

FONCAIXA FTGENCAT 7, 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 FTGENCAT 7, 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	28.701	940.336.375,67	94	2.025.708,99	79.229,28	26.500,84	0,2238 %
28/02/2010	28.452	926.594.630,19	136	3.034.668,91	206.406,11	42.785,75	0,3498 %
31/03/2010	28.034	910.347.595,31	167	3.640.963,34	194.020,43	53.606,85	0,4213 %
30/04/2010	27.640	896.885.788,25	223	4.518.509,15	392.349,17	72.989,70	0,5475 %
31/05/2010	27.255	880.618.554,31	264	5.413.659,86	481.259,92	88.764,65	0,6694 %
30/06/2010	26.931	866.420.023,49	297	6.104.157,68	488.518,53	103.030,20	0,7609 %
31/07/2010	26.638	853.665.178,23	351	6.624.609,29	608.424,88	124.636,13	0,8473 %
31/08/2010	26.403	842.823.349,31	329	6.433.089,92	663.104,50	117.756,14	0,8420 %
30/09/2010	26.145	829.696.701,87	356	7.144.335,63	699.979,93	127.544,72	0,9454 %
31/10/2010	25.811	816.788.819,83	366	7.571.070,72	692.999,85	138.683,31	1,0118 %
30/11/2010	25.506	804.519.783,19	384	7.445.746,50	703.171,27	143.933,69	1,0129 %
31/12/2010	25.163	790.468.992,21	353	6.616.072,89	587.453,03	131.817,39	0,9113 %

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 FTGENCAT 7, 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	940.336.375,67	2.050.345,56	80.784,39	24.636,57	1.555,11	0,2238 %	1,7096 %
28/02/2010	926.594.630,19	3.265.230,67	219.677,11	230.561,76	13.271,00	0,3498 %	11,4415 %
31/03/2010	910.347.595,31	4.404.178,68	293.854,19	763.215,34	99.833,76	0,4213 %	24,7653 %
30/04/2010	896.885.788,25	5.640.818,80	499.123,25	1.122.309,65	106.774,08	0,5475 %	26,1617 %
31/05/2010	880.618.554,31	7.167.403,00	634.340,31	1.753.743,14	153.080,39	0,6694 %	31,0561 %
30/06/2010	866.420.023,49	8.676.336,55	732.871,69	2.572.178,87	244.353,16	0,7609 %	36,1013 %
31/07/2010	853.665.178,23	9.557.516,58	883.849,82	2.932.907,29	275.424,94	0,8473 %	34,0978 %
31/08/2010	842.823.349,31	10.004.536,66	1.007.713,03	3.571.446,74	344.608,53	0,8420 %	37,5052 %
30/09/2010	829.696.701,87	11.640.525,82	1.128.967,34	4.496.190,19	428.987,41	0,9454 %	44,7245 %
31/10/2010	816.788.819,83	12.738.519,38	1.255.739,37	5.167.448,66	562.739,52	1,0118 %	44,8740 %
30/11/2010	804.519.783,19	13.552.806,24	1.376.737,76	6.107.059,74	673.566,49	1,0129 %	48,4529 %
31/12/2010	790.468.992,21	13.933.831,05	1.478.930,23	7.317.758,16	891.477,20	0,9113 %	54,9865 %

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 FTGENCAT 7, 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	940.336.375,67	14.418,31	0,00	14.418,31	0,0015 %	0,0000 %
28/02/2010	926.594.630,19	149.988,56	10,78	149.977,78	0,0162 %	0,0748 %
31/03/2010	910.347.595,31	207.645,16	103.128,34	104.516,82	0,0115 %	68,7575 %
30/04/2010	896.885.788,25	207.655,74	103.608,34	104.047,40	0,0116 %	49,8968 %
31/05/2010	880.618.554,31	282.941,71	103.748,34	179.193,37	0,0203 %	49,9617 %
30/06/2010	866.420.023,49	362.766,68	105.533,54	257.233,14	0,0297 %	37,2987 %
31/07/2010	853.665.178,23	433.363,61	106.973,18	326.390,43	0,0382 %	29,4881 %
31/08/2010	842.823.349,31	818.296,49	162.019,02	656.277,47	0,0779 %	37,3864 %
30/09/2010	829.696.701,87	1.381.695,81	279.334,85	1.102.360,96	0,1329 %	34,1361 %
31/10/2010	816.788.819,83	1.853.235,66	356.796,98	1.496.438,68	0,1832 %	25,8231 %
30/11/2010	804.519.783,19	2.258.099,29	382.289,29	1.875.810,00	0,2332 %	20,6282 %
31/12/2010	790.468.992,21	3.173.472,54	465.605,23	2.707.867,31	0,3426 %	20,6193 %

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	199	60.083,77	11.537,21	71.620,98	4.075.164,92	4.146.785,90			
DE 1 A 2 MESES / From 1 to 2 months	100	66.829,84	13.927,17	80.757,01	2.356.380,70	2.437.137,71			
DE 2 A 3 MESES / From 2 to 3 months	38	50.542,17	9.034,13	59.576,30	963.231,07	1.022.807,37			
DE 3 A 6 MESES / From 3 to 6 months	141	184.980,67	31.975,57	216.956,24	2.220.415,01	2.437.371,25			
DE 6 A 12 MESES / From 6 to 12 months	222	402.472,36	99.841,82	502.314,18	4.395.657,88	4.897.972,06			
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	700	764.908,81	166.315,90	931.224,71	14.010.849,58	14.942.074,29			
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	102	12.845,25	4.810,79	17.656,04	2.510.805,03	2.528.461,07	25.785.222,80	9,80585	
DE 1 A 2 MESES / From 1 to 2 months	47	12.074,78	6.085,93	18.160,71	1.405.117,76	1.423.278,47	10.034.525,80	14,18381	
DE 2 A 3 MESES / From 2 to 3 months	6	10.706,68	2.450,28	13.156,96	422.313,04	435.470,00	1.848.152,44	23,56245	
DE 3 A 6 MESES / From 3 to 6 months	75	38.564,10	14.594,21	53.158,31	1.212.215,28	1.265.373,59	14.670.681,20	8,62519	
DE 6 A 12 MESES / From 6 to 12 months	151	127.174,76	63.236,67	190.411,43	3.449.077,44	3.639.488,87	49.851.145,99	7,30071	
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	381	201.365,57	91.177,88	292.543,45	8.999.528,55	9.292.072,00	102.189.728,23	9,09296	

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 FTGENCAT 7, 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							322.151,64	50.532,20	372.683,84
31/01/2010	480.547,28	73.265,61	553.812,89	100.833,71	12.277,51	113.111,22	701.865,21	111.520,30	813.385,51
28/02/2010	243.570,87	49.016,85	292.587,72	226.656,59	39.287,71	265.944,30	718.779,49	121.249,44	840.028,93
31/03/2010	168.425,41	38.323,28	206.748,69	442.201,06	54.104,59	496.305,65	445.003,84	105.468,13	550.471,97
30/04/2010	298.916,55	50.673,41	349.589,96	90.067,56	21.642,59	111.710,15	653.852,83	134.498,95	788.351,78
31/05/2010	328.424,82	45.326,66	373.751,48	162.728,29	36.705,03	199.433,32	819.549,36	143.120,58	962.669,94
30/06/2010	210.583,96	42.567,77	253.151,73	257.443,65	36.498,51	293.942,16	770.399,44	147.739,82	918.139,26
31/07/2010	216.540,94	42.607,61	259.148,55	117.478,94	26.456,53	143.935,47	869.461,44	163.890,90	1.033.352,34
31/08/2010	205.857,29	46.743,75	252.601,04	116.392,86	23.981,52	140.374,38	925.710,64	170.581,12	1.096.291,76
30/09/2010	194.152,31	41.303,52	235.455,83	156.832,21	27.052,10	183.884,31	921.849,45	172.828,10	1.094.677,55
31/10/2010	230.455,13	48.114,82	278.569,95	84.840,62	21.664,76	106.505,38	954.481,53	188.009,49	1.142.491,02
30/11/2010	194.671,98	42.175,02	236.847,00	140.818,96	34.374,52	175.193,48	927.822,44	181.054,19	1.108.876,63
31/12/2010	159.934,51	35.290,11	195.224,62	183.611,16	29.653,52	213.264,68	764.908,81	166.315,90	931.224,71
	2.932.081,05	555.408,41	3.487.489,46	2.079.905,61	363.698,89	2.443.604,50			

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 FTGENCAT 7, 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	26.134,59	14.496,42	40.631,01	0,00	0,00	0,00	26.134,59	14.496,42	40.631,01
31/01/2010	54.649,80	12.568,23	67.218,03	1.555,11	563,81	2.118,92	79.229,28	26.500,84	105.730,12
28/02/2010	138.892,72	19.980,49	158.873,21	11.715,89	3.695,58	15.411,47	206.406,11	42.785,75	249.191,86
31/03/2010	74.177,08	17.964,68	92.141,76	86.562,76	7.143,58	93.706,34	194.020,43	53.606,85	247.627,28
30/04/2010	205.269,06	23.136,48	228.405,54	6.940,32	3.753,63	10.693,95	392.349,17	72.989,70	465.338,87
31/05/2010	135.217,06	24.011,55	159.228,61	46.306,31	8.236,60	54.542,91	481.259,92	88.764,65	570.024,57
30/06/2010	98.531,38	26.276,99	124.808,37	91.272,77	12.011,44	103.284,21	488.518,53	103.030,20	591.548,73
31/07/2010	150.978,13	28.929,87	179.908,00	31.071,78	7.323,94	38.395,72	608.424,88	124.636,13	733.061,01
31/08/2010	123.863,21	20.473,94	144.337,15	69.183,59	27.353,93	96.537,52	663.104,50	117.756,14	780.860,64
30/09/2010	121.254,31	28.372,31	149.626,62	84.378,88	18.583,73	102.962,61	699.979,93	127.544,72	827.524,65
31/10/2010	126.772,03	28.465,58	155.237,61	133.752,11	17.326,99	151.079,10	692.999,85	138.683,31	831.683,16
30/11/2010	120.998,39	27.674,82	148.673,21	110.826,97	22.424,44	133.251,41	703.171,27	143.933,69	847.104,96
31/12/2010	102.192,47	19.870,50	122.062,97	217.910,71	31.986,80	249.897,51	587.453,03	131.817,39	719.270,42
	1.478.930,23	292.221,86	1.771.152,09	891.477,20	160.404,47	1.051.881,67			

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 FTGENCAT 7, 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	14.418,31	50,19	14.468,50	0,00	0,00	0,00	14.418,31	50,19	14.468,50
31/01/2010	0,00	15,80	15,80	0,00	0,00	0,00	14.418,31	65,99	14.484,30
28/02/2010	135.570,25	831,78	136.402,03	-10,78	0,00	-10,78	149.977,78	897,77	150.875,55
31/03/2010	57.656,60	503,38	58.159,98	-103.117,56	0,00	-103.117,56	104.516,82	1.401,15	105.917,97
30/04/2010	10,58	367,94	378,52	-480,00	0,00	-480,00	104.047,40	1.769,09	105.816,49
31/05/2010	75.285,97	1.961,55	77.247,52	-140,00	0,00	-140,00	179.193,37	3.730,64	182.924,01
30/06/2010	79.824,97	2.882,75	82.707,72	-1.785,20	0,00	-1.785,20	257.233,14	6.613,39	263.846,53
31/07/2010	70.596,93	3.635,31	74.232,24	-1.439,64	0,00	-1.439,64	326.390,43	10.248,70	336.639,13
31/08/2010	384.932,88	17.800,73	402.733,61	-55.045,84	0,00	-55.045,84	656.277,47	28.049,43	684.326,90
30/09/2010	563.399,32	19.634,63	583.033,95	-117.315,83	0,00	-117.315,83	1.102.360,96	47.684,06	1.150.045,02
31/10/2010	471.539,85	27.121,63	498.661,48	-77.462,13	0,00	-77.462,13	1.496.438,68	74.805,69	1.571.244,37
30/11/2010	404.863,63	28.422,98	433.286,61	-25.492,31	0,00	-25.492,31	1.875.810,00	103.228,67	1.979.038,67
31/12/2010	915.373,25	51.630,01	967.003,26	-83.315,94	0,00	-83.315,94	2.707.867,31	154.858,68	2.862.725,99
	3.173.472,54	154.858,68	3.328.331,22	-465.605,23	0,00	-465.605,23			