Monthly Report, November 2016

HIPOCAT 10 FTA Fondo de Titulización de Activos

CX CatalunyaCaixa Titulización

The amounts are expressed in euros

Date of Constitution	05/07/2006	**Managers**	Merrill Lynch, Santander, BBVA, HSBC y Calyon
Issue Date	05/07/2006		
Disbursement Date	10/07/2006	**Originator / Servicer**	BBVA
Management Company	Gestion de Activos Titulizados SGFT, SA	**Paying Agent**	Societe Generale
Administrator	BBVA	**Secondary Market**	AIAF
Guaranteed Interest C.	Societe Generale	**Register of Book Securities**	Iberclear
Interest Swap	CECABANK	**Depositary**	BBVA
Subordinated Loan	BBVA	**Auditors**	Deloitte & Touche
Lead Manager	BBVA, HSBC- Calyon	**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	Current Coupon Accrued Period	Redemption		Moody's / S&P / Fitch Ibca / DBRS	
	Current Factor	Current	Original	Frequency	92 days Base: A / 360	Final Maturity	Next	Current	Original
SERIE A1		0,00€	100.000,00€	Floating	- %	-		Aaa	Aaa
ES0345671004	- %	1.600	1.600	EURIB.3M+0,02%	**Date:** 24-01-2017			AAA	AAA
Senior / Pass-Through		0,00€	160.000.000,00€	24-1/4/7/10	**Interests:** -	24-1/4/7/10		AAA	AAA
SERIE A2		31.685,07€	100.000,00€	Floating	-0,173%	24-10-2039		Ba3	Aaa
ES0345671012	31,69%	7.334	7.334	EURIB.3M+0,14%	**Date:** 24-01-2017			B-	AAA
Senior / Pass-Through		232.378.303,38€	733.400.000,00€	24-1/4/7/10	**Interests:** 0,00 €	24-1/4/7/10		B	AAA
SERIE A3		37.291,32€	100.000,00€	Floating	-0,163%	24-10-2039		Ba3	Aaa
ES0345671020	37,29%	3.000	3.000	EURIB.3M+0,15%	**Date:** 24-01-2017			B-	AAA
Senior / Pass-Through		111.873.960,00€	300.000.000,00€	24-1/4/7/10	**Interests:** 0,00 €	24-1/4/7/10		B	AAA
SERIE A4		0,00€	100.000,00€	Floating	- %	-		Aa1	Aaa
ES0345671038	- %	2.000	2.000	EURIB.3M+0,10%	**Date:** 24-01-2017			AAA	AAA
Senior / Pass-Through		0,00€	200.000.000,00€	24-1/4/7/10	**Interests:** -	24-1/4/7/10		AA-	AAA
SERIE B		100.000,00€	100.000,00€	Floating	-0,013%	24-10-2039		Caa3	Aa2
ES0345671046	100,00%	548	548	EURIB.3M+0,30%	**Date:** 24-01-2017			D	A
Mezzanine / Pass-Through		54.800.000,00€	54.800.000,00€	24-1/4/7/10	**Interests:** 0,00 €	24-1/4/7/10		CC	A
SERIE C		100.000,00€	100.000,00€	Floating	0,287%	24-10-2039		C	Baa2
ES0345671053	100,00%	518	518	EURIB.3M+0,60%	**Date:** 24-01-2017			D	BBB
Subordinated / Pass-Through		51.800.000,00€	51.800.000,00€	24-1/4/7/10	**Interests:** 73,34 €	24-1/4/7/10		CC	BBB
SERIE D		100.000,00€	100.000,00€	Floating	4,187%	24-10-2039		C	Caa
ES0345671061	100,00%	255	255	EURIB.3M+4,50%	**Date:** 24-01-2017			D	CCC-
Equity / Due to cash Reserve reduction		25.500.000,00€	25.500.000,00€	24-1/4/7/10	**Interests:** 1070,01 €	24-1/4/7/10		C	CCC
Totals		**476.352.263,38 €**	**1.525.500.000,00 €**						

COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
Count Principal		
Number	4.431	11.370
Outstanding Balance	365.595.885,90€	1.500.001.310,05€
Average Loan	82.398,89€	131.906,46€
Minimum	327,10€	15.076,16€
Maximum	489.079,69€	842.481,92€
Interest		
Weighted Average	1,2864%	3,6313%
Minimum	0,2380%	2,4500%
Maximum	3,5680%	5,5000%
Remaining Maturity (Months)		
Weighted Average	199,95	322,39
Minimum	1,02	28,91
Maximum	232,97	355,88
Index (Distribution)		
Euribor 1 año	70,90%	58,12%
Mibor 1 Año	0,13%	0,19%
Préstamos Hipotecarios Cajas	0,00%	0,56%
Préstamos Hipotecarios Cajas TAE	0,00%	41,11%
Préstamos Hipotecarios Entidades	28,97%	0,00%
Tipo Activo CECA	0,00%	0,03%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,2441%	0,1661%	0,2561%	0,3551%	0,5175%
Anual Equivalent	2,8896%	1,9750%	3,0301%	4,1787%	6,0362%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	70,57	70,58
Madrid	11,39	11,72
Comunidad Valenciana	7,68	7,65
Baleares	0,58	0,45
Aragón	1,00	1,39
Andalucía	2,13	1,81
Murcia	1,74	2,70
Navarra	0,29	0,42
Rest of Autonomous Regions	4,62	3,28

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CatalunyaCaixa Titulización

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	715	330.525,22 €	79.554,81 €	410.080,03 €	64.684.626,52 €	65.015.151,74 €	96,12%	51,0417%
From 1 to 2 months	27	35.522,49 €	6.291,44 €	41.813,93 €	2.305.479,38 €	2.341.001,87 €	3,46%	45,6520%
From 2 to 3 months	5	4.855,87 €	2.001,77 €	6.857,64 €	275.810,28 €	280.666,15 €	0,41%	41,0707%
Totals	**747**	**370.903,58 €**	**87.848,02 €**	**458.751,60 €**	**67.265.916,18 €**	**67.636.819,76 €**	**100,00%**	**50,7824%**

(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	64	2.839,02 €	351,88 €	3.190,90 €	5.229.365,75 €	5.232.204,77 €	31,84%	56,2356%
From 1 to 2 months	9	4.110,69 €	771,69 €	4.882,38 €	1.077.524,51 €	1.081.635,20 €	6,58%	63,3264%
From 2 to 3 months	3	2.481,96 €	200,86 €	2.682,82 €	302.874,14 €	305.356,10 €	1,86%	71,5010%
From 3 to 6 months	20	22.846,95 €	7.114,23 €	29.961,18 €	2.163.454,57 €	2.186.301,52 €	13,30%	66,7373%
From 6 to 12 months	40	39.941,38 €	10.065,08 €	50.006,46 €	3.966.126,83 €	4.006.068,21 €	24,38%	56,4905%
From 12 to 18 months	28	43.281,82 €	8.011,66 €	51.293,48 €	3.578.214,36 €	3.621.496,18 €	22,04%	71,6173%
Totals	**164**	**115.501,82 €**	**26.515,40 €**	**142.017,22 €**	**16.317.560,16 €**	**16.433.061,98 €**	**100,00%**	**61,1761%**

(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	48,78%	232.378.303,38€	23,64%	48,08%	733.400.000,00€	8,81%
SERIE A3	23,49%	111.873.960,00€	23,64%	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	11,50%	54.800.000,00€	11,49%	3,59%	54.800.000,00€	5,15%
SERIE C	10,87%	51.800.000,00€	0,00%	3,40%	51.800.000,00€	1,70%
SERIE D	5,35%	25.500.000,00€	0,00%	1,67%	25.500.000,00€	0,00%
Totals		**476.352.263,38 €**			**1.525.500.000,00 €**	
Theoretical Reserve Funds		25.500.000,00€	5,66%		25.500.000,00€	1,70%
Real Reserve Funds		28,07€	0,00%		25.500.000,00€	1,70%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	5.978.450,56 €	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.	38.804.806,28 €	0,00 €
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.	270.724.575,27 €	635.544,39 €
Cumulative Write-Off recovery Principal Outstanding recovery and recovery by the sale of adjudicated properties.	128.794.014,70 €	152.552,40 €
	Current	**At Issue Date**
Endowment shortfall amortization or bonds	80.055.035,20 €	0,00 €
Delinquency Ratio Principal Outstanding With Arrears>90 days / Principal Outstanding	2,6843%	0,0000%
Weighted Average of LTV Distribution / Valuations Valuations exclusively for mortgage participations	56,8230%	78,9781%

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	2.338.938,91 €
Interest	21.078,41 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	0,6455%

INTEREST SWAP

	Notional Principal	Interest
Swap		
Receiving	To Determine	0,551780%
Paying	To Determine	To Determine

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SITUATION PORTFOLIO

Current Outstanding Portfolio	**365.595.885,90 €**
Principal Outstanding Currently Paid	281.526.004,16 €
Principal Outstanding with Arrears (< 3 months)	67.636.819,76 €
Principal Outstanding Doubtfully and Subjective	16.433.061,98 €
Amortized Portfolio	**1.049.465.947,64 €**
Principal Received from the Constitution	1.069.318.199,04 €
Interest Capitalization of Forbearance Period	-19.852.251,40 €
Current Outstanding of Default Loans	**84.939.476,51 €**
Number of default loans	1.157
Total Securitized	**1.500.001.310,05 €**

ADDITIONAL INFORMATION:

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

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Passeig de Gràcia 16, Barcelona

INFORMATION CONTENT RESPONSABILITY:

Gestión de Activos Titulizados, SGFT, S.A.

THE EXECUTIVE DIRECTOR

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