOLIO

Current Outstanding Portfolio	**515.402.949,07 €**
Principal Outstanding Currently Paid	426.006.637,83 €
Principal Outstanding with Arrears (< 3 months)	28.018.711,90 €
Principal Outstanding Doubtfully and Subjective	61.377.599,34 €
Amortized Portfolio	**906.808.494,85 €**
Principal Received from the Constitution	926.457.354,21 €
Interest Capitalization of Forbearance Period	-19.648.859,36 €
Current Outstanding of Default Loans	**77.789.866,13 €**
Number of default loans	962
Total Securitized	**1.500.001.310,05 €**

ADDITIONAL INFORMATION:

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

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Oficial 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