

FONCAIXA HIPOTECARIO 9, F.T.A.

**INFORME MENSUAL
SOBRE IMPAGADOS
DICIEMBRE - 2008**

*DELINQUENCY
MONTHLY INFORMATION
DECEMBER - 2008*



GESTICAIXA, SOCIEDAD GESTORA DE FONDOS DE TITULIZACION, S.A.

**GESTICAIXA**

Fondo/Fund: FONCAIXA HIPOTECARIO 9, F.T.A.

INDICE MOROSIDAD / DELINQUENCY RATE

Fecha Date	Operaciones Fondo Number Op.Pool	Saldo Vivo Pendiente del Fondo Portfolio Outstanding Balance	Operaciones Morosas Number Op.Delinquent	Principal Pendiente de Vencer Moroso Delinquent Principal Outstanding Balance Not Due	Principal Vencido No Cobrado Moroso Delinquent Principal Outstanding Balance Due and Not Paid	Intereses Vencidos No Cobrados Interests Due and Not Paid	Indice Morosidad Delinquency Rate
31/01/2008	18.271	1.138.201.748,63	35	2.817.604,44	76.217,13	99.065,80	0,2542 %
29/02/2008	18.149	1.126.121.100,04	35	3.006.839,83	75.147,47	99.655,76	0,2737 %
31/03/2008	18.036	1.114.475.302,99	41	3.528.521,67	70.738,23	95.978,76	0,3230 %
30/04/2008	17.895	1.101.845.307,57	42	3.400.209,19	71.367,86	96.448,21	0,3151 %
31/05/2008	17.774	1.091.555.506,01	51	3.895.762,59	85.632,36	112.677,15	0,3647 %
30/06/2008	17.668	1.081.146.841,52	67	5.868.623,88	108.033,68	156.529,60	0,5528 %
31/07/2008	17.535	1.069.836.843,76	73	6.594.604,22	109.882,31	168.447,30	0,6267 %
31/08/2008	17.457	1.060.705.260,64	87	7.825.832,78	136.018,22	202.099,84	0,7506 %
30/09/2008	17.396	1.051.936.062,05	93	8.032.896,49	153.755,87	221.702,12	0,7782 %
31/10/2008	17.301	1.042.119.230,66	113	10.320.367,00	190.420,24	281.943,29	1,0086 %
30/11/2008	17.222	1.033.700.161,41	125	11.743.475,03	223.855,67	334.146,78	1,1577 %
31/12/2008	17.129	1.024.872.982,65	134	13.054.431,69	244.658,80	398.974,64	1,2976 %

INDICE MOROSIDAD = (Principal Pendiente de Vencer Moroso + Principal Vencido No Cobrado Moroso) / Saldo Vivo Pendiente del Fondo.**DELINQUENCY RATE** = (Delinquent Principal Outstanding Balance Not Due + Delinquent Principal Outstanding Balance Due and Not Paid) / Portfolio Outstanding Balance

**GESTICAIXA**

Fondo/Fund: FONCAIXA HIPOTECARIO 9, F.T.A.

Movimiento Mensual Impagados Monthly Delinquency Rate

Fecha / Date	Incorporaciones / Incoming Delinquencies			Recuperaciones / Recoveries			SALDO / BALANCE		
	Principal Principal	Intereses Interests	Total Total	Principal Principal	Intereses Interests	Total Total	Principal Principal	Intereses Interests	Total Total
Saldo anterior / Previous Balance							97.454,78	129.177,10	226.631,88
31/01/2008	30.382,30	38.092,43	68.474,73	14.344,59	20.768,19	35.112,78	101.817,62	132.381,42	234.199,04
29/02/2008	31.156,31	40.029,69	71.186,00	22.543,10	26.804,58	49.347,68	108.478,58	140.698,18	249.176,76
31/03/2008	32.343,22	42.669,78	75.013,00	22.822,83	28.488,99	51.311,82	101.016,73	133.753,09	234.769,82
30/04/2008	38.010,24	52.374,05	90.384,29	22.619,96	28.369,58	50.989,54	109.245,74	148.026,02	257.271,76
31/05/2008	43.785,77	58.478,97	102.264,74	22.354,31	35.863,53	58.217,84	130.677,20	170.641,46	301.318,66
30/06/2008	51.935,78	77.003,27	128.939,05	25.851,58	21.697,61	47.549,19	156.761,40	225.947,12	382.708,52
31/07/2008	52.375,90	68.681,45	121.057,35	33.968,48	47.248,49	81.216,97	161.269,67	228.763,52	390.033,19
31/08/2008	68.688,98	93.496,85	162.185,83	22.400,51	30.904,23	53.304,74	201.910,53	281.289,96	483.200,49
30/09/2008	75.298,79	101.513,34	176.812,13	49.649,32	75.568,27	125.217,59	232.506,67	321.583,19	554.089,86
31/10/2008	71.888,98	113.096,79	184.985,77	46.641,44	52.837,61	99.479,05	257.754,21	381.842,37	639.596,58
30/11/2008	85.507,33	128.259,70	213.767,03	39.241,60	60.089,13	99.330,73	304.019,94	450.012,94	754.032,88
31/12/2008	74.621,65	122.597,23	197.218,88	61.839,59	69.239,07	131.078,66	316.802,00	503.371,10	820.173,10
	655.995,25	936.293,55	1.592.288,80	384.277,31	497.879,28	882.156,59			

**GESTICAIXA**

Fondo/Fund: FONCAIXA HIPOTECARIO 9, F.T.A.

Movimiento Mensual Fallidos Monthly Default Rates

Fecha / Date	Incorporaciones / Incoming Defaults			Recuperaciones / Recoveries			SALDO / BALANCE		
	Activos Suspenso Defaulted Assets	Rendimientos Susp. Defaulted Returns	Total Total	Activos Suspenso Defaulted Assets	Rendimientos Susp. Defaulted Returns	Total Total	Activos Suspenso Defaulted Assets	Rendimientos Susp. Defaulted Returns	Total Total
Saldo anterior / Previous Balance	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
31/01/2008	224.130,54	16.690,30	240.820,84	0,00	0,00	0,00	224.130,54	16.690,30	240.820,84
29/02/2008	76.487,33	6.902,14	83.389,47	0,00	0,00	0,00	300.617,87	23.592,44	324.210,31
31/03/2008	282.562,55	29.599,25	312.161,80	0,00	0,00	0,00	583.180,42	53.191,69	636.372,11
30/04/2008	136.378,69	15.261,74	151.640,43	0,00	0,00	0,00	719.559,11	68.453,43	788.012,54
31/05/2008	0,00	4.929,91	4.929,91	0,00	0,00	0,00	719.559,11	73.383,34	792.942,45
30/06/2008	0,00	5.008,29	5.008,29	0,00	0,00	0,00	719.559,11	78.391,63	797.950,74
31/07/2008	258.223,45	27.125,43	285.348,88	0,00	0,00	0,00	977.782,56	105.517,06	1.083.299,62
31/08/2008	154.051,11	18.922,01	172.973,12	0,00	0,00	0,00	1.131.833,67	124.439,07	1.256.272,74
30/09/2008	52.485,38	1.332,83	53.818,21	-201.304,70	0,00	-201.304,70	983.014,35	125.771,90	1.108.786,25
31/10/2008	458,43	0,00	458,43	-154.051,11	-5.477,33	-159.528,44	829.421,67	120.294,57	949.716,24
30/11/2008	0,00	0,00	0,00	-197.747,77	-21.454,21	-219.201,98	631.673,90	98.840,36	730.514,26
31/12/2008	0,00	4.490,25	4.490,25	0,00	0,00	0,00	631.673,90	103.330,61	735.004,51
	1.184.777,48	130.262,15	1.315.039,63	-553.103,58	-26.931,54	-580.035,12			

**GESTICAIXA**

Fondo/Fund: FONCAIXA HIPOTECARIO 9, F.T.A.

Impagados al / Delinquency Loans at 31/12/2008

Clasificación por Antigüedad. Primera Cuota Vencida y no Pagada

Classification by Aging First Overdue Instalments

Antigüedad Deuda Aging	Num. Operaciones Number	IMPORTE IMPAGADO OVERDUE AMOUNT	IMPORTE IMPAGADO OVERDUE AMOUNT	IMPORTE IMPAGADO OVERDUE AMOUNT	IMPORTE EN DUDOSOS DOUBTFUL AMOUNT	IMPORTE EN DUDOSOS DOUBTFUL AMOUNT	IMPORTE EN DUDOSOS DOUBTFUL AMOUNT	Importe Provisionado Provision Amount
		Principal Principal	Intereses Ordinarios Ordinary Interests	Total Total	Principal Principal	Intereses Interests	Total Total	
HASTA 1 MES /Up to 1 month	129	29.666,46	41.920,38	71.586,84	1.230,82	679,48	1.910,30	0,00
DE 1 A 2 MESES /From 1 to 2 months	44	24.680,63	34.150,47	58.831,10	1.368,80	2.178,22	3.547,02	0,00
DE 2 A 3 MESES /From 2 to 3 months	34	17.796,11	28.325,61	46.121,72	19.120,44	33.847,76	52.968,20	0,00
DE 3 A 6 MESES /From 3 to 6 months	50	0,00	0,00	0,00	65.089,93	106.553,01	171.642,94	0,00
DE 6 A 12 MESES /From 6 to 12 months	46	0,00	0,00	0,00	122.161,25	184.094,60	306.255,85	0,00
DESDE 12 MESES /More than 12 months	11	0,00	0,00	0,00	35.687,56	71.621,57	107.309,13	0,00
Totales/Totals	314	72.143,20	104.396,46	176.539,66	244.658,80	398.974,64	643.633,44	0,00

Antigüedad Deuda Aging	Num. Operaciones Number	IMPORTE IMPAGADO OVERDUE AMOUNT	IMPORTE IMPAGADO OVERDUE AMOUNT	IMPORTE IMPAGADO OVERDUE AMOUNT	Deuda Pendiente Vencer Outstanding Debt	Deuda Total Total Debt	Valor Tasación Inmueble Appraisal Value	%Deuda / Tasación %Debt / Appraisal
		Principal Principal	Intereses ord. y otros Ordinary Interests and Others	Total Total				
HASTA 1 MES /Up to 1 month	129	30.897,28	43.671,11	74.568,39	10.151.781,33	10.226.349,72	25.709.535,49	39,77649
DE 1 A 2 MESES /From 1 to 2 months	44	26.049,43	37.582,26	63.631,69	4.398.945,71	4.462.577,40	10.842.886,38	41,15673
DE 2 A 3 MESES /From 2 to 3 months	34	36.916,55	65.276,25	102.192,80	4.509.742,87	4.611.935,67	10.470.189,64	44,04825
DE 3 A 6 MESES /From 3 to 6 months	50	65.089,93	114.899,11	179.989,04	4.642.159,05	4.822.148,09	10.992.938,22	43,86587
DE 6 A 12 MESES /From 6 to 12 months	46	122.161,25	209.364,44	331.525,69	4.544.324,15	4.875.849,84	10.128.264,45	48,14102
DESDE 12 MESES /More than 12 months	11	35.687,56	85.809,87	121.497,43	1.030.067,00	1.151.564,43	1.946.225,63	59,16911
Totales/Totals	314	316.802,00	556.603,04	873.405,04	29.277.020,11	30.150.425,15	70.090.039,81	43,01670