

FONCAIXA FTGENCAT 7, F.T.A.

**INFORME MENSUAL
SOBRE IMPAGADOS
JUNIO - 2012**

*DELINQUENCIES
MONTHLY INFORMATION
JUNE - 2012*



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
31/01/2012	21.239	639.296.336,58	420	11.232.232,52	829.157,12	192.182,76	1,8867 %
29/02/2012	20.906	629.281.128,77	407	11.111.204,71	839.023,86	195.781,66	1,8990 %
31/03/2012	20.398	617.796.546,01	449	12.269.786,59	831.852,51	199.332,24	2,1207 %
30/04/2012	19.939	606.601.281,22	478	12.389.503,25	941.964,72	217.183,17	2,1977 %
31/05/2012	19.562	596.282.459,84	478	13.289.603,75	967.245,28	231.827,14	2,3910 %
30/06/2012	19.215	586.014.738,66	442	11.531.484,06	873.248,59	200.789,22	2,1168 %

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
31/01/2012	639.296.336,58	33.748.803,07	3.397.007,24	22.516.570,55	2.567.850,12	1,8867 %	69,6190 %
29/02/2012	629.281.128,77	34.830.537,18	3.568.840,88	23.719.332,47	2.729.817,02	1,8990 %	71,2036 %
31/03/2012	617.796.546,01	38.023.177,12	3.764.807,91	25.753.390,53	2.932.955,40	2,1207 %	74,7052 %
30/04/2012	606.601.281,22	39.263.092,41	3.984.385,12	26.873.589,16	3.042.420,40	2,1977 %	71,5900 %
31/05/2012	596.282.459,84	41.313.222,67	4.190.551,22	28.023.618,92	3.223.305,94	2,3910 %	72,2514 %
30/06/2012	586.014.738,66	42.357.326,35	4.454.697,65	30.825.842,29	3.581.449,06	2,1168 %	75,6141 %

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
31/01/2012	639.296.336,58	11.450.277,89	-2.940.116,74	8.510.161,15	1,3312 %	27,4106 %
29/02/2012	629.281.128,77	12.397.537,64	-2.959.758,86	9.437.778,78	1,4998 %	25,8488 %
31/03/2012	617.796.546,01	13.646.425,55	-3.391.081,86	10.255.343,69	1,6600 %	27,3529 %
30/04/2012	606.601.281,22	14.088.538,19	-3.505.271,04	10.583.267,15	1,7447 %	25,6864 %
31/05/2012	596.282.459,84	14.816.113,31	-3.637.905,03	11.178.208,28	1,8746 %	25,8217 %
30/06/2012	586.014.738,66	17.276.927,35	-3.690.335,43	13.586.591,92	2,3185 %	24,9076 %

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 30/06/2012
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	308	79.921,96	15.616,31	95.538,27	6.145.599,32	6.241.137,59		
DE 1 A 2 MESES / From 1 to 2 months	143	80.831,13	31.462,56	112.293,69	5.634.821,74	5.747.115,43		
DE 2 A 3 MESES / From 2 to 3 months	66	347.543,28	17.408,82	364.952,10	1.932.153,27	2.297.105,37		
DE 3 A 6 MESES / From 3 to 6 months	236	440.551,75	85.253,24	525.804,99	6.040.368,73	6.566.173,72		
DE 6 A 12 MESES / From 6 to 12 months	206	432.696,84	115.535,98	548.232,82	5.491.115,33	6.039.348,15		
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	959	1.381.544,96	265.276,91	1.646.821,87	25.244.058,39	26.890.880,26		

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	207	30.740,36	11.494,55	42.234,91	4.803.332,08	4.845.566,99	82.522.072,08	5,87184		
DE 1 A 2 MESES / From 1 to 2 months	105	39.079,09	26.499,92	65.579,01	4.906.611,42	4.972.190,43	58.204.150,87	8,54267		
DE 2 A 3 MESES / From 2 to 3 months	43	19.428,01	13.185,86	32.613,87	1.688.667,06	1.721.280,93	14.716.529,11	11,69624		
DE 3 A 6 MESES / From 3 to 6 months	170	115.204,17	72.384,04	187.588,21	5.406.051,68	5.593.639,89	62.301.924,49	8,97828		
DE 6 A 12 MESES / From 6 to 12 months	143	141.740,72	95.660,85	237.401,57	4.983.177,82	5.220.579,39	60.950.146,89	8,56533		
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	668	346.192,35	219.225,22	565.417,57	21.787.840,06	22.353.257,63	278.694.823,44	8,02069		

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**

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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	6.435.212,46	1.336.588,30	7.771.800,76	5.413.471,52	1.101.738,70	6.515.210,22	1.021.740,94	234.849,60	1.256.590,54
31/01/2012	313.494,34	71.005,05	384.499,39	190.888,22	47.176,30	238.064,52	1.144.347,06	258.678,35	1.403.025,41
29/02/2012	465.162,29	71.779,26	536.941,55	277.885,78	53.145,64	331.031,42	1.331.623,57	277.311,97	1.608.935,54
31/03/2012	619.657,95	63.164,24	682.822,19	404.405,73	83.050,72	487.456,45	1.546.875,79	257.425,49	1.804.301,28
30/04/2012	1.338.230,24	76.783,58	1.415.013,82	346.131,85	41.748,99	387.880,84	2.538.974,18	292.460,08	2.831.434,26
31/05/2012	197.009,70	70.997,23	268.006,93	930.134,84	64.140,67	994.275,51	1.805.849,04	299.316,64	2.105.165,68
30/06/2012	188.931,13	63.389,17	252.320,30	613.235,21	97.428,90	710.664,11	1.381.544,96	265.276,91	1.646.821,87
	9.557.698,11	1.753.706,83	11.311.404,94	8.176.153,15	1.488.429,92	9.664.583,07			

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			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	3.239.412,40	703.348,83	3.942.761,23	2.430.571,20	511.967,18	2.942.538,38	808.841,20	190.776,22	999.617,42	2.207.236,75
31/01/2012	157.594,84	35.711,94	193.306,78	137.278,92	34.305,40	171.584,32	829.157,12	192.182,76	1.021.339,88	2.251.936,12
29/02/2012	171.833,64	36.710,69	208.544,33	161.966,90	33.111,79	195.078,69	839.023,86	195.781,66	1.034.805,52	2.183.884,92
31/03/2012	195.967,03	51.059,60	247.026,63	203.138,38	47.509,02	250.647,40	831.852,51	199.332,24	1.031.184,75	2.201.302,87
30/04/2012	219.577,21	43.588,97	263.166,18	109.465,00	25.738,04	135.203,04	941.964,72	217.183,17	1.159.147,89	2.247.388,64
31/05/2012	206.166,10	51.274,42	257.440,52	180.885,54	36.630,45	217.515,99	967.245,28	231.827,14	1.199.072,42	2.223.117,90
30/06/2012	264.146,43	39.188,74	303.335,17	358.143,12	70.226,66	428.369,78	873.248,59	200.789,22	1.074.037,81	1.964.547,74
	4.454.697,65	960.883,19	5.415.580,84	3.581.449,06	759.488,54	4.340.937,60				

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			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	10.726.214,40	703.617,89	-2.800.878,56	0,00	7.925.335,84	703.617,89	8.628.953,73					
31/01/2012	724.063,49	74.792,91	-139.238,18	0,00	8.510.161,15	778.410,80	9.288.571,95	0,00	0,00	0,00	0,00	0,00
29/02/2012	947.259,75	83.386,60	-19.642,12	0,00	9.437.778,78	861.797,40	10.299.576,18	0,00	0,00	0,00	0,00	0,00
31/03/2012	1.248.887,91	82.278,39	-431.323,00	0,00	10.255.343,69	944.075,79	11.199.419,48	0,00	0,00	0,00	0,00	0,00
30/04/2012	442.112,64	74.570,79	-114.189,18	0,00	10.583.267,15	1.018.646,58	11.601.913,73	0,00	0,00	0,00	0,00	0,00
31/05/2012	727.575,12	88.011,72	-132.633,99	0,00	11.178.208,28	1.106.658,30	12.284.866,58	0,00	0,00	0,00	0,00	0,00
30/06/2012	2.460.814,04	145.124,09	-52.430,40	0,00	13.586.591,92	1.251.782,39	14.838.374,31	0,00	0,00	0,00	0,00	0,00
	17.276.927,35	1.251.782,39	-3.690.335,43	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)