

GC FTPYME UNNIM 1, F.T.A.

**INFORME MENSUAL
SOBRE IMPAGADOS
ABRIL - 2013**

*DELINQUENCIES
MONTHLY INFORMATION
APRIL - 2013*



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

**GESTICAIXA**

Fondo/Fund: GC FTPYME UNNIM 1, 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
31/01/2013	5.038	206.123.457,78	196	11.227.413,03	1.252.872,12	352.036,22	6,0548 %
28/02/2013	4.925	200.418.219,03	189	10.033.775,74	1.263.840,00	318.623,28	5,6370 %
31/03/2013	4.780	194.276.821,80	186	9.372.642,47	1.331.531,76	305.535,44	5,5098 %
30/04/2013	4.628	188.228.081,92	180	8.472.142,71	1.251.666,79	285.722,95	5,1660 %

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 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
31/01/2013	206.123.457,78	18.974.097,12	1.844.304,35	7.746.684,09	591.432,23	6,0548 %	42,0110 %
28/02/2013	200.418.219,03	19.637.202,16	2.026.447,22	9.603.426,42	762.607,22	5,6370 %	49,7926 %
31/03/2013	194.276.821,80	20.500.669,09	2.280.888,39	11.128.026,62	949.356,63	5,5098 %	55,7495 %
30/04/2013	188.228.081,92	21.162.508,95	2.478.223,21	12.690.366,24	1.226.556,42	5,1660 %	61,0885 %

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)



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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
31/01/2013	206.123.457,78	2.773.563,37	-20.058,08	2.753.505,29	1,3359 %	2,1297 %
28/02/2013	200.418.219,03	4.500.205,14	-20.058,08	4.480.147,06	2,2354 %	0,7232 %
31/03/2013	194.276.821,80	5.897.898,53	-42.743,70	5.855.154,83	3,0138 %	0,9498 %
30/04/2013	188.228.081,92	7.010.725,46	-42.743,70	6.967.981,76	3,7019 %	0,7247 %

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 30/04/2013

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	485	291.406,16	38.723,03	330.129,19	19.035.399,58	19.365.528,77
DE 1 A 2 MESES / From 1 to 2 months	126	172.404,37	29.125,00	201.529,37	5.575.929,75	5.777.459,12
DE 2 A 3 MESES / From 2 to 3 months	95	151.481,33	46.210,23	197.691,56	4.809.470,69	5.007.162,25
DE 3 A 6 MESES / From 3 to 6 months	67	270.313,05	40.273,96	310.587,01	2.137.569,26	2.448.156,27
DE 6 A 12 MESES / From 6 to 12 months	113	981.353,74	245.448,99	1.226.802,73	6.334.573,45	7.561.376,18
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	886	1.866.958,65	399.781,21	2.266.739,86	37.892.942,73	40.159.682,59

Impagado con Garantía Real / Mortgage-Backed Delinquency		Importe Impagado / Overdue Amount					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		
HASTA 1 MES / Up to 1 month	91	43.957,46	16.527,86	60.485,32	9.243.227,66	9.303.712,98	29.657.629,15	31,37039
DE 1 A 2 MESES / From 1 to 2 months	29	66.273,66	17.219,82	83.493,48	4.047.852,14	4.131.345,62	16.428.904,38	25,14681
DE 2 A 3 MESES / From 2 to 3 months	33	53.024,15	27.588,79	80.612,94	3.210.664,71	3.291.277,65	11.486.271,56	28,65401
DE 3 A 6 MESES / From 3 to 6 months	7	21.950,87	9.450,41	31.401,28	905.648,67	937.049,95	2.031.312,71	46,13027
DE 6 A 12 MESES / From 6 to 12 months	27	217.906,90	99.967,58	317.874,48	4.034.210,69	4.352.085,17	8.642.529,67	50,35661
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	187	403.113,04	170.754,46	573.867,50	21.441.603,87	22.015.471,37	68.246.647,47	32,25869

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



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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	4.017.068,11	1.005.704,84	5.022.772,95	2.029.171,65	475.983,58	2.505.155,23	1.987.896,46	529.721,26	2.517.617,72
31/01/2013	387.443,60	74.351,16	461.794,76	538.319,62	145.453,79	683.773,41	1.843.354,68	458.839,29	2.302.193,97
28/02/2013	437.226,90	84.142,33	521.369,23	285.520,82	90.480,65	376.001,47	1.995.060,76	452.500,97	2.447.561,73
31/03/2013	382.615,59	63.777,56	446.393,15	416.014,08	93.008,30	509.022,38	1.961.662,27	423.270,23	2.384.932,50
30/04/2013	373.622,95	61.543,57	435.166,52	468.326,57	85.032,59	553.359,16	1.866.958,65	399.781,21	2.266.739,86
	5.597.977,15	1.289.519,46	6.887.496,61	3.737.352,74	889.958,91	4.627.311,65			

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			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	1.633.790,04	512.496,96	2.146.287,00	279.140,64	100.644,72	379.785,36	1.354.649,40	411.852,24	1.766.501,64	3.257.954,99
31/01/2013	210.514,31	45.455,00	255.969,31	312.291,59	105.271,02	417.562,61	1.252.872,12	352.036,22	1.604.908,34	2.807.157,15
28/02/2013	182.142,87	38.708,49	220.851,36	171.174,99	72.121,43	243.296,42	1.263.840,00	318.623,28	1.582.463,28	2.763.154,96
31/03/2013	254.441,17	43.971,27	298.412,44	186.749,41	57.059,11	243.808,52	1.331.531,76	305.535,44	1.637.067,20	2.632.322,52
30/04/2013	197.334,82	32.980,30	230.315,12	277.199,79	52.792,79	329.992,58	1.251.666,79	285.722,95	1.537.389,74	2.811.767,80
	2.478.223,21	673.612,02	3.151.835,23	1.226.556,42	387.889,07	1.614.445,49				

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.

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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	941.844,89	6.553,74	0,00	0,00	941.844,89	6.553,74	948.398,63					
31/01/2013	1.831.718,48	30.123,51	-20.058,08	0,00	2.753.505,29	36.677,25	2.790.182,54	0,00	0,00	0,00	0,00	0,00
28/02/2013	1.726.641,77	25.749,85	0,00	0,00	4.480.147,06	62.427,10	4.542.574,16	0,00	0,00	0,00	0,00	0,00
31/03/2013	1.397.693,39	29.785,03	-22.685,62	0,00	5.855.154,83	92.212,13	5.947.366,96	0,00	0,00	0,00	0,00	0,00
30/04/2013	1.112.826,93	31.614,06	0,00	0,00	6.967.981,76	123.826,19	7.091.807,95	0,00	0,00	0,00	0,00	0,00
	7.010.725,46	123.826,19	-42.743,70	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)