

FONCAIXA FTPYME 1, F.T.A.

**INFORME MENSUAL
SOBRE IMPAGADOS
DICIEMBRE - 2008**

*DELINQUENCY
MONTHLY INFORMATION
DECEMBER - 2008*



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

**GESTICAIXA**

Fondo/Fund: FONCAIXA FTPYME 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
31/01/2008	4.773	159.940.403,78	27	1.016.888,09	110.272,61	26.127,90	0,7047 %
29/02/2008	4.654	156.159.275,91	29	1.082.655,29	126.427,47	30.479,06	0,7743 %
31/03/2008	4.519	152.528.961,87	31	1.291.003,58	121.860,21	35.430,31	0,9263 %
30/04/2008	4.365	148.485.642,23	37	1.499.411,79	150.785,55	42.052,98	1,1114 %
31/05/2008	4.230	144.685.305,10	35	1.333.549,38	158.718,42	44.350,32	1,0314 %
30/06/2008	4.135	141.531.203,93	39	1.428.649,55	170.117,69	47.527,54	1,1296 %
31/07/2008	4.009	138.051.034,53	42	1.470.755,54	182.094,72	52.029,92	1,1973 %
31/08/2008	3.877	135.148.753,51	49	1.690.548,18	186.888,60	49.203,47	1,3892 %
30/09/2008	3.798	132.302.645,97	50	1.715.802,37	194.217,50	53.515,77	1,4437 %
31/10/2008	3.726	128.863.235,18	51	1.728.875,86	209.381,85	58.482,01	1,5041 %
30/11/2008	3.666	125.966.545,02	63	2.115.531,54	233.300,34	67.099,92	1,8646 %
31/12/2008	3.620	123.184.424,26	65	2.366.628,78	262.484,41	77.059,73	2,1343 %

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 FTPYME 1, F.T.A.

Movimiento Mensual Impagados Monthly Delinquency Rate

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							152.912,45	39.546,16	192.458,61
31/01/2008	665.807,75	177.431,07	843.238,82	658.932,37	180.496,57	839.428,94	153.037,02	36.096,36	189.133,38
29/02/2008	700.364,55	193.018,99	893.383,54	689.591,81	189.871,71	879.463,52	163.809,76	39.243,64	203.053,40
31/03/2008	664.560,59	184.434,19	848.994,78	643.697,29	176.646,48	820.343,77	168.035,93	45.784,79	213.820,72
30/04/2008	574.220,33	167.090,74	741.311,07	563.527,16	163.513,72	727.040,88	178.729,10	49.361,81	228.090,91
31/05/2008	634.564,62	181.690,42	816.255,04	613.906,52	175.248,19	789.154,71	199.387,20	55.804,04	255.191,24
30/06/2008	642.362,98	189.208,42	831.571,40	621.220,50	183.353,64	804.574,14	220.529,68	61.658,82	282.188,50
31/07/2008	601.499,90	177.284,30	778.784,20	593.507,77	175.782,28	769.290,05	228.521,81	63.160,84	291.682,65
31/08/2008	601.932,98	177.224,98	779.157,96	558.158,24	168.523,94	726.682,18	250.183,84	62.934,41	313.118,25
30/09/2008	573.688,89	176.858,37	750.547,26	551.431,01	170.857,96	722.288,97	262.748,73	67.774,18	330.522,91
31/10/2008	546.239,87	167.464,48	713.704,35	521.978,76	160.895,38	682.874,14	275.219,55	72.769,72	347.989,27
30/11/2008	536.213,26	138.771,71	674.984,97	497.379,27	125.174,48	622.553,75	297.955,62	82.989,29	380.944,91
31/12/2008	507.207,08	138.499,87	645.706,95	467.035,72	124.193,86	591.229,58	326.768,80	93.633,08	420.401,88
	7.248.662,80	2.068.977,54	9.317.640,34	6.980.366,42	1.994.558,21	8.974.924,63			

**GESTICAIXA**

Fondo/Fund: FONCAIXA FTPYME 1, F.T.A.

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	1.627.678,62	283.992,29	1.911.670,91	-778.642,31	-81.462,41	-860.104,72	849.036,31	202.529,88	1.051.566,19
31/01/2008	9.064,33	6.490,10	15.554,43	-1.053,94	0,00	-1.053,94	857.046,70	209.019,98	1.066.066,68
29/02/2008	0,00	4.305,31	4.305,31	-3.411,84	0,00	-3.411,84	853.634,86	213.325,29	1.066.960,15
31/03/2008	33.252,31	10.427,86	43.680,17	-87,21	0,00	-87,21	886.799,96	223.753,15	1.110.553,11
30/04/2008	0,00	3.955,53	3.955,53	-3.615,59	0,00	-3.615,59	883.184,37	227.708,68	1.110.893,05
31/05/2008	1.714,49	7.915,72	9.630,21	-804,82	0,00	-804,82	884.094,04	235.624,40	1.119.718,44
30/06/2008	589,42	12.226,30	12.815,72	-7.523,88	0,00	-7.523,88	877.159,58	247.850,70	1.125.010,28
31/07/2008	1.741,26	2.696,88	4.438,14	-561,44	0,00	-561,44	878.339,40	250.547,58	1.128.886,98
31/08/2008	112.700,19	16.225,58	128.925,77	-2.022,29	0,00	-2.022,29	989.017,30	266.773,16	1.255.790,46
30/09/2008	18.794,58	8.929,26	27.723,84	-62,31	0,00	-62,31	1.007.749,57	275.702,42	1.283.451,99
31/10/2008	27.343,53	3.137,16	30.480,69	-200,85	0,00	-200,85	1.034.892,25	278.839,58	1.313.731,83
30/11/2008	45.483,19	0,00	45.483,19	-41.411,91	-5.576,60	-46.988,51	1.038.963,53	273.262,98	1.312.226,51
31/12/2008	45.834,35	13.170,39	59.004,74	0,00	0,00	0,00	1.084.797,88	286.433,37	1.371.231,25
	1.924.196,27	373.472,38	2.297.668,65	-839.398,39	-87.039,01	-926.437,40			

**GESTICAIXA**

Fondo/Fund: FONCAIXA FTPYME 1, F.T.A.

Impagados al / Delinquency Loans at 31/12/2008**Clasificación por Antigüedad. Primera Cuota Vencida y no Pagada****Classification by Aging First Overdue Instalments**

Antigüedad Deuda Aging	Num. Operaciones Number	IMPORTE IMPAGADO OVERDUE AMOUNT	IMPORTE IMPAGADO OVERDUE AMOUNT	IMPORTE IMPAGADO OVERDUE AMOUNT	IMPORTE EN DUDOSOS DOUBTFUL AMOUNT	IMPORTE EN DUDOSOS DOUBTFUL AMOUNT	IMPORTE EN DUDOSOS DOUBTFUL AMOUNT
		Principal Principal	Intereses Ordinarios Ordinary Interests	Total Total	Principal Principal	Intereses Interests	Total Total
HASTA 1 MES /Up to 1 month	42	24.242,46	6.079,06	30.321,52	0,00	0,00	0,00
DE 1 A 2 MESES /From 1 to 2 months	29	35.325,65	9.445,14	44.770,79	3.445,20	1.354,35	4.799,55
DE 2 A 3 MESES /From 2 to 3 months	9	4.716,28	1.049,15	5.765,43	15.717,35	3.956,02	19.673,37
DE 3 A 6 MESES /From 3 to 6 months	25	0,00	0,00	0,00	80.653,19	21.769,79	102.422,98
DE 6 A 12 MESES /From 6 to 12 months	20	0,00	0,00	0,00	113.052,07	32.981,27	146.033,34
DESDE 12 MESES /More than 12 months	6	0,00	0,00	0,00	49.616,60	16.998,30	66.614,90
Totales/Totals	131	64.284,39	16.573,35	80.857,74	262.484,41	77.059,73	339.544,14

Antigüedad Deuda Aging	Num. Operaciones Number	IMPORTE IMPAGADO OVERDUE AMOUNT	IMPORTE IMPAGADO OVERDUE AMOUNT	IMPORTE IMPAGADO OVERDUE AMOUNT	Deuda Pendiente Vencer Outstanding Debt	Deuda Total Total Debt
		Principal Principal	Intereses ord. y otros Ordinary Interests and Others	Total Total		
HASTA 1 MES /Up to 1 month	42	24.242,46	6.527,98	30.770,44	1.290.606,00	1.321.376,44
DE 1 A 2 MESES /From 1 to 2 months	29	38.770,85	15.559,69	54.330,54	1.060.222,95	1.114.553,49
DE 2 A 3 MESES /From 2 to 3 months	9	20.433,63	8.624,40	29.058,03	363.246,56	392.304,59
DE 3 A 6 MESES /From 3 to 6 months	25	80.653,19	51.914,84	132.568,03	815.390,91	947.958,94
DE 6 A 12 MESES /From 6 to 12 months	20	113.052,07	66.252,25	179.304,32	653.008,44	832.312,76
DESDE 12 MESES /More than 12 months	6	49.616,60	31.770,45	81.387,05	230.959,28	312.346,33
Totales/Totals	131	326.768,80	180.649,61	507.418,41	4.413.434,14	4.920.852,55