

GC FTGENCAT II, 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: GC FTGENCAT II, 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	2.341	116.689.670,03	24	1.082.755,23	124.074,60	23.669,68	1,0342 %
28/02/2010	2.302	114.060.490,21	22	994.009,84	101.460,02	24.487,16	0,9604 %
31/03/2010	2.260	111.168.224,74	24	1.083.215,75	103.744,51	27.432,79	1,0677 %
30/04/2010	2.217	107.387.725,00	21	1.006.901,16	100.365,16	27.882,62	1,0311 %
31/05/2010	2.179	104.647.930,69	20	989.890,63	101.668,43	29.142,95	1,0431 %
30/06/2010	2.135	100.935.225,12	19	1.038.056,11	109.970,29	30.905,69	1,1374 %
31/07/2010	2.097	98.239.586,33	16	861.909,20	86.649,19	19.840,97	0,9656 %
31/08/2010	2.062	95.758.305,09	15	733.082,23	128.451,46	16.108,28	0,8997 %
30/09/2010	2.037	93.190.334,22	15	714.160,07	131.488,50	15.963,62	0,9074 %
31/10/2010	2.012	90.834.140,74	16	739.268,12	147.472,82	16.730,88	0,9762 %
30/11/2010	1.967	88.129.506,18	13	493.723,55	111.447,69	12.235,47	0,6867 %
31/12/2010	1.930	85.623.852,79	10	243.941,83	71.987,34	3.778,50	0,3690 %

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: GC FTGENCAT II, 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	116.689.670,03	9.643.305,01	1.966.659,59	8.560.549,78	1.842.584,99	1,0342 %	92,0662 %
28/02/2010	114.060.490,21	9.678.760,64	1.980.128,56	8.684.750,80	1.878.668,54	0,9604 %	90,9858 %
31/03/2010	111.168.224,74	9.778.406,03	2.002.713,34	8.695.190,28	1.898.968,83	1,0677 %	90,8677 %
30/04/2010	107.387.725,00	9.778.406,03	2.010.290,30	8.771.504,87	1.909.925,14	1,0311 %	90,6657 %
31/05/2010	104.647.930,69	9.795.812,53	2.021.162,75	8.805.921,90	1.919.494,32	1,0431 %	90,9805 %
30/06/2010	100.935.225,12	9.861.234,89	2.030.118,73	8.823.178,78	1.920.148,44	1,1374 %	90,9144 %
31/07/2010	98.239.586,33	9.941.070,96	2.040.391,47	9.079.161,76	1.953.742,28	0,9656 %	92,7809 %
31/08/2010	95.758.305,09	9.952.112,45	2.097.099,46	9.219.030,22	1.968.648,00	0,8997 %	93,3749 %
30/09/2010	93.190.334,22	9.957.102,48	2.104.531,80	9.242.942,41	1.973.043,30	0,9074 %	93,0848 %
31/10/2010	90.834.140,74	10.000.636,55	2.123.547,34	9.261.368,43	1.976.074,52	0,9762 %	93,1668 %
30/11/2010	88.129.506,18	10.207.441,00	2.141.181,53	9.713.717,45	2.029.733,84	0,6867 %	96,8597 %
31/12/2010	85.623.852,79	10.207.441,00	2.144.209,00	9.963.499,17	2.072.221,66	0,3690 %	97,4661 %

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: GC FTGENCAT II, 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	116.689.670,03	2.581.590,36	1.353.212,97	1.228.377,39	1,0527 %	52,8522 %
28/02/2010	114.060.490,21	2.610.424,56	1.353.218,75	1.257.205,81	1,1022 %	52,4180 %
31/03/2010	111.168.224,74	2.630.162,79	1.489.195,49	1.140.967,30	1,0263 %	57,0480 %
30/04/2010	107.387.725,00	2.630.162,79	1.489.220,59	1.140.942,20	1,0625 %	56,6209 %
31/05/2010	104.647.930,69	2.638.019,00	1.489.220,59	1.148.798,41	1,0978 %	56,6209 %
30/06/2010	100.935.225,12	2.638.066,39	1.501.763,00	1.136.303,39	1,1258 %	56,9277 %
31/07/2010	98.239.586,33	2.638.066,39	1.506.633,62	1.131.432,77	1,1517 %	57,1113 %
31/08/2010	95.758.305,09	2.703.509,16	1.506.846,56	1.196.662,60	1,2497 %	57,1194 %
30/09/2010	93.190.334,22	2.723.979,88	1.506.212,31	1.217.767,57	1,3068 %	55,7132 %
31/10/2010	90.834.140,74	2.723.979,88	1.515.171,37	1.208.808,51	1,3308 %	55,6234 %
30/11/2010	88.129.506,18	2.723.979,88	2.121.247,43	602.732,45	0,6839 %	77,8731 %
31/12/2010	85.623.852,79	2.824.131,92	2.123.606,37	700.525,55	0,8181 %	77,9597 %

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			Principal pendiente no vencido / Principal Not Due	Deuda Total / Total Debt		
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	96	129.164,26	16.873,92	146.038,18	6.027.552,74	6.173.590,92		
DE 1 A 2 MESES / From 1 to 2 months	16	58.706,24	9.230,81	67.937,05	1.413.734,17	1.481.671,22		
DE 2 A 3 MESES / From 2 to 3 months	1	2.282,22	73,59	2.355,81	11.604,95	13.960,76		
DE 3 A 6 MESES / From 3 to 6 months	6	13.715,89	1.163,70	14.879,59	101.055,27	115.934,86		
DE 6 A 12 MESES / From 6 to 12 months	3	49.169,88	148,05	49.317,93	101.884,26	151.202,19		
DE 12 A 18 MESES / From 12 to 18 months	1	9.101,57	2.466,75	11.568,32	41.002,30	52.570,62		
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	123	262.140,06	29.956,82	292.096,88	7.696.833,69	7.988.930,57		

Impagado con Garantía Real / Mortgage-Backed Delinquency		Importe Impagado / Overdue Amount			Principal pendiente no vencido / Principal Not Due	Deuda Total / Total Debt	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	Valor Garantía Appraisal Value	%Deuda / v. Tasación %Debt / Appraisal
HASTA 1 MES / Up to 1 month	92	122.437,21	16.776,33	139.213,54	5.837.142,62	5.976.356,16	162.584.258,93	3,67585
DE 1 A 2 MESES / From 1 to 2 months	16	58.706,24	9.230,81	67.937,05	1.413.734,17	1.481.671,22	8.904.623,92	16,63935
DE 2 A 3 MESES / From 2 to 3 months	1	2.282,22	73,59	2.355,81	11.604,95	13.960,76	155.409,71	8,98320
DE 3 A 6 MESES / From 3 to 6 months	5	13.373,46	1.162,77	14.536,23	101.055,27	115.591,50	747.647,61	15,46069
DE 6 A 12 MESES / From 6 to 12 months	3	49.169,88	148,05	49.317,93	101.884,26	151.202,19	361.236,82	41,85680
DE 12 A 18 MESES / From 12 to 18 months	1	9.101,57	2.466,75	11.568,32	41.002,30	52.570,62	396.667,99	13,25305
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	118	255.070,58	29.858,30	284.928,88	7.506.423,57	7.791.352,45	173.149.844,98	4,49977

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: GC FTGENCAT II, 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							299.886,86	47.116,82	347.003,68
31/01/2010	114.574,24	13.365,39	127.939,63	64.023,80	10.401,29	74.425,09	330.817,92	48.928,95	379.746,87
28/02/2010	92.373,87	12.281,65	104.655,52	88.678,60	10.981,15	99.659,75	306.154,39	49.754,05	355.908,44
31/03/2010	70.770,50	10.406,65	81.177,15	100.544,03	13.297,73	113.841,76	257.076,28	46.258,62	303.334,90
30/04/2010	78.282,69	14.062,06	92.344,75	65.384,79	7.859,74	73.244,53	269.974,18	52.460,94	322.435,12
31/05/2010	63.917,58	9.205,35	73.122,93	78.035,00	10.828,88	88.863,88	248.350,25	50.487,71	298.837,96
30/06/2010	63.331,44	8.676,19	72.007,63	74.570,20	9.053,39	83.623,59	249.407,84	50.309,18	299.717,02
31/07/2010	43.986,45	6.569,32	50.555,77	97.623,43	21.454,46	119.077,89	195.770,86	35.424,04	231.194,90
31/08/2010	145.188,94	9.743,57	154.932,51	35.102,09	5.145,88	40.247,97	297.008,31	36.119,02	333.127,33
30/09/2010	51.266,44	5.641,18	56.907,62	43.039,55	7.211,95	50.251,50	300.839,90	33.300,53	334.140,43
31/10/2010	77.560,39	10.925,97	88.486,36	63.539,53	5.087,02	68.626,55	314.860,76	39.139,48	354.000,24
30/11/2010	87.901,63	13.167,90	101.069,53	98.393,75	12.854,93	111.248,68	304.368,64	39.452,45	343.821,09
31/12/2010	81.561,49	10.769,62	92.331,11	103.500,40	14.115,22	117.615,62	262.140,06	29.962,06	292.102,12
	970.715,66	124.814,85	1.095.530,51	912.435,17	128.291,64	1.040.726,81			

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.



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	1.949.076,01	173.605,18	2.122.681,19	1.822.965,61	153.063,37	1.976.028,98	126.110,40	20.547,05	146.657,45
31/01/2010	17.583,58	4.291,59	21.875,17	19.619,38	1.163,72	20.783,10	124.074,60	23.674,92	147.749,52
28/02/2010	13.468,97	2.902,52	16.371,49	36.083,55	2.085,04	38.168,59	101.460,02	24.492,40	125.952,42
31/03/2010	22.584,78	4.081,63	26.666,41	20.300,29	1.136,00	21.436,29	103.744,51	27.438,03	131.182,54
30/04/2010	7.576,96	1.900,84	9.477,80	10.956,31	1.451,01	12.407,32	100.365,16	27.887,86	128.253,02
31/05/2010	10.872,45	2.030,69	12.903,14	9.569,18	770,36	10.339,54	101.668,43	29.148,19	130.816,62
30/06/2010	8.955,98	1.797,78	10.753,76	654,12	35,04	689,16	109.970,29	30.910,93	140.881,22
31/07/2010	10.272,74	2.032,25	12.304,99	33.593,84	13.096,97	46.690,81	86.649,19	19.846,21	106.495,40
31/08/2010	56.707,99	1.321,25	58.029,24	14.905,72	5.053,94	19.959,66	128.451,46	16.113,52	144.564,98
30/09/2010	7.432,34	1.104,90	8.537,24	4.395,30	1.249,56	5.644,86	131.488,50	15.968,86	147.457,36
31/10/2010	19.015,54	1.131,28	20.146,82	3.031,22	364,02	3.395,24	147.472,82	16.736,12	164.208,94
30/11/2010	17.634,19	3.454,50	21.088,69	53.659,32	7.949,91	61.609,23	111.447,69	12.240,71	123.688,40
31/12/2010	3.027,47	358,87	3.386,34	42.487,82	8.815,84	51.303,66	71.987,34	3.783,74	75.771,08
	2.144.209,00	200.013,28	2.344.222,28	2.072.221,66	196.234,78	2.268.456,44			

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: GC FTGENCAT II, 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	2.560.374,11	373.015,44	2.933.389,55	-1.353.397,29	-40.371,95	-1.393.769,24	1.206.976,82	332.643,49	1.539.620,31
31/01/2010	21.216,25	11.553,13	32.769,38	184,32	0,00	184,32	1.228.377,39	344.196,62	1.572.574,01
28/02/2010	28.834,20	5.056,64	33.890,84	-5,78	0,00	-5,78	1.257.205,81	349.253,26	1.606.459,07
31/03/2010	19.738,23	12.229,66	31.967,89	-135.976,74	0,00	-135.976,74	1.140.967,30	361.482,92	1.502.450,22
30/04/2010	0,00	5.968,75	5.968,75	-25,10	0,00	-25,10	1.140.942,20	367.451,67	1.508.393,87
31/05/2010	7.856,21	6.160,09	14.016,30	0,00	0,00	0,00	1.148.798,41	373.611,76	1.522.410,17
30/06/2010	47,39	9.342,14	9.389,53	-12.542,41	0,00	-12.542,41	1.136.303,39	382.953,90	1.519.257,29
31/07/2010	0,00	5.595,32	5.595,32	-4.870,62	0,00	-4.870,62	1.131.432,77	388.549,22	1.519.981,99
31/08/2010	65.442,77	6.085,08	71.527,85	-212,94	0,00	-212,94	1.196.662,60	394.634,30	1.591.296,90
30/09/2010	20.470,72	7.374,10	27.844,82	634,25	0,00	634,25	1.217.767,57	402.008,40	1.619.775,97
31/10/2010	0,00	0,00	0,00	-8.959,06	-424,96	-9.384,02	1.208.808,51	401.583,44	1.610.391,95
30/11/2010	0,00	5.490,29	5.490,29	-606.076,06	0,00	-606.076,06	602.732,45	407.073,73	1.009.806,18
31/12/2010	100.152,04	16.261,33	116.413,37	-2.358,94	0,00	-2.358,94	700.525,55	423.335,06	1.123.860,61
	2.824.131,92	464.131,97	3.288.263,89	-2.123.606,37	-40.796,91	-2.164.403,28			