

FONCAIXA LEASINGS 1, F.T.A.

**INFORME MENSUAL
SOBRE IMPAGADOS
DICIEMBRE - 2012**

*DELINQUENCIES
MONTHLY INFORMATION
DECEMBER - 2012*



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

**GESTICAIXA**

Fondo/Fund: FONCAIXA LEASINGS 1, 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
31/01/2012	27.624	1.175.292.214,75	202	14.102.476,79	990.480,54	189.152,74	1,2842 %
29/02/2012	26.193	1.129.529.464,80	232	19.584.034,72	1.443.359,23	292.518,83	1,8616 %
31/03/2012	25.075	1.101.229.730,08	291	19.565.637,26	1.785.381,96	353.011,48	1,9388 %
30/04/2012	23.948	1.071.876.009,35	371	19.407.221,83	2.038.791,59	388.227,54	2,0008 %
31/05/2012	22.750	1.040.805.786,48	415	21.753.360,12	2.430.280,62	455.610,50	2,3235 %
30/06/2012	21.589	1.015.225.061,61	434	23.795.891,08	2.769.334,00	524.035,66	2,6167 %
31/07/2012	20.954	983.950.467,16	451	19.909.554,77	2.797.603,17	446.832,83	2,3078 %
31/08/2012	20.252	958.211.331,35	443	19.833.420,72	3.084.191,60	480.611,58	2,3917 %
30/09/2012	19.343	934.505.876,83	459	21.355.953,30	3.450.614,51	531.964,60	2,6545 %
31/10/2012	18.430	911.999.797,01	481	21.881.857,54	3.698.779,19	581.907,02	2,8049 %
30/11/2012	17.454	882.150.006,84	479	14.594.554,52	3.264.775,26	264.670,28	2,0245 %
31/12/2012	16.794	856.685.335,04	398	13.118.175,42	2.933.641,49	246.723,64	1,8737 %

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 LEASINGS 1, 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
31/01/2012	1.175.292.214,75	15.639.334,15	1.144.767,32	1.536.857,36	154.286,78	1,2842 %	12,8106 %
29/02/2012	1.129.529.464,80	21.512.017,69	1.661.528,06	1.927.982,97	218.168,83	1,8616 %	12,7868 %
31/03/2012	1.101.229.730,08	22.441.072,04	2.075.216,61	2.875.434,78	289.834,65	1,9388 %	13,6590 %
30/04/2012	1.071.876.009,35	25.032.270,35	2.599.018,68	5.625.048,52	560.227,09	2,0008 %	25,2292 %
31/05/2012	1.040.805.786,48	28.044.596,12	3.139.147,02	6.291.236,00	708.866,40	2,3235 %	25,3340 %
30/06/2012	1.015.225.061,61	31.043.693,29	3.673.462,02	7.247.802,21	904.128,02	2,6167 %	26,1416 %
31/07/2012	983.950.467,16	32.478.215,20	4.174.281,28	12.568.660,43	1.376.678,11	2,3078 %	40,1684 %
31/08/2012	958.211.331,35	35.022.559,18	4.866.724,07	15.189.138,46	1.782.532,47	2,3917 %	46,3043 %
30/09/2012	934.505.876,83	37.436.282,41	5.415.899,08	16.080.329,11	1.965.284,57	2,6545 %	45,2393 %
31/10/2012	911.999.797,01	39.567.279,16	6.032.839,03	17.685.421,62	2.334.059,84	2,8049 %	46,7175 %
30/11/2012	882.150.006,84	41.322.359,00	6.568.469,14	26.727.804,48	3.303.693,88	2,0245 %	65,8584 %
31/12/2012	856.685.335,04	42.096.237,14	7.052.813,74	28.978.061,72	4.119.172,25	1,8737 %	69,1098 %

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)

**GESTICAIXA**

Fondo/Fund: FONCAIXA LEASINGS 1, 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
31/01/2012	1.175.292.214,75	42.165,43	-975,42	41.190,01	0,0035 %	2,5294 %
29/02/2012	1.129.529.464,80	45.212,46	-975,42	44.237,04	0,0039 %	2,3133 %
31/03/2012	1.101.229.730,08	45.212,46	-975,42	44.237,04	0,0040 %	2,1574 %
30/04/2012	1.071.876.009,35	89.202,93	-975,42	88.227,51	0,0082 %	2,1574 %
31/05/2012	1.040.805.786,48	146.387,05	-22.361,81	124.025,24	0,0119 %	25,0685 %
30/06/2012	1.015.225.061,61	577.428,60	-22.378,78	555.049,82	0,0547 %	15,2874 %
31/07/2012	983.950.467,16	1.001.346,58	-22.378,78	978.967,80	0,0995 %	3,8756 %
31/08/2012	958.211.331,35	1.619.211,89	-22.378,78	1.596.833,11	0,1666 %	2,2349 %
30/09/2012	934.505.876,83	1.787.089,55	-52.944,46	1.734.145,09	0,1856 %	3,2698 %
31/10/2012	911.999.797,01	2.258.793,22	-57.429,99	2.201.363,23	0,2414 %	3,2136 %
30/11/2012	882.150.006,84	11.281.508,93	-60.305,62	11.221.203,31	1,2720 %	2,6698 %
31/12/2012	856.685.335,04	12.262.660,16	-62.053,78	12.200.606,38	1,4242 %	0,5500 %

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) / (Accumulated Incomings)



Impagados al / Loans in Arrears at 31/12/2012
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	277	232.873,67	18.662,38	251.536,05	7.117.736,39	7.369.272,44
DE 1 A 2 MESES / From 1 to 2 months	102	245.166,14	21.693,95	266.860,09	4.999.070,34	5.265.930,43
DE 2 A 3 MESES / From 2 to 3 months	64	184.624,76	9.232,20	193.856,96	1.482.807,75	1.676.664,71
DE 3 A 6 MESES / From 3 to 6 months	191	891.989,38	76.564,54	968.553,92	6.099.810,02	7.068.363,94
DE 6 A 12 MESES / From 6 to 12 months	207	2.041.652,11	170.159,10	2.211.811,21	7.018.365,40	9.230.176,61
DE 12 A 18 MESES / From 12 to 18 months	0	0,00	0,00	0,00	0,00	0,00
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
Totales/Totals	841	3.596.306,06	296.312,17	3.892.618,23	26.717.789,90	30.610.408,13

Impagado con Garantía Real / Mortgage-Backed Delinquency		Importe Impagado / Overdue Amount					Valor Garantía Appraisal Value	%Deuda / v.Tasación %Debt / Appraisal
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	23	50.714,34	10.630,45	61.344,79	4.655.224,74	4.716.569,53	15.600.270,03	30,23390
DE 1 A 2 MESES / From 1 to 2 months	15	124.863,71	15.684,39	140.548,10	3.814.203,34	3.954.751,44	11.239.452,90	35,18633
DE 2 A 3 MESES / From 2 to 3 months	6	31.206,02	3.786,17	34.992,19	790.502,84	825.495,03	2.380.327,18	34,67990
DE 3 A 6 MESES / From 3 to 6 months	13	204.295,45	43.950,59	248.246,04	4.110.816,55	4.359.062,59	10.281.199,61	42,39838
DE 6 A 12 MESES / From 6 to 12 months	14	296.152,94	81.211,81	377.364,75	3.370.654,25	3.748.019,00	8.297.801,05	45,16882
DE 12 A 18 MESES / From 12 to 18 months	0	0,00	0,00	0,00	0,00	0,00	0,00	0,00000
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
Totales/Totals	71	707.232,46	155.263,41	862.495,87	16.741.401,72	17.603.897,59	47.799.050,77	36,82897

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 LEASINGS 1, 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	3.385.437,05	392.891,32	3.778.328,37	1.923.597,35	169.292,88	2.092.890,23	1.461.839,70	223.598,44	1.685.438,14
31/01/2012	835.008,17	156.198,63	991.206,80	248.839,97	29.563,56	278.403,53	2.048.007,90	350.233,51	2.398.241,41
29/02/2012	984.952,28	158.552,72	1.143.505,00	349.801,38	74.239,85	424.041,23	2.683.158,80	434.546,38	3.117.705,18
31/03/2012	655.890,46	95.407,03	751.297,49	672.410,57	89.615,39	762.025,96	2.666.638,69	440.338,02	3.106.976,71
30/04/2012	1.026.355,71	150.232,01	1.176.587,72	475.163,89	62.673,98	537.837,87	3.217.830,51	527.896,05	3.745.726,56
31/05/2012	748.214,97	107.447,54	855.662,51	689.204,61	87.982,69	777.187,30	3.276.840,87	547.360,90	3.824.201,77
30/06/2012	811.397,11	96.653,85	908.050,96	439.663,89	54.681,57	494.345,46	3.648.574,09	589.333,18	4.237.907,27
31/07/2012	857.178,18	90.521,89	947.700,07	688.373,50	157.850,19	846.223,69	3.817.378,77	522.004,88	4.339.383,65
31/08/2012	847.166,53	89.385,48	936.552,01	714.960,78	57.514,29	772.475,07	3.949.584,52	553.876,07	4.503.460,59
30/09/2012	920.951,63	95.544,90	1.016.496,53	464.072,05	34.130,72	498.202,77	4.406.464,10	615.290,25	5.021.754,35
31/10/2012	742.006,22	77.508,32	819.514,54	706.838,77	50.889,83	757.728,60	4.441.631,55	641.908,74	5.083.540,29
30/11/2012	849.821,83	73.440,49	923.262,32	1.167.910,12	378.953,43	1.546.863,55	4.123.543,26	336.395,80	4.459.939,06
31/12/2012	633.539,36	48.067,09	681.606,45	1.160.776,56	88.150,72	1.248.927,28	3.596.306,06	296.312,17	3.892.618,23
	13.297.919,50	1.631.851,27	14.929.770,77	9.701.613,44	1.335.539,10	11.037.152,54			

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 LEASINGS 1, F.T.A.

Movimiento Mensual Operaciones Morosas Monthly Delinquencies Report

Fecha / Date	Incorporaciones / Incoming Delinquencies			Recuperaciones / Recoveries			SALDO/ BALANCE			Provisiones / Provisions
	Principal Principal	Intereses Interests	Total Total	Principal Principal	Intereses Interests	Total Total	Principal Principal	Intereses Interests	Total Total	Importe Amount
Saldo anterior / Previous Balance	804.929,48	134.379,61	939.309,09	126.490,04	11.078,13	137.568,17	678.439,44	123.301,48	801.740,92	3.330.574,66
31/01/2012	339.837,84	69.446,94	409.284,78	27.796,74	3.595,68	31.392,42	990.480,54	189.152,74	1.179.633,28	4.310.476,80
29/02/2012	516.760,74	106.062,30	622.823,04	63.882,05	2.691,65	66.573,70	1.443.359,23	292.518,83	1.735.878,06	5.653.201,87
31/03/2012	413.688,55	68.063,95	481.752,50	71.665,82	7.571,30	79.237,12	1.785.381,96	353.011,48	2.138.393,44	7.276.267,47
30/04/2012	523.802,07	81.110,69	604.912,76	270.392,44	45.894,63	316.287,07	2.038.791,59	388.227,54	2.427.019,13	7.113.739,84
31/05/2012	540.128,34	82.574,05	622.702,39	148.639,31	15.191,09	163.830,40	2.430.280,62	455.610,50	2.885.891,12	8.712.987,05
30/06/2012	534.315,00	85.068,98	619.383,98	195.261,62	16.636,16	211.897,78	2.769.334,00	524.035,66	3.293.369,66	10.577.080,96
31/07/2012	500.819,26	63.228,16	564.047,42	472.550,09	140.430,99	612.981,08	2.797.603,17	446.832,83	3.244.436,00	7.493.099,09
31/08/2012	692.442,79	72.726,89	765.169,68	405.854,36	38.946,33	444.800,69	3.084.191,60	480.611,58	3.564.803,18	8.256.469,65
30/09/2012	549.175,01	61.286,73	610.461,74	182.752,10	9.927,41	192.679,51	3.450.614,51	531.964,60	3.982.579,11	8.979.207,92
31/10/2012	616.939,95	74.003,66	690.943,61	368.775,27	24.058,89	392.834,16	3.698.779,19	581.907,02	4.280.686,21	10.337.498,31
30/11/2012	535.630,11	41.172,19	576.802,30	969.634,04	358.408,93	1.328.042,97	3.264.775,26	264.670,28	3.529.445,54	8.006.256,18
31/12/2012	484.344,60	32.009,24	516.353,84	815.478,37	49.955,70	865.434,07	2.933.641,49	246.723,64	3.180.365,13	7.164.833,64
	7.052.813,74	971.133,39	8.023.947,13	4.119.172,25	724.386,89	4.843.559,14				

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 LEASINGS 1, F.T.A.

Movimiento Mensual Fallidos Monthly Defaults Report

Fecha / Date	Incorporaciones / Incoming Defaults		Recuperaciones / Recoveries		SALDO / BALANCE			SALDO INMUEBLES ADJUDICADOS/ BALANCE PROPERTIES				
	Activos Susp. Defaulted Ass.	Rendim. Susp. Defaulted Returns	Activos Susp. Defaulted Ass.	Rendim. Susp. Defaulted Returns	Activos Susp. Defaulted Ass.	Rendim. Susp. Defaulted Returns	Total Total	Valor Adjudicación Repossession Value	Valor Venta Sale Proceed	Deuda Total Total Debt	Resultado * Outcome *	
Saldo anterior												
Previous Balance	38.563,28	872,44	-975,42	0,00	37.587,86	872,44	38.460,30					
31/01/2012	3.602,15	405,37	0,00	0,00	41.190,01	1.277,81	42.467,82	0,00	0,00	0,00	0,00	0,00
29/02/2012	3.047,03	497,89	0,00	0,00	44.237,04	1.775,70	46.012,74	0,00	0,00	0,00	0,00	0,00
31/03/2012	0,00	422,31	0,00	0,00	44.237,04	2.198,01	46.435,05	0,00	0,00	0,00	0,00	0,00
30/04/2012	43.990,47	917,90	0,00	0,00	88.227,51	3.115,91	91.343,42	0,00	0,00	0,00	0,00	0,00
31/05/2012	57.184,12	2.694,98	-21.386,39	0,00	124.025,24	5.810,89	129.836,13	0,00	0,00	0,00	0,00	0,00
30/06/2012	431.041,55	30.350,22	-16,97	0,00	555.049,82	36.161,11	591.210,93	0,00	0,00	0,00	0,00	0,00
31/07/2012	423.917,98	32.607,00	0,00	0,00	978.967,80	68.768,11	1.047.735,91	0,00	0,00	0,00	0,00	0,00
31/08/2012	617.865,31	55.020,26	0,00	0,00	1.596.833,11	123.788,37	1.720.621,48	0,00	0,00	0,00	0,00	0,00
30/09/2012	167.877,66	29.207,72	-30.565,68	0,00	1.734.145,09	152.996,09	1.887.141,18	0,00	0,00	0,00	0,00	0,00
31/10/2012	471.703,67	57.674,58	-4.485,53	0,00	2.201.363,23	210.670,67	2.412.033,90	0,00	0,00	0,00	0,00	0,00
30/11/2012	9.022.715,71	484.556,19	-2.875,63	0,00	11.221.203,31	695.226,86	11.916.430,17	0,00	0,00	0,00	0,00	0,00
31/12/2012	981.151,23	143.932,07	-1.748,16	0,00	12.200.606,38	839.158,93	13.039.765,31	0,00	0,00	0,00	0,00	0,00
	12.262.660,16	839.158,93	-62.053,78	0,00								

* Resultado: Valor Venta menos la Deuda Total de los préstamos con inmuebles vendidos (Beneficio (+) / Pérdida (-) de las ventas)

* Outcome: Sale Proceed less the Total Debt of foreclosed loans with properties sold (Benefit (+) / Loss (-) on sale)