

# **GC FTPYME PASTOR 1, F.T.A.**

**INFORME MENSUAL  
SOBRE IMPAGADOS  
DICIEMBRE - 2009**

*DELINQUENCY  
MONTHLY INFORMATION  
DECEMBER - 2009*



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

**GESTICAIXA**

Fondo/Fund: GC FTPYME PASTOR 1, F.T.A.

## INDICE MOROSIDAD / DELINQUENCY RATE

Fecha Date	Operaciones Fondo Number Op.Pool	Saldo Vivo Pendiente del Fondo Portfolio Outstanding Balance	Operaciones 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
31/01/2009	308	31.988.544,34	11	23.033,96	682.994,92	11.654,05	2,2071 %
28/02/2009	298	31.168.134,94	16	401.019,19	718.779,34	20.873,86	3,5928 %
31/03/2009	291	29.427.027,91	16	421.187,99	704.870,58	22.888,32	3,8266 %
30/04/2009	285	27.365.285,95	16	409.027,39	707.259,87	24.805,36	4,0792 %
31/05/2009	273	26.744.198,74	15	561.348,63	725.435,66	29.844,90	4,8115 %
30/06/2009	265	26.222.648,40	13	394.270,67	824.495,87	30.484,30	4,6478 %
31/07/2009	258	25.483.146,77	13	192.374,32	1.025.499,20	31.466,29	4,7791 %
31/08/2009	253	24.944.821,68	13	184.147,44	1.033.182,62	32.084,61	4,8801 %
30/09/2009	243	24.133.325,67	12	175.891,15	802.672,98	28.209,88	4,0548 %
31/10/2009	241	23.631.167,24	10	167.605,34	609.992,21	25.645,03	3,2906 %
30/11/2009	237	22.895.721,21	10	37.445,68	687.982,83	24.674,14	3,1684 %
31/12/2009	233	22.450.518,01	10	30.094,37	695.334,14	24.809,83	3,2312 %

**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

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## TASA DE RECUPERACIÓN DE MOROSIDAD / DELINQUENCY RECOVERIES RATE

Fecha Date	Saldo Vivo Pendiente Fondo Portfolio Outstanding Balance	Operaciones Morosas / Operations Delinquent			Recuperaciones Morosidad / Operations Recoveries			Tasas / Rates	
		Principal Pendiente Vencer Delinquent Principal Outstanding Balance Not Due	Principal Vencido No Cobrado Delinquent Principal Outstanding Balance Not Due and Not Paid		Principal Pendiente Vencer Delinquent Principal Outstanding Balance Not Due	Principal Vencido No Cobrado Delinquent Principal Outstanding Balance Not Due and Not Paid		Morosidad Delinquency	Recuperación Morosidad Delinquency Recoveries
31/01/2009	31.988.544,34	4.555.617,61	2.081.284,09		4.532.583,65	1.398.289,17	2,2071 %	89,4534 %	
28/02/2009	31.168.134,94	4.934.658,68	2.123.078,64		4.533.639,49	1.404.299,30	3,5928 %	89,4685 %	
31/03/2009	29.427.027,91	4.964.419,45	2.143.624,18		4.543.231,46	1.438.753,60	3,8266 %	84,7578 %	
30/04/2009	27.365.285,95	4.964.419,45	2.156.104,78		4.555.392,06	1.448.844,91	4,0792 %	84,4710 %	
31/05/2009	26.744.198,74	5.161.222,22	2.179.689,64		4.599.873,59	1.454.253,98	4,8115 %	85,0236 %	
30/06/2009	26.222.648,40	5.161.222,22	2.312.900,32		4.766.951,55	1.488.404,45	4,6478 %	85,2122 %	
31/07/2009	25.483.146,77	5.161.222,22	2.513.903,65		4.968.847,90	1.488.404,45	4,7791 %	86,3948 %	
31/08/2009	24.944.821,68	5.161.222,22	2.521.587,07		4.977.074,78	1.488.404,45	4,8801 %	84,2394 %	
30/09/2009	24.133.325,67	5.161.222,22	2.530.617,93		4.985.331,07	1.727.944,95	4,0548 %	87,3805 %	
31/10/2009	23.631.167,24	5.161.222,22	2.538.339,69		4.993.616,88	1.928.347,48	3,2906 %	89,9910 %	
30/11/2009	22.895.721,21	5.161.222,22	2.670.177,32		5.123.776,54	1.982.194,49	3,1684 %	92,2906 %	
31/12/2009	22.450.518,01	5.161.222,22	2.677.528,63		5.131.127,85	1.982.194,49	3,2312 %	90,8308 %	

**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 Not 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** = (Delinquent Recoveries Principal Outstanding Balance Not Due + Delinquent Recoveries Principal Outstanding Balance Not Due and Not Paid) / (Delinquent Principal Outstanding Balance Not Due + Delinquent Principal Outstanding Balance Not Due and Not Paid)

**GESTICAIXA**

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

Fecha / Date	Saldo Vivo Pendiente Fondo Portfolio Outstanding Balance	Activos Suspenso / Defaulted Assets			Tasas / Rate	
		Incorporaciones Acumuladas Incoming Accumulated	Recuperaciones Acumuladas Recoveries Accumulated	Importe Neto Net Balance	Fallidos Default	Recuperación Fallidos Recoveries Default
31/01/2009	31.988.544,34	585.477,68	293.698,92	291.778,76	0,9121 %	50,1640 %
28/02/2009	31.168.134,94	585.477,68	295.800,35	289.677,33	0,9294 %	50,5229 %
31/03/2009	29.427.027,91	585.477,68	295.800,35	289.677,33	0,9844 %	50,5229 %
30/04/2009	27.365.285,95	585.477,68	295.800,35	289.677,33	1,0586 %	50,5229 %
31/05/2009	26.744.198,74	585.477,68	295.800,35	289.677,33	1,0831 %	50,5229 %
30/06/2009	26.222.648,40	585.477,68	296.100,35	289.377,33	1,1035 %	50,5741 %
31/07/2009	25.483.146,77	585.477,68	296.100,35	289.377,33	1,1356 %	50,5741 %
31/08/2009	24.944.821,68	585.477,68	296.100,35	289.377,33	1,1601 %	50,5741 %
30/09/2009	24.133.325,67	829.551,36	279.920,13	549.631,23	2,2775 %	47,8106 %
31/10/2009	23.631.167,24	829.551,36	279.968,86	549.582,50	2,3257 %	33,7494 %
30/11/2009	22.895.721,21	884.777,69	286.111,03	598.666,66	2,6148 %	34,4899 %
31/12/2009	22.450.518,01	884.777,69	286.111,03	598.666,66	2,6666 %	32,3371 %

**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)

**DELINQUENCY RECOVERIES RATE** = (Recoveries Accumulated Defaulted Assets) / (Incoming Accumulated Defaulted Assets)



## Impagados al / Delinquency Loans at 31/12/2009

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

### Classification by Aging First Overdue Instalments

Total Impagados / Total Delinquency		Importe Impagado / Overdue Amount			Principal pendiente no vencido / Outstanding Debt	Deuda Total / Total Debt
Antigüedad Deuda Aging	Nº de Activos Number	Principal Principal	Intereses Ordinarios Ordinary Interests	Total Total		
HASTA 1 MES / Up to 1 month	78	130.050,23	16.028,32	146.078,55	6.030.408,49	6.176.487,04
DE 1 A 2 MESES / From 1 to 2 months	7	23.830,39	3.877,72	27.708,11	469.815,59	497.523,70
DE 2 A 3 MESES / From 2 to 3 months	0	0,00	0,00	0,00	0,00	0,00
DE 3 A 6 MESES / From 3 to 6 months	0	0,00	0,00	0,00	0,00	0,00
DE 6 A 12 MESES / From 6 to 12 months	3	215.198,49	5.641,89	220.840,38	0,00	220.840,38
DE 12 A 18 MESES / From 12 to 18 months	7	480.135,65	19.167,94	499.303,59	30.094,37	529.397,96
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>95</b>	<b>849.214,76</b>	<b>44.715,87</b>	<b>893.930,63</b>	<b>6.530.318,45</b>	<b>7.424.249,08</b>

Impagado con Garantía Real / Mortgage-Backed Delinquency		Importe Impagado / Overdue Amount			Principal pendiente no vencido / Outstanding Debt	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				
HASTA 1 MES / Up to 1 month	67	102.940,97	15.473,39	118.414,36	5.833.845,87	5.952.260,23	29.100.540,69	20,45412
DE 1 A 2 MESES / From 1 to 2 months	5	20.348,78	3.806,91	24.155,69	466.365,70	490.521,39	2.249.197,54	21,80873
DE 2 A 3 MESES / From 2 to 3 months	0	0,00	0,00	0,00	0,00	0,00	0,00	0,00000
DE 3 A 6 MESES / From 3 to 6 months	0	0,00	0,00	0,00	0,00	0,00	0,00	0,00000
DE 6 A 12 MESES / From 6 to 12 months	1	211.482,57	5.630,33	217.112,90	0,00	217.112,90	2.450.000,00	8,86175
DE 12 A 18 MESES / From 12 to 18 months	6	446.678,87	18.358,50	465.037,37	22.535,43	487.572,80	2.357.931,54	20,67799
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>79</b>	<b>781.451,19</b>	<b>43.269,13</b>	<b>824.720,32</b>	<b>6.322.747,00</b>	<b>7.147.467,32</b>	<b>36.157.669,77</b>	<b>19,76750</b>

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

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

**GESTICAIXA**

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## Movimiento Mensual Impagados Monthly Arrears Rate

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							968.270,58	87.185,84	1.055.456,42
31/01/2009	80.891,27	16.587,27	97.478,54	69.440,70	19.244,01	88.684,71	979.721,15	84.529,10	1.064.250,25
28/02/2009	61.282,94	21.136,50	82.419,44	94.765,65	24.386,63	119.152,28	946.238,44	81.278,97	1.027.517,41
31/03/2009	66.988,63	21.867,56	88.856,19	121.026,45	30.874,42	151.900,87	892.200,62	72.272,11	964.472,73
30/04/2009	56.835,18	12.165,91	69.001,09	78.460,97	25.829,07	104.290,04	870.574,83	58.608,95	929.183,78
31/05/2009	57.513,04	12.743,42	70.256,46	52.717,01	11.911,01	64.628,02	875.370,86	59.441,36	934.812,22
30/06/2009	197.988,18	14.090,20	212.078,38	62.750,96	9.473,17	72.224,13	1.010.608,08	64.058,39	1.074.666,47
31/07/2009	226.378,09	5.716,73	232.094,82	79.825,38	12.841,19	92.666,57	1.157.160,79	56.933,93	1.214.094,72
31/08/2009	48.708,82	9.565,07	58.273,89	37.349,77	10.058,49	47.408,26	1.168.519,84	56.440,51	1.224.960,35
30/09/2009	71.078,72	7.986,30	79.065,02	31.045,16	7.449,77	38.494,93	969.012,90	52.443,86	1.021.456,76
31/10/2009	40.828,32	6.745,85	47.574,17	282.722,55	14.569,65	297.292,20	727.118,67	44.620,06	771.738,73
30/11/2009	172.686,05	7.806,09	180.492,14	28.987,79	8.380,15	37.367,94	816.969,92	42.666,68	859.636,60
31/12/2009	76.866,20	11.377,07	88.243,27	44.621,36	9.327,88	53.949,24	849.214,76	44.715,87	893.930,63
	1.158.045,44	147.787,97	1.305.833,41	983.713,75	184.345,44	1.168.059,19			

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

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

**GESTICAIXA**

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## Movimiento Mensual Fallidos Monthly Default Rates

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	585.477,68	412.297,93	997.775,61	-293.698,28	-39.418,50	-333.116,78	291.779,40	372.879,43	664.658,83
31/01/2009	0,00	45.247,11	45.247,11	-0,64	0,00	-0,64	291.778,76	418.126,54	709.905,30
28/02/2009	0,00	16.614,82	16.614,82	-2.101,43	0,00	-2.101,43	289.677,33	434.741,36	724.418,69
31/03/2009	0,00	18.290,73	18.290,73	0,00	0,00	0,00	289.677,33	453.032,09	742.709,42
30/04/2009	0,00	11.143,56	11.143,56	0,00	0,00	0,00	289.677,33	464.175,65	753.852,98
31/05/2009	0,00	18.703,59	18.703,59	0,00	0,00	0,00	289.677,33	482.879,24	772.556,57
30/06/2009	0,00	20.303,72	20.303,72	-300,00	0,00	-300,00	289.377,33	503.182,96	792.560,29
31/07/2009	0,00	12.349,40	12.349,40	0,00	0,00	0,00	289.377,33	515.532,36	804.909,69
31/08/2009	0,00	20.295,48	20.295,48	0,00	0,00	0,00	289.377,33	535.827,84	825.205,17
30/09/2009	244.073,68	0,00	244.073,68	16.180,22	-532.606,91	-516.426,69	549.631,23	3.220,93	552.852,16
31/10/2009	0,00	48,73	48,73	-48,73	0,00	-48,73	549.582,50	3.269,66	552.852,16
30/11/2009	55.226,33	160,23	55.386,56	-6.142,17	0,00	-6.142,17	598.666,66	3.429,89	602.096,55
31/12/2009	0,00	0,00	0,00	0,00	0,00	0,00	598.666,66	3.429,89	602.096,55
	884.777,69	575.455,30	1.460.232,99	-286.111,03	-572.025,41	-858.136,44			