

Monthly Report, June 2015

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, CatalunyaCaixa, HSBC y Calyon
Originator / Servicer	CatalunyaCaixa
Paying Agent	Barclays
Secondary Market	AIAF
Register of Book Securities	Iberclear
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 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: 24-07-2015 Interests: -	- 24-1/4/7/10		Aaa AAA AAA	Aaa AAA AAA
SERIE A2 ES0345671012 Senior / Pass-Through	37,60%	37.600,56€ 7.334 275.762.507,04€	100.000,00€ 7.334 733.400.000,00€	Floating EURIB.3M+0,14% 24-1/4/7/10	0,138% Date: 24-07-2015 Interests: 13,12 €	24-10-2039 24-1/4/7/10		Ba3 B- BB	Aaa AAA AAA
SERIE A3 ES0345671020 Senior / Pass-Through	51,75%	51.752,79€ 3.000 155.258.370,00€	100.000,00€ 3.000 300.000.000,00€	Floating EURIB.3M+0,15% 24-1/4/7/10	0,148% Date: 24-07-2015 Interests: 19,36 €	24-10-2039 24-1/4/7/10		Ba3 B- BB	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: 24-07-2015 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	0,298% Date: 24-07-2015 Interests: 75,33 €	24-10-2039 24-1/4/7/10		Caa3 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	0,598% Date: 24-07-2015 Interests: 151,16 €	24-10-2039 24-1/4/7/10		C 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	4,498% Date: 24-07-2015 Interests: 1136,99 €	24-10-2039 24-1/4/7/10		C D C	Caa CCC- CCC
Totals		563.120.877,04 €	1.525.500.000,00 €						

COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
Count Principal		
Number	4.898	11.370
Outstanding Balance	445.091.871,17€	1.500.001.310,05€
Average Loan	90.413,59€	131.906,46€
Minimum	193,58€	15.076,16€
Maximum	523.465,00€	842.481,92€
Interest		
Weighted Average	1,7755%	3,6313%
Minimum	0,4620%	2,4500%
Maximum	4,5850%	5,5000%
Remaining Maturity (Months)		
Weighted Average	215,82	319,10
Minimum	1,02	2,89
Maximum	250,02	357,88
Index (Distribution)		
Euribor 1 año	69,18%	58,12%
Mibor 1 Año	0,15%	0,19%
Préstamos Hipotecarios Cajas	0,00%	0,56%
Préstamos Hipotecarios Cajas TAE	0,00%	41,11%
Préstamos Hipotecarios Entidades	30,66%	0,00%
Tipo Activo CECA	0,00%	0,03%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,6189%	0,6272%	0,5447%	0,5479%	0,5660%
Annual Equivalent	7,1794%	7,2721%	6,3442%	6,3806%	6,5845%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	70,65	70,58
Madrid	11,20	11,72
Comunidad Valenciana	7,77	7,65
Baleares	0,58	0,45
Aragón	1,04	1,39
Andalucía	2,18	1,81
Murcia	1,82	2,70
Navarra	0,31	0,42
Rest of Autonomous Regions	4,45	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	106	29.889,28 €	5.619,58 €	35.508,86 €	11.194.545,32 €	11.224.434,60 €	62,61%	57,6160%
From 1 to 2 months	44	32.049,60 €	10.059,52 €	42.109,12 €	4.449.656,57 €	4.481.706,17 €	25,00%	55,6409%
From 2 to 3 months	21	25.104,30 €	8.810,72 €	33.915,02 €	2.195.594,99 €	2.220.699,29 €	12,39%	59,1127%
Totals	171	87.043,18 €	24.489,82 €	111.533,00 €	17.839.796,88 €	17.926.840,06 €	100,00 %	57,2873 %

(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	34	1.124,47 €	23,44 €	1.147,91 €	3.425.212,23 €	3.426.336,70 €	9,22%	86,1767%
From 1 to 2 months	3	1.011,46 €	293,72 €	1.305,18 €	420.076,66 €	421.088,12 €	1,13%	86,3705%
From 3 to 6 months	55	88.470,90 €	44.933,89 €	133.404,79 €	6.891.160,62 €	6.979.631,52 €	18,79%	71,8207%
From 6 to 12 months	88	116.325,21 €	77.742,12 €	194.067,33 €	11.724.758,26 €	11.841.083,47 €	31,88%	90,9148%
From 12 to 18 months	105	146.121,30 €	94.747,50 €	240.868,80 €	14.331.828,38 €	14.477.949,68 €	38,98%	119,4975%
Totals	285	353.053,34 €	217.740,67 €	570.794,01 €	36.793.036,15 €	37.146.089,49 €	100,00 %	94,4738 %

(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	48,97%	275.762.507,04€	19,83%	48,08%	733.400.000,00€	8,81%
SERIE A3	27,57%	155.258.370,00€	19,83%	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	9,73%	54.800.000,00€	9,64%	3,59%	54.800.000,00€	5,15%
SERIE C	9,20%	51.800.000,00€	0,00%	3,40%	51.800.000,00€	1,70%
SERIE D	4,53%	25.500.000,00€	0,00%	1,67%	25.500.000,00€	0,00%
Totals		563.120.877,04 €			1.525.500.000,00 €	
Theoretical Reserve Funds		25.500.000,00€	4,74%		25.500.000,00€	1,70%
Real Reserve Funds		27,26€	0,00%		25.500.000,00€	1,70%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	15.387.082,65 €	0,09%
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 €	0,00%
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.	33.280.300,90 €	1.937.066,75 €
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.	248.804.308,29 €	1.858.960,03 €
Cumulative Write-Off recovery		
Principal Outstanding recovery and recovery by the sale of adjudicated properties.	110.750.722,71 €	1.190.429,33 €
Endowment shortfall amortization or bonds	74.245.211,14 €	0,00 €
Delinquency Ratio		
Principal Outstanding With Arrears>90 days / Principal Outstanding	7,4813%	0,0000%
Weighted Average of LTV Distribution / Valuations		
Valuations exclusively for mortgage participations	63,6590%	78,9781%

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	3.457.697,32 €
Interest	30.758,88 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	0,7838%

INTEREST SWAP

	Notional Principal	Interest
Swap		
Receiving	To Determine	0,851518%
Paying	To Determine	To Determine

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SITUATION PORTFOLIO

Current Outstanding Portfolio	445.091.871,17 €
Principal Outstanding Currently Paid	390.018.941,62 €
Principal Outstanding with Arrears (< 3 months)	17.926.840,06 €
Principal Outstanding Doubtfully and Subjective	37.146.089,49 €
Amortized Portfolio	964.608.433,90 €
Principal Received from the Constitution	984.366.190,34 €
Interest Capitalization of Forbearance Period	-19.757.756,44 €
Current Outstanding of Default Loans	90.301.004,98 €
Number of default loans	1.115
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

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