

Monthly Report, August 2016

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.	Societe Generale
Interest Swap	CECABANK
Subordinated Loan	CatalunyaCaixa
Lead Manager	CatalunyaCaixa, HSBC- Calyon

Managers	Merrill Lynch, Santander, CatalunyaCaixa, HSBC y Calyon
Originator / Servicer	CatalunyaCaixa
Paying Agent	Societe Generale
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 90 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: 24-10-2016 Interests: -	- 24-1/4/7/10		Aaa AAA AAA	Aaa AAA AAA
SERIE A2 ES0345671012 Senior / Pass-Through	32,40%	32.398,53€ 7.334 237.610.819,02€	100.000,00€ 7.334 733.400.000,00€	Floating EURIB.3M+0,14% 24-1/4/7/10	-0,157% Date: 24-10-2016 Interests: 0,00 €	24-10-2039 24-1/4/7/10		Ba3 B- B	Aaa AAA AAA
SERIE A3 ES0345671020 Senior / Pass-Through	39,04%	39.035,49€ 3.000 117.106.470,00€	100.000,00€ 3.000 300.000.000,00€	Floating EURIB.3M+0,15% 24-1/4/7/10	-0,147% Date: 24-10-2016 Interests: 0,00 €	24-10-2039 24-1/4/7/10		Ba3 B- B	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: 24-10-2016 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	0,003% Date: 24-10-2016 Interests: 0,75 €	24-10-2039 24-1/4/7/10		Caa3 D CC	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	0,303% Date: 24-10-2016 Interests: 75,75 €	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	4,203% Date: 24-10-2016 Interests: 1050,75 €	24-10-2039 24-1/4/7/10		C D C	Caa CCC- CCC
Totals		486.817.289,02 €	1.525.500.000,00 €						

COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
Count Principal		
Number	4.489	11.370
Outstanding Balance	376.285.540,86€	1.500.001.310,05€
Average Loan	83.388,06€	131.906,46€
Minimum	274,42€	15.076,16€
Maximum	495.269,87€	842.481,92€
Interest		
Weighted Average	1,3414%	3,6313%
Minimum	0,2380%	2,4500%
Maximum	3,6090%	5,5000%
Remaining Maturity (Months)		
Weighted Average	202,58	322,39
Minimum	0,99	28,91
Maximum	235,96	355,88
Index (Distribution)		
Euribor 1 año	70,88%	58,12%
Mibor 1 Año	0,14%	0,19%
Préstamos Hipotecarios Cajas	0,00%	0,56%
Préstamos Hipotecarios Cajas TAE	0,00%	41,11%
Préstamos Hipotecarios Entidades	28,98%	0,00%
Tipo Activo CECA	0,00%	0,03%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,1654%	0,3489%	0,4255%	0,4285%	0,5283%
Annual Equivalent	1,9667%	4,1080%	4,9884%	5,0230%	6,1582%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	70,42	70,58
Madrid	11,39	11,72
Comunidad Valenciana	7,73	7,65
Baleares	0,59	0,45
Aragón	1,02	1,39
Andalucía	2,14	1,81
Murcia	1,78	2,70
Navarra	0,29	0,42
Rest of Autonomous Regions	4,64	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	77	18.931,49 €	3.117,89 €	22.049,38 €	7.067.307,51 €	7.086.239,00 €	70,95%	53,8700%
From 1 to 2 months	17	14.666,54 €	2.739,81 €	17.406,35 €	1.801.903,32 €	1.816.569,86 €	18,19%	51,4669%
From 2 to 3 months	12	13.757,63 €	3.823,97 €	17.581,60 €	1.070.394,72 €	1.084.152,35 €	10,86%	57,6717%
Totals	106	47.355,66 €	9.681,67 €	57.037,33 €	9.939.605,55 €	9.986.961,21 €	100,00 %	53,7988 %

(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	67	1.294,57 €	171,91 €	1.466,48 €	5.896.881,22 €	5.898.175,79 €	30,64%	55,6697%
From 1 to 2 months	15	1.562,87 €	63,46 €	1.626,33 €	1.445.021,13 €	1.446.584,00 €	7,51%	71,5067%
From 2 to 3 months	7	2.894,88 €	773,61 €	3.668,49 €	610.627,11 €	613.521,99 €	3,19%	62,5648%
From 3 to 6 months	28	34.285,68 €	9.283,64 €	43.569,32 €	2.633.525,75 €	2.667.811,43 €	13,86%	66,3754%
From 6 to 12 months	38	54.641,12 €	22.216,77 €	76.857,89 €	4.059.235,13 €	4.113.876,25 €	21,37%	57,5453%
From 12 to 18 months	33	56.500,05 €	26.019,00 €	82.519,05 €	4.456.316,58 €	4.512.816,63 €	23,44%	80,3194%
Totals	188	151.179,17 €	58.528,39 €	209.707,56 €	19.101.606,92 €	19.252.786,09 €	100,00 %	63,3740 %

(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	48,81%	237.610.819,02€	23,11%	48,08%	733.400.000,00€	8,81%
SERIE A3	24,06%	117.106.470,00€	23,11%	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	11,26%	54.800.000,00€	11,23%	3,59%	54.800.000,00€	5,15%
SERIE C	10,64%	51.800.000,00€	0,00%	3,40%	51.800.000,00€	1,70%
SERIE D	5,24%	25.500.000,00€	0,00%	1,67%	25.500.000,00€	0,00%
Totals		486.817.289,02 €			1.525.500.000,00 €	
Theoretical Reserve Funds		25.500.000,00€	5,53%		25.500.000,00€	1,70%
Real Reserve Funds		83,01€	0,00%		25.500.000,00€	1,70%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	5.643.780,15 €	0,00%
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.	38.770.527,38 €	174.203,10 €
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.	268.872.251,10 €	840.964,95 €
Cumulative Write-Off recovery Principal Outstanding recovery and recovery by the sale of adjudicated properties.	128.035.981,39 €	434.137,21 €
Endowment shortfall amortization or bonds	80.871.692,32 €	0,00 €
Delinquency Ratio Principal Outstanding With Arrears>90 days / Principal Outstanding	3,0016%	0,0000%
Weighted Average of LTV Distribution / Valuations Valuations exclusively for mortgage participations	57,2895%	78,9781%

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	3.272.562,76 €
Interest	25.648,70 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	0,8765%

INTEREST SWAP

	Notional Principal	Interest
Swap		
Receiving	To Determine	0,566197%
Paying	To Determine	To Determine

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SITUATION PORTFOLIO

Current Outstanding Portfolio	376.285.540,86 €
Principal Outstanding Currently Paid	347.045.793,56 €
Principal Outstanding with Arrears (< 3 months)	9.986.961,21 €
Principal Outstanding Doubtfully and Subjective	19.252.786,09 €
Amortized Portfolio	1.038.963.837,81 €
Principal Received from the Constitution	1.058.783.924,17 €
Interest Capitalization of Forbearance Period	-19.820.086,36 €
Current Outstanding of Default Loans	84.751.931,38 €
Number of default loans	1.148
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 www.gat-sgft.info
Passeig de Gràcia 16, Barcelona

Gestión de Activos Titulizados, SGFT, S.A.

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