GAT ICO-FTVPO 1 Fondo de Titulización Hipotecaria

Brief report

Date: 12/31/2024
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 Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	 Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	 Next	Rating Fitch / Moody's 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	03/20/2025	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	25,653.09 2,514,002.82 25.65%	100,000.00 9,800,000.00	Floating 3-M Euribor+0.800% 20.Mar/Jun/Sep/Dec	3.6520% 03/20/2025 234.212712 Gross 189.712297 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		100,000.00 3,300,000.00	Floating 3-M Euribor+0.800% 20.Mar/Jun/Sep/Dec	03/20/2025	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	03/20/2025	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	03/20/2025	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	4.8520% 03/20/2025 1,213.000000 Gross 982.530000 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	90,973.51 2,092,390.73 90.97%	100,000.00 2,300,000.00	Floating 3-M Euribor+2.000% 20.Mar/Jun/Sep/Dec	4.8520% 03/20/2025 1,103.508676 Gross 893.842028 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	25,035.65 375,534.75 25.04%	100,000.00 1,500,000.00	Floating 3-M Euribor+2.000% 20.Mar/Jun/Sep/Dec	4.8520% 03/20/2025 303.682435 Gross 245.982772 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	35,947.00 539,205.00 35.95%	100,000.00 1,500,000.00	Floating 3-M Euribor+2.000% 20.Mar/Jun/Sep/Dec	4.8520% 03/20/2025 436.037110 Gross 353.190059 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	7.8520% 03/20/2025 1,019.507606 Gross 825.801161 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	7.8520% 03/20/2025 1,706.366999 Gross 1,382.157269 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	7.8520% 03/20/2025 1,103.216011 Gross 893.604969 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	7.8520% 03/20/2025 1,431.320665 Gross 1,159.369739 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	Due to Cash Reserve reduction	n.c. Caa3 (sf)	n.c. C
Total		15,982,421.35	369.500.000,00						

Additional information
Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid www.edt-sg.com info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid www.cnmv.com

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Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date

			% Monthly CPR (SMM)	0,08	0,17	0,25	0,34	0,43	0,51	0,60	0,69
			% Annual equivalent CPR	1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00
Series B (CA)	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025
	Without optional redemption *	Average life	Years	0.56	0.56	0.55	0.54	0.54	0.53	0.52	0.52
			Date	07/13/2025	07/10/2025	07/08/2025	07/06/2025	07/03/2025	07/01/2025	06/28/2025	06/26/2025
		Final Maturity	Years	1.25	1.00	1.00	1.00	1.00	1.00	1.00	1.00
			Date	03/20/2026	12/20/2025	12/20/2025	12/20/2025	12/20/2025	12/20/2025	12/20/2025	12/20/2025
Series C (CA)	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025
	Without optional redemption *	Average life	Years	3.18	3.12	3.06	3.00	2.95	2.89	2.84	2.78
			Date	02/25/2028	02/03/2028	01/12/2028	12/21/2027	11/30/2027	11/10/2027	10/21/2027	10/01/2027
		Final Maturity	Years	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
			Date	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032
Series C (CM)	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025
	Without optional redemption *	Average life	Years	2.46	2.41	2.36	2.31	2.26	2.22	2.17	2.13
			Date	06/04/2027	05/17/2027	04/29/2027	04/12/2027	03/26/2027	03/09/2027	02/21/2027	02/05/2027
		Final Maturity	Years	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
			Date	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032
Series C (CP)	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025
	Without optional redemption *	Average life	Years	2.78	2.72	2.66	2.60	2.55	2.50	2.45	2.39
			Date	09/29/2027	09/08/2027	08/18/2027	07/28/2027	07/08/2027	06/19/2027	05/31/2027	05/13/2027
		Final Maturity	Years	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
			Date	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032
Series C (CT)	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025
	Without optional redemption *	Average life	Years	1.54	1.52	1.49	1.47	1.45	1.42	1.40	1.38
			Date	07/05/2026	06/26/2026	06/17/2026	06/09/2026	05/31/2026	05/23/2026	05/15/2026	05/08/2026
		Final Maturity	Years	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
			Date	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032
Series D (CA)	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025
	Without optional redemption *	Average life	Years	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
			Date	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032
		Final Maturity	Years	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
			Date	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032
Series D (CM)	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025
	Without optional redemption *	Average life	Years	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
			Date	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032
		Final Maturity	Years	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
			Date	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032
Series D (CP)	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025
	Without optional redemption *	Average life	Years	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
			Date	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032
		Final Maturity	Years	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
			Date	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032
Series D (CT)	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025	03/20/2025
	Without optional redemption *	Average life	Years	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
			Date	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032
		Final Maturity	Years	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
			Date	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032

* Optional clean up call when the amount of the outstanding balance of the securitised assets is less than 10 per 100 of the initial outstanding balance.
Hypothesis of delinquency and default assumptions of the securitised assets: 0%

Credit enhancement and financial operations

Credit enhancement (CE)

	Current			At issue date		
			% CE			% CE
Series AG	0.00%	0.00	174.21%	89.74%	331,600,000.00	10.59%
Series B (CA)	15.73%	2,514,002.82	109.38%	2.65%	9,800,000.00	4.74%
Series B (CM)	0.00%	0.00	191.86%	0.89%	3,300,000.00	7.25%
Series B (CP)	0.00%	0.00	313.03%	0.73%	2,700,000.00	5.67%
Series B (CT)	0.00%	0.00	229.82%	0.54%	2,000,000.00	7.11%
Series C (CA)	20.02%	3,200,000.00	53.38%	0.87%	3,200,000.00	3.11%
Series C (CM)	13.09%	2,092,390.73	91.86%	0.62%	2,300,000.00	3.78%
Series C (CP)	2.35%	375,534.75	213.03%	0.41%	1,500,000.00	2.93%
Series C (CT)	3.37%	539,205.00	129.82%	0.41%	1,500,000.00	3.43%
Series D (CA)	19.82%	3,168,108.20	0.00%	1.65%	6,100,000.00	0.00%
Series D (CM)	13.60%	2,173,162.25	0.00%	0.68%	2,500,000.00	0.00%
Series D (CP)	5.63%	899,208.16	0.00%	0.43%	1,600,000.00	0.00%
Series D (CT)	6.39%	1,020,809.44	0.00%	0.38%	1,400,000.00	0.00%
Issue of Bonds		15,982,421.35			369,500,000.00	
Reserve Fund	74.21%	6,472,166.70		3.24%	11,600,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		6,829,010.98	3.153%
Servicer ppal collect not yet credited		19,421.60	
Servicer ints collect not yet credited		1,996.89	
Liabilities	**Available**	**Balance**	**Interest**
Start-up Loan		1,727,737.56	2.775%

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Collateral: Residential mortgage loans (MCs)

General

	Current	At constitution date
Count	1,007	7,767
Principal		
Principal outstanding	8,349,143.98	357,900,194.81
Average loan	8,291.11	46,079.59
Minimum	8.78	2,077.27
Maximum	61,504.30	562,528.17
Interest rate		
Weighted average (wac)	3.75%	4.29%
Minimum	1.31%	2.97%
Maximum	3.77%	5.01%
Final maturity		
Weighted average (WARM) (months)	48	173
Minimum	01/05/2025	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	0.16%	6.54%
Housing Plan 1998-2001	0.00%	30.59%
Housing Plan 2002-2005	59.52%	56.78%
Housing Plan 2005-2008	40.32%	4.09%

LTV Distribution

	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	40.29	5.87	0.19	8.13
10.01 - 20%	21.81	13.23	2.05	15.86
20.01 - 30%	9.63	25.69	4.59	25.80
30.01 - 40%	19.48	37.04	5.32	35.31
40.01 - 50%	7.99	42.64	9.34	45.36
50.01 - 60%	0.80	50.21	25.01	56.29
60.01 - 70%			35.17	64.54
70.01 - 80%			18.33	73.13
Weighted average (WALTV)		18.75		57.83
Minimum		0.01		3.43
Maximum		50.35		78.36

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.69%	0.55%	0.43%	0.48%	0.37%
Annual Percentage Rate (CPR)	8.01%	6.37%	5.03%	5.61%	4.32%

Geographic distribution

	Current	At constitution date
Andalucia	7.59%	3.04%
Aragon		0.10%
Balearic Islands	0.57%	0.88%
Castilla-La Mancha	1.84%	0.69%
Castilla-Leon		0.10%
Catalonia	80.93%	76.51%
Extremadura	1.69%	6.11%
Galicia	1.17%	1.56%
La Rioja	0.69%	0.89%
Madrid	3.17%	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	%			%	
Delinquencies										
Up to 1 month	49	12,917.26	867.44	0.00	13,784.70	9.35	466,095.03	479,879.73	70.21	8.59
from > 1 to = 2 months	2	1,008.87	30.23	0.00	1,039.10	0.71	8,996.44	10,035.54	1.47	4.14
from > 2 to = 3 months	1	1,599.76	5.12	0.00	1,604.88	1.09	0.00	1,604.88	0.23	0.97
from > 3 to = 6 months	1	1,877.50	191.27	0.00	2,068.77	1.40	9,282.57	11,351.34	1.66	20.82
from > 6 to < 12 months	3	9,094.27	1,417.54	0.00	10,511.81	7.13	44,003.71	54,515.52	7.98	20.36
from = 12 to = 18 months	3	8,339.45	546.93	0.00	8,886.38	6.03	7,423.39	16,309.77	2.39	4.17
from > 18 to < 24 months	2	8,113.27	153.10	0.00	8,266.37	5.61	317.74	8,584.11	1.26	4.24
from ≥ 2 years	8	97,307.27	3,883.68	0.00	101,190.95	68.67	0.00	101,190.95	14.81	9.45
Subtotal	69	140,257.65	7,095.31	0.00	147,352.96	100.00	536,118.88	683,471.84	100.00	8.57
Defaulted, out of the pool										
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
Total	76	372,708.34	8,575.27	680.83	381,964.44		536,118.88	918,083.32		

Additional information
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