

# **FONCAIXA HIPOTECARIO 9, F.T.A.**

**INFORME MENSUAL  
SOBRE IMPAGADOS  
DICIEMBRE - 2010**

*DELINQUENCIES  
MONTHLY INFORMATION  
DECEMBER - 2010*



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

**GESTICAIXA**

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

## INDICE MOROSIDAD / DELINQUENCY RATE

Fecha Date	Nº Op. Cartera Number Op.Pool	Saldo Vivo Pendiente Cartera Portfolio Outstanding Balance	Nº Op. 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
31/01/2010	15.829	909.022.928,17	114	10.943.691,78	350.297,08	473.178,43	1,2424 %
28/02/2010	15.712	898.780.694,99	101	9.285.342,35	280.359,04	341.126,11	1,0643 %
31/03/2010	15.630	890.544.608,54	90	8.401.848,24	255.717,05	298.221,20	0,9722 %
30/04/2010	15.531	880.948.468,27	92	8.308.119,80	243.930,90	279.495,84	0,9708 %
31/05/2010	15.398	868.492.885,57	93	8.650.845,72	244.728,88	271.637,16	1,0243 %
30/06/2010	15.291	858.354.915,13	85	7.540.288,59	219.181,59	198.233,49	0,9040 %
31/07/2010	15.206	850.236.537,51	87	7.509.209,77	232.213,33	180.347,59	0,9105 %
31/08/2010	15.153	843.426.884,55	90	7.804.958,66	243.559,35	183.470,80	0,9543 %
30/09/2010	15.076	835.887.812,27	89	7.455.547,33	232.022,12	164.312,48	0,9197 %
31/10/2010	15.005	827.146.923,71	94	7.880.621,13	227.452,21	157.651,23	0,9802 %
30/11/2010	14.912	818.764.489,82	103	7.929.067,39	217.678,31	129.935,06	0,9950 %
31/12/2010	14.785	808.794.355,24	99	7.367.715,64	226.495,13	124.908,78	0,9390 %

**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.

## TASA DE RECUPERACIÓN DE MOROSIDAD / DELINQUENCY RECOVERIES RATE

Fecha Date	Saldo Vivo Pendiente Cartera Portfolio Outstanding Balance	Operaciones Morosas Acumuladas Accumulated Delinquent Transactions		Recuperaciones Morosidad Acumuladas Accumulated Recovered Transactions		Tasas / Rates	
		Principal Pendiente Vencer Principal Outstanding Balance Not Due	Principal Vencido No Cobrado Principal Outstanding Balance Due and Not Paid	Principal Pendiente Vencer Principal Outstanding Balance Not Due	Principal Vencido No Cobrado Principal Outstanding Balance Due and Not Paid	Morosidad Delinquency	Recuperación Morosidad Delinquency Recoveries
31/01/2010	909.022.928,17	44.495.668,89	1.180.505,55	33.551.977,11	830.208,47	1,2424 %	76,6768 %
28/02/2010	898.780.694,99	45.402.933,65	1.218.470,33	36.117.591,30	938.111,29	1,0643 %	81,1270 %
31/03/2010	890.544.608,54	45.871.815,66	1.251.474,15	37.469.967,42	995.757,10	0,9722 %	82,5066 %
30/04/2010	880.948.468,27	46.871.349,42	1.290.630,20	38.563.229,62	1.046.699,30	0,9708 %	84,0560 %
31/05/2010	868.492.885,57	47.964.693,45	1.328.586,48	39.313.847,73	1.083.857,60	1,0243 %	83,8788 %
30/06/2010	858.354.915,13	48.969.165,33	1.369.269,61	41.428.876,74	1.150.088,02	0,9040 %	86,3788 %
31/07/2010	850.236.537,51	49.605.497,32	1.408.527,01	42.096.287,55	1.176.313,68	0,9105 %	85,9633 %
31/08/2010	843.426.884,55	50.373.159,13	1.445.984,50	42.568.200,47	1.202.425,15	0,9543 %	85,8012 %
30/09/2010	835.887.812,27	51.298.842,16	1.485.503,54	43.843.294,83	1.253.481,42	0,9197 %	87,0273 %
31/10/2010	827.146.923,71	52.821.293,61	1.521.673,24	44.940.672,48	1.294.221,03	0,9802 %	87,5921 %
30/11/2010	818.764.489,82	54.098.732,49	1.561.729,60	46.169.665,10	1.344.051,29	0,9950 %	87,4331 %
31/12/2010	808.794.355,24	54.821.763,77	1.599.655,59	47.454.048,13	1.373.160,46	0,9390 %	87,7233 %

**INDICE MOROSIDAD** = (Principal Pendiente de Vencer Moroso + Principal Vencido No Cobrado Moroso) / (Saldo Vivo Pendiente de la Cartera)

**DELINQUENCY RATE** = (Delinquent Principal Outstanding Balance Not Due + Delinquent Principal Outstanding Balance Due and Not Paid) / (Portfolio Outstanding Balance)

**TASA RECUPERACION MOROSIDAD** = (Principal Pendiente de Vencer Recuperado + Principal Vencido No Cobrado Recuperado) / (Principal Pendiente de Vencer Moroso + Principal Vencido No Cobrado Moroso)

**DELINQUENCY RECOVERIES RATE** = (Recoveries of Delinquent Principal Outstanding Balance Not Due + Recoveries of Delinquent Principal Outstanding Balance Due and Not Paid) / (Delinquent Principal Outstanding Balance Not Due + Delinquent Principal Outstanding Balance Due and Not Paid)

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

## TASA DE FALLIDOS - TASA RECUPERACION FALLIDOS DEFAULT RATES - DEFAULT RECOVERIES RATE

Fecha / Date	Saldo Vivo Pendiente Cartera Portfolio Outstanding Balance	Activos Suspenso / Defaulted Assets			Tasas / Rate	
		Incorporaciones Acumuladas Accumulated Incomings	Recuperaciones Acumuladas Accumulated Recoveries	Importe Neto Net Balance	Fallidos Defaults	Recuperación Fallidos Default Recoveries
31/01/2010	909.022.928,17	4.059.173,03	1.756.914,93	2.302.258,10	0,2533 %	51,2010 %
28/02/2010	898.780.694,99	5.851.803,47	2.125.975,12	3.725.828,35	0,4145 %	52,3746 %
31/03/2010	890.544.608,54	6.482.729,84	2.186.363,19	4.296.366,65	0,4824 %	37,3622 %
30/04/2010	880.948.468,27	6.881.208,43	2.496.529,71	4.384.678,72	0,4977 %	38,5105 %
31/05/2010	868.492.885,57	7.136.726,31	2.803.786,94	4.332.939,37	0,4989 %	40,7456 %
30/06/2010	858.354.915,13	8.050.261,93	3.227.518,92	4.822.743,01	0,5619 %	45,2241 %
31/07/2010	850.236.537,51	8.294.963,07	3.639.662,14	4.655.300,93	0,5475 %	45,2117 %
31/08/2010	843.426.884,55	8.547.912,67	3.639.662,14	4.908.250,53	0,5819 %	43,8780 %
30/09/2010	835.887.812,27	8.856.803,44	4.219.459,01	4.637.344,43	0,5548 %	49,3624 %
31/10/2010	827.146.923,71	9.227.828,16	4.753.578,49	4.474.249,67	0,5409 %	53,6715 %
30/11/2010	818.764.489,82	9.590.719,38	4.995.187,45	4.595.531,93	0,5613 %	54,1318 %
31/12/2010	808.794.355,24	9.760.029,81	5.422.020,62	4.338.009,19	0,5364 %	56,5340 %

**TASA FALLIDOS** = (Importe Neto de los Activos en Suspenso) / (Saldo Vivo Pendiente del Fondo)

**DEFAULT RATE** = (Net Balance Defaulted Assets) / (Portfolio Outstanding Balance)

**TASA RECUPERACION FALLIDOS** = (Recuperaciones Acumuladas de los Activos en Suspenso) / (Incorporaciones Acumuladas de los Activos en Suspenso)

**DEFAULT RECOVERIES RATE** = (Accumulated Recoveries of Defaulted Assets) / (Net Accumulated Incomings of Defaulted Assets)



## Impagados al / Loans in Arrears at 31/12/2010

### Clasificación por Antigüedad. Primera Cuota Vencida y no Pagada

### Classification by Aging. First Overdue Instalment

Total Impagados / Total Delinquency		Importe Impagado / Overdue Amount							
Antigüedad Deuda Aging	Nº de Activos Number	Principal Principal	Intereses Ordinarios Ordinary Interests	Total Total	Principal pendiente no vencido Principal Not Due	Deuda Total Total Debt			
HASTA 1 MES / Up to 1 month	72	23.531,05	11.072,86	34.603,91	5.721.841,05	5.756.444,96			
DE 1 A 2 MESES / From 1 to 2 months	33	28.786,58	8.831,16	37.617,74	2.534.278,84	2.571.896,58			
DE 2 A 3 MESES / From 2 to 3 months	8	10.861,27	4.994,71	15.855,98	681.277,06	697.133,04			
DE 3 A 6 MESES / From 3 to 6 months	46	51.513,22	26.870,87	78.384,09	3.022.590,99	3.100.975,08			
DE 6 A 12 MESES / From 6 to 12 months	40	103.699,20	51.996,30	155.695,50	3.105.059,96	3.260.755,46			
DE 12 A 18 MESES / From 12 to 18 months	13	71.282,71	46.041,61	117.324,32	1.240.064,69	1.357.389,01			
DE 18 A 2 AÑOS / From 18 months to 2 year:	0	0,00	0,00	0,00	0,00	0,00			
DE 2 A 3 AÑOS / From 2 to 3 years	0	0,00	0,00	0,00	0,00	0,00			
MAS DE 3 AÑOS / More than 3 years	0	0,00	0,00	0,00	0,00	0,00			
<b>Totales/Totals</b>	<b>212</b>	<b>289.674,03</b>	<b>149.807,51</b>	<b>439.481,54</b>	<b>16.305.112,59</b>	<b>16.744.594,13</b>			
Impagado con Garantía Real / Mortgage-Backed Delinquency		Importe Impagado / Overdue Amount							
Antigüedad Deuda Aging	Nº de Activos Number	Principal Principal	Intereses ordinarios Ordinary Interests	Total Total	Principal pendiente no vencido Principal Not Due	Deuda Total Total Debt	Valor Garantía Appraisal Value	%Deuda / v.Tasación %Debt / Appraisal	
HASTA 1 MES / Up to 1 month	72	23.531,05	11.072,86	34.603,91	5.721.841,05	5.756.444,96	15.052.780,52	38,24174	
DE 1 A 2 MESES / From 1 to 2 months	33	28.786,58	8.831,16	37.617,74	2.534.278,84	2.571.896,58	8.294.269,65	31,00811	
DE 2 A 3 MESES / From 2 to 3 months	8	10.861,27	4.994,71	15.855,98	681.277,06	697.133,04	1.566.840,33	44,49292	
DE 3 A 6 MESES / From 3 to 6 months	46	51.513,22	26.870,87	78.384,09	3.022.590,99	3.100.975,08	9.305.544,61	33,32395	
DE 6 A 12 MESES / From 6 to 12 months	40	103.699,20	51.996,30	155.695,50	3.105.059,96	3.260.755,46	7.592.739,82	42,94570	
DE 12 A 18 MESES / From 12 to 18 months	13	71.282,71	46.041,61	117.324,32	1.240.064,69	1.357.389,01	3.012.979,39	45,05139	
DE 18 A 2 AÑOS / From 18 months to 2 year:	0	0,00	0,00	0,00	0,00	0,00	0,00	0,00000	
DE 2 A 3 AÑOS / From 2 to 3 years	0	0,00	0,00	0,00	0,00	0,00	0,00	0,00000	
MAS DE 3 AÑOS / More than 3 years	0	0,00	0,00	0,00	0,00	0,00	0,00	0,00000	
<b>Totales/Totals</b>	<b>212</b>	<b>289.674,03</b>	<b>149.807,51</b>	<b>439.481,54</b>	<b>16.305.112,59</b>	<b>16.744.594,13</b>	<b>44.825.154,32</b>	<b>37,35535</b>	

Nota: Los intervalos se entenderán excluido el inicio e incluido el final

Note: The intervals exclude the beginning of the period and include the ending

**GESTICAIXA**

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

## Movimiento Mensual Impagados Monthly Arrears Report

Fecha / Date	Incorporaciones / Incoming Arrears			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							375.870,03	531.697,54	907.567,57
31/01/2010	81.705,98	68.853,29	150.559,27	20.807,16	30.925,62	51.732,78	406.674,35	520.582,46	927.256,81
28/02/2010	83.000,35	62.445,54	145.445,89	62.757,27	60.571,86	123.329,13	355.166,96	395.528,57	750.695,53
31/03/2010	65.005,78	43.272,50	108.278,28	64.522,25	57.993,22	122.515,47	319.524,65	335.013,54	654.538,19
30/04/2010	74.055,57	45.611,06	119.666,63	56.221,40	40.603,83	96.825,23	316.762,92	316.077,31	632.840,23
31/05/2010	71.345,01	41.124,28	112.469,29	52.094,68	36.415,87	88.510,55	317.909,14	305.311,86	623.221,00
30/06/2010	63.652,12	34.175,26	97.827,38	65.149,22	55.626,70	120.775,92	279.737,36	225.438,17	505.175,53
31/07/2010	65.374,50	34.932,84	100.307,34	40.885,90	38.300,25	79.186,15	294.693,41	210.121,32	504.814,73
31/08/2010	82.823,42	40.024,19	122.847,61	31.621,88	15.561,93	47.183,81	332.019,41	222.092,39	554.111,80
30/09/2010	61.891,70	33.400,96	95.292,66	82.891,85	43.683,53	126.575,38	297.663,41	197.181,40	494.844,81
31/10/2010	81.925,17	39.201,73	121.126,90	47.478,35	27.972,41	75.450,76	309.883,48	192.227,07	502.110,55
30/11/2010	85.802,12	40.286,74	126.088,86	77.019,63	36.294,18	113.313,81	314.186,47	170.198,15	484.384,62
31/12/2010	62.012,28	28.079,96	90.092,24	81.525,82	37.866,11	119.391,93	289.674,03	149.807,51	439.481,54
	878.594,00	511.408,35	1.390.002,35	682.975,41	481.815,51	1.164.790,92			

Nota: El concepto "Impagados" incluye las operaciones no pagadas a partir de un día hasta su entrada a fallidos.

Note: The term "Arrears" includes the unpaid loans from one day until the day they are considered as default.

**GESTICAIXA**

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

## Movimiento Mensual Operaciones Morosas Monthly Delinquencies Report

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	1.135.139,41	1.649.868,91	2.785.008,32	788.654,77	1.143.774,48	1.932.429,25	346.484,64	506.094,43	852.579,07
31/01/2010	45.366,14	40.781,59	86.147,73	41.553,70	73.697,59	115.251,29	350.297,08	473.178,43	823.475,51
28/02/2010	37.964,78	35.158,96	73.123,74	107.902,82	167.211,28	275.114,10	280.359,04	341.126,11	621.485,15
31/03/2010	33.003,82	28.373,56	61.377,38	57.645,81	71.278,47	128.924,28	255.717,05	298.221,20	553.938,25
30/04/2010	39.156,05	26.257,32	65.413,37	50.942,20	44.982,68	95.924,88	243.930,90	279.495,84	523.426,74
31/05/2010	37.956,28	25.823,06	63.779,34	37.158,30	33.681,74	70.840,04	244.728,88	271.637,16	516.366,04
30/06/2010	40.683,13	22.894,20	63.577,33	66.230,42	96.297,87	162.528,29	219.181,59	198.233,49	417.415,08
31/07/2010	39.257,40	19.422,18	58.679,58	26.225,66	37.308,08	63.533,74	232.213,33	180.347,59	412.560,92
31/08/2010	37.457,49	20.324,63	57.782,12	26.111,47	17.201,42	43.312,89	243.559,35	183.470,80	427.030,15
30/09/2010	39.519,04	18.930,28	58.449,32	51.056,27	38.088,60	89.144,87	232.022,12	164.312,48	396.334,60
31/10/2010	36.169,70	22.603,35	58.773,05	40.739,61	29.264,60	70.004,21	227.452,21	157.651,23	385.103,44
30/11/2010	40.056,36	20.516,70	60.573,06	49.830,26	48.232,87	98.063,13	217.678,31	129.935,06	347.613,37
31/12/2010	37.925,99	17.556,21	55.482,20	29.109,17	22.582,49	51.691,66	226.495,13	124.908,78	351.403,91
	1.599.655,59	1.948.510,95	3.548.166,54	1.373.160,46	1.823.602,17	3.196.762,63			

Nota: El concepto "Morosas" incluye las operaciones impagadas a partir de más noventa días hasta su entrada a fallidos.

Note: The term "Delinquencies" includes the unpaid loans from more than ninety days until the day they are considered as default.

**GESTICAIXA**

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

## Movimiento Mensual Fallidos Monthly Defaults Report

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	3.431.405,02	489.016,03	3.920.421,05	-1.750.547,46	-37.647,25	-1.788.194,71	1.680.857,56	451.368,78	2.132.226,34
31/01/2010	627.768,01	65.443,81	693.211,82	-6.367,47	0,00	-6.367,47	2.302.258,10	516.812,59	2.819.070,69
28/02/2010	1.792.630,44	168.910,80	1.961.541,24	-369.060,19	0,00	-369.060,19	3.725.828,35	685.723,39	4.411.551,74
31/03/2010	630.926,37	82.310,52	713.236,89	-60.388,07	0,00	-60.388,07	4.296.366,65	768.033,91	5.064.400,56
30/04/2010	398.478,59	32.538,43	431.017,02	-310.166,52	0,00	-310.166,52	4.384.678,72	800.572,34	5.185.251,06
31/05/2010	255.517,88	40.638,58	296.156,46	-307.257,23	0,00	-307.257,23	4.332.939,37	841.210,92	5.174.150,29
30/06/2010	913.535,62	0,00	913.535,62	-423.731,98	-12.139,76	-435.871,74	4.822.743,01	829.071,16	5.651.814,17
31/07/2010	244.701,14	4.377,20	249.078,34	-412.143,22	0,00	-412.143,22	4.655.300,93	833.448,36	5.488.749,29
31/08/2010	252.949,60	35.194,89	288.144,49	0,00	0,00	0,00	4.908.250,53	868.643,25	5.776.893,78
30/09/2010	308.890,77	23.200,20	332.090,97	-579.796,87	0,00	-579.796,87	4.637.344,43	891.843,45	5.529.187,88
31/10/2010	371.024,72	11.985,95	383.010,67	-534.119,48	0,00	-534.119,48	4.474.249,67	903.829,40	5.378.079,07
30/11/2010	362.891,22	27.874,62	390.765,84	-241.608,96	0,00	-241.608,96	4.595.531,93	931.704,02	5.527.235,95
31/12/2010	169.310,43	0,00	169.310,43	-426.833,17	-19.547,49	-446.380,66	4.338.009,19	912.156,53	5.250.165,72
	9.760.029,81	981.491,03	10.741.520,84	-5.422.020,62	-69.334,50	-5.491.355,12			