

# GAT ICO-FTVPO 1 Fondo de Titulización Hipotecaria

## Brief report

**Date:** 09/30/2024  
**Currency:** EUR

**Constitution date**  
06/19/2009

**VAT Reg. no.**  
V65102576

**Management Company**  
Europea de Titulización, S.G.F.T

**Originator**  
BBVA  
Banco Sabadell

**Servicer**  
BBVA  
Banco Sabadell

**Lead Managers**  
Caixa Catalunya  
Caixa Manresa  
Caixa Penedès  
Caixa Terrasa  
Calyon

**Bond Paying Agent**  
Société Générale

**Market**  
AIAF Mercado de Renta Fija

**Register of Book Securities**  
Iberclear

**Treasury Account**  
Société Générale

**Swap**  
Cecabank

**Assets Custodian**  
BBVA  
Banco Sabadell

**Fund Auditor**  
KPMG Auditores

**Start-up Loan**  
BBVA  
Banco Sabadell

### Issued securities: Asset-Backed Bonds

Bonds issue										
Series ISIN Code	Issue date N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating		
		Current	Original			Final maturity (legal)	Next	Current	Original	
Series AG ES0341068007	06/19/2009 3,316		100,000.00 331,600,000.00	Floating 3-M Euribor+0.500% 20.Mar/Jun/Sep/Dec	12/20/2024	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AAAsf Aa1 (sf)	AAA Aaa	
Series B (CA) ES0341068015	06/19/2009 98	36,013.76 3,529,348.48 36.01%	100,000.00 9,800,000.00	Floating 3-M Euribor+0.800% 20.Mar/Jun/Sep/Dec	4.2580% 12/20/2024 387,626103 Gross 313.977143 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AAAsf Aa1 (sf)	A A2	
Series B (CM) ES0341068023	06/19/2009 33	2,869.66 94,698.78 2.87%	100,000.00 3,300,000.00	Floating 3-M Euribor+0.800% 20.Mar/Jun/Sep/Dec	4.2580% 12/20/2024 30,886948 Gross 25.018428 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AAAsf Aa1 (sf)	A A2	
Series B (CP) ES0341068031	06/19/2009 27		100,000.00 2,700,000.00	Floating 3-M Euribor+0.800% 20.Mar/Jun/Sep/Dec	12/20/2024	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AAAsf Aa1 (sf)	A A2	
Series B (CT) ES0341068049	06/19/2009 20		100,000.00 2,000,000.00	Floating 3-M Euribor+0.800% 20.Mar/Jun/Sep/Dec	12/20/2024	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AAAsf Aa1 (sf)	A A2	
Series C (CA) ES0341068056	06/19/2009 32	100,000.00 3,200,000.00 100.00%	100,000.00 3,200,000.00	Floating 3-M Euribor+2.000% 20.Mar/Jun/Sep/Dec	5.4580% 12/20/2024 1,379,661111 Gross 1,117,525500 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	Asf Aa1 (sf)	BBB Ba2	
Series C (CM) ES0341068064	06/19/2009 23	100,000.00 2,300,000.00 100.00%	100,000.00 2,300,000.00	Floating 3-M Euribor+2.000% 20.Mar/Jun/Sep/Dec	5.4580% 12/20/2024 1,379,661111 Gross 1,117,525500 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	Asf Aa1 (sf)	BBB Ba2	
Series C (CP) ES0341068072	06/19/2009 15	28,517.20 427,758.00 28.52%	100,000.00 1,500,000.00	Floating 3-M Euribor+2.000% 20.Mar/Jun/Sep/Dec	5.4580% 12/20/2024 393,440718 Gross 318.686982 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	Asf Aa1 (sf)	BBB Ba2	
Series C (CT) ES0341068080	06/19/2009 15	41,111.92 616,678.80 41.11%	100,000.00 1,500,000.00	Floating 3-M Euribor+2.000% 20.Mar/Jun/Sep/Dec	5.4580% 12/20/2024 567,205172 Gross 459.436189 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	Asf Aa1 (sf)	BBB Ba2	
Series D (CA) ES0341068098	06/19/2009 61	51,936.20 3,168,108.20 51.94%	100,000.00 6,100,000.00	Floating 3-M Euribor+5.000% 20.Mar/Jun/Sep/Dec	8.4580% 12/20/2024 1,110,393071 Gross 899.418388 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	Due to Cash Reserve reduction	n.c. Caa3 (sf)	n.c. C	
Series D (CM) ES0341068106	06/19/2009 25	86,926.49 2,173,162.25 86.93%	100,000.00 2,500,000.00	Floating 3-M Euribor+5.000% 20.Mar/Jun/Sep/Dec	8.4580% 12/20/2024 1,858,483527 Gross 1,505,371657 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	Due to Cash Reserve reduction	n.c. Caa3 (sf)	n.c. C	
Series D (CP) ES0341068114	06/19/2009 16	56,200.51 899,208.16 56.20%	100,000.00 1,600,000.00	Floating 3-M Euribor+5.000% 20.Mar/Jun/Sep/Dec	8.4580% 12/20/2024 1,201,563782 Gross 973.266663 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	Due to Cash Reserve reduction	n.c. Caa3 (sf)	n.c. C	
Series D (CT) ES0341068122	06/19/2009 14	72,914.96 1,020,809.44 72.91%	100,000.00 1,400,000.00	Floating 3-M Euribor+5.000% 20.Mar/Jun/Sep/Dec	8.4580% 12/20/2024 1,558,917794 Gross 1,262,723413 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	Due to Cash Reserve reduction	n.c. Caa3 (sf)	n.c. C	
<b>Total</b>		<b>17,429,772.11</b>	<b>369,500,000.00</b>							



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### Collateral: Residential mortgage loans (MCs)

General			
	Current	At constitution date	
Count	1,232	7,767	
Principal			
Principal outstanding	9,791,767.20	357,900,194.81	
Average loan	7,947.86	46,079.59	
Minimum	10.28	2,077.27	
Maximum	63,364.34	562,528.17	
Interest rate			
Weighted average (wac)	3.74%	4.29%	
Minimum	1.31%	2.97%	
Maximum	5.25%	5.01%	
Final maturity			
Weighted average (WARM) (months)	47	173	
Minimum	10/04/2024	01/10/2010	
Maximum	11/22/2032	04/27/2033	
Index (principal outstanding distribution)			
Housing Plan 1992-1995	0.00%	1.99%	
Housing Plan 1996-1999	0.26%	6.54%	
Housing Plan 1998-2001	0.00%	30.59%	
Housing Plan 2002-2005	64.17%	56.78%	
Housing Plan 2005-2008	35.57%	4.09%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	39.10	5.58	0.19	8.13
10.01 - 20%	27.07	13.63	2.05	15.86
20.01 - 30%	7.73	25.92	4.59	25.80
30.01 - 40%	12.31	36.10	5.32	35.31
40.01 - 50%	13.08	42.36	9.34	45.36
50.01 - 60%	0.70	51.70	25.01	56.29
60.01 - 70%			35.17	64.54
70.01 - 80%			18.33	73.13
Weighted average (WALTV)	18.22		57.83	
Minimum	0.01		3.43	
Maximum	51.87		78.36	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.21%	0.27%	0.40%	0.45%	0.36%
Annual Percentage Rate (CPR)	2.45%	3.16%	4.69%	5.31%	4.28%

Geographic distribution		
	Current	At constitution date
Andalucia	7.72%	3.04%
Aragon		0.10%
Balearic Islands	0.66%	0.88%
Castilla-La Mancha	1.74%	0.69%
Castilla-Leon	0.00%	0.10%
Catalonia	79.59%	76.51%
Extremadura	2.05%	6.11%
Galicia	1.33%	1.56%
La Rioja	0.83%	0.89%
Madrid	3.72%	5.70%
Murcia		0.35%
Valencia	2.35%	4.06%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%		%		
<b>Delinquencies</b>										
Up to 1 month	57	16,152.51	1,118.50	0.00	17,271.01	10.18	527,056.00	544,327.01	66.61	8.50
from > 1 to = 2 months	5	2,433.38	94.20	0.00	2,527.58	1.49	26,037.18	28,564.76	3.50	4.56
from > 2 to = 3 months	2	1,867.02	134.13	0.00	2,001.15	1.18	15,181.43	17,182.58	2.10	12.50
from > 3 to = 6 months	4	5,999.70	235.28	0.00	6,234.98	3.67	29,891.62	36,126.60	4.42	8.00
from > 6 to < 12 months	6	13,689.08	1,354.98	0.00	15,044.06	8.86	46,729.55	61,773.61	7.56	10.03
from = 12 to = 18 months	1	4,755.69	144.23	0.00	4,899.92	2.89	1,265.15	6,165.07	0.75	6.59
from > 18 to < 24 months	2	2,596.27	0.00	0.00	2,596.27	1.53	0.00	2,596.27	0.32	0.98
from ≥ 24 months	8	114,461.09	4,693.53	0.00	119,154.62	70.20	1,270.85	120,425.47	14.74	12.29
Subtotal	85	161,954.74	7,774.85	0.00	169,729.59	100.00	647,431.78	817,161.37	100.00	8.54
<b>Defaulted, out of the pool</b>										
Delinquencies ≥ 12 m	7	232,450.69	1,479.96	680.83	234,611.48	100.00	0.00	234,611.48	100.00	
Subtotal	7	232,450.69	1,479.96	680.83	234,611.48	100.00	0.00	234,611.48	100.00	0.00
<b>Total</b>	<b>92</b>	<b>394,405.43</b>	<b>9,254.81</b>	<b>680.83</b>	<b>404,341.07</b>		<b>647,431.78</b>	<b>1,051,772.85</b>		