

GAT ICO-FTVPO 1 Fondo de Titulización Hipotecaria



Brief report

Date: 06/30/2026
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 Fitch / Moody's	
		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	09/21/2026	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		100,000.00 9,800,000.00	Floating 3-M Euribor+0.800% 20.Mar/Jun/Sep/Dec	09/21/2026	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AAAsf Aaa (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	09/21/2026	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	09/21/2026	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	09/21/2026	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	73.116.51 2,339,728.32 73.12%	100,000.00 3,200,000.00	Floating 3-M Euribor+2.000% 20.Mar/Jun/Sep/Dec	4.3860% 09/21/2026 810.630560 Gross 656.610754 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	A+sf Aaa (sf)	BBB Ba2
Series C (CM) ES0341068064	06/19/2009 23	41.688.52 958,835.96 41.69%	100,000.00 2,300,000.00	Floating 3-M Euribor+2.000% 20.Mar/Jun/Sep/Dec	4.3860% 09/21/2026 462.193673 Gross 374.376875 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	A+sf Aaa (sf)	BBB Ba2
Series C (CP) ES0341068072	06/19/2009 15	14.326.48 214,897.20 14.33%	100,000.00 1,500,000.00	Floating 3-M Euribor+2.000% 20.Mar/Jun/Sep/Dec	4.3860% 09/21/2026 158.835296 Gross 128.656590 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	A+sf Aaa (sf)	BBB Ba2
Series C (CT) ES0341068080	06/19/2009 15	9.640.92 144,613.80 9.64%	100,000.00 1,500,000.00	Floating 3-M Euribor+2.000% 20.Mar/Jun/Sep/Dec	4.3860% 09/21/2026 106.887273 Gross 86.578691 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	A+sf Aaa (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	7.3860% 09/21/2026 969.657510 Gross 785.422583 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	7.3860% 09/21/2026 1,622.932056 Gross 1,314.574965 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	7.3860% 09/21/2026 1,049.272888 Gross 849.911039 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	Due to Cash Reserve reduction	n.c. n.c.	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	7.3860% 09/21/2026 1,361.334456 Gross 1,102.680909 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	Due to Cash Reserve reduction	n.c. Caa3 (sf)	n.c. C
Total		10,919,363.33	369,500,000.00						

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

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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

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	Date	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026
Without optional redemption *	Average life	Years	2.19	2.15	2.12	2.08	2.04	2.00	1.97
	Date		08/30/2028	08/16/2028	08/02/2028	07/19/2028	07/05/2028	06/22/2028	06/09/2028
	Final Maturity	Years	6.00	6.00	6.00	6.00	6.00	6.00	6.00

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* 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.

Credit enhancement (CE)

		Current			At issue date		
			% CE			% CE	
Series AG	0.00%	0.00	276.76%	89.74%	331,600,000.00	10.59%	
Series B (CA)	0.00%	0.00	230.34%	2.65%	9,800,000.00	4.74%	
Series B (CM)	0.00%	0.00	300.47%	0.89%	3,300,000.00	7.25%	
Series B (CP)	0.00%	0.00	472.27%	0.73%	2,700,000.00	5.67%	
Series B (CT)	0.00%	0.00	580.04%	0.54%	2,000,000.00	7.11%	
Series C (CA)	21.43%	2,339,728.32	130.34%	0.87%	3,200,000.00	3.11%	
Series C (CM)	8.78%	958,835.96	200.47%	0.62%	2,300,000.00	3.78%	
Series C (CP)	1.97%	214,897.20	372.27%	0.41%	1,500,000.00	2.93%	
Series C (CT)	1.32%	144,613.80	480.04%	0.41%	1,500,000.00	3.43%	
Series D (CA)	29.01%	3,168,108.20	0.00%	1.65%	6,100,000.00	0.00%	
Series D (CM)	19.90%	2,173,162.25	0.00%	0.68%	2,500,000.00	0.00%	
Series D (CP)	8.23%	899,208.16	0.00%	0.43%	1,600,000.00	0.00%	
Series D (CT)	9.35%	1,020,809.44	0.00%	0.38%	1,400,000.00	0.00%	
Issue of Bonds		10,919,363.33			369,500,000.00		
Reserve Fund	176.76%	6,466,031.15		3.24%	11,600,000.00		

Assets		Balance	Interest
Treasury Account		6,566,765.98	1.921%
Servicer ppai collect not yet credited		21,335.69	
Servicer ints collect not yet credited		922.75	
Liabilities	Available	Balance	Interest
Start-up Loan		1,727,737.56	2.246%

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund. Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

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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Banco Sabadell

Collateral: Residential mortgage loans (MCs)

General			
	Current	At constitution date	
Count	405	7,767	
Principal			
Principal outstanding	3,559,973.03	357,900,194.81	
Average loan	8,790.06	46,079.59	
Minimum	13.24	2,077.27	
Maximum	49,714.24	562,528.17	
Interest rate			
Weighted average (wac)	2.53%	4.29%	
Minimum	2.52%	2.97%	
Maximum	3.74%	5.01%	
Final maturity			
Weighted average (WARM) (months)	57	173	
Minimum	07/12/2026	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	0.00%	6.54%	
Housing Plan 1998-2001	0.00%	30.59%	
Housing Plan 2002-2005	23.73%	56.78%	
Housing Plan 2005-2008	76.27%	4.09%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	24.87	4.28	0.19	8.13
10.01 - 20%	7.22	14.95	2.05	15.86
20.01 - 30%	28.70	24.91	4.59	25.80
30.01 - 40%	37.68	33.19	5.32	35.31
40.01 - 50%	1.53	40.82	9.34	45.36
50.01 - 60%			25.01	56.29
60.01 - 70%			35.17	64.54
70.01 - 80%			18.33	73.13
Weighted average (WALTV)	22.42			57.83
Minimum		0.01		3.43
Maximum		40.95		78.36

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.14%	0.13%	0.14%	0.15%	0.36%
Annual Percentage Rate (CPR)	1.68%	1.50%	1.67%	1.79%	4.19%

Geographic distribution		
	Current	At constitution date
Andalucia	7.04%	3.04%
Aragon		0.10%
Balearic Islands		0.88%
Castilla-La Mancha	1.42%	0.69%
Castilla-Leon		0.10%
Catalonia	86.27%	76.51%
Extremadura	0.81%	6.11%
Galicia	0.08%	1.56%
La Rioja		0.89%
Madrid	1.49%	5.70%
Murcia		0.35%
Valencia	2.88%	4.06%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			
<i>Delinquencies</i>									
Up to 1 month	27	7,835.06	249.95	0.00	8,085.01	6.88	275,055.22	283,140.23	64.58
from > 1 to = 2 months	1	423.99	0.82	0.00	424.81	0.36	0.00	424.81	0.10
from > 2 to = 3 months	2	1,530.79	7.29	0.00	1,538.08	1.31	880.41	2,418.49	0.55
from > 3 to = 6 months	1	393.20	32.74	0.00	425.94	0.36	2,533.37	2,959.31	0.67
from > 6 to < 12 months	1	2,646.24	110.98	0.00	2,757.22	2.35	4,842.04	7,599.26	1.73
from = 12 to = 18 months	2	8,730.83	212.57	0.00	8,943.40	7.61	1,115.48	10,058.88	2.29
from ≥ 2 years	13	89,534.72	5,850.63	0.00	95,385.35	81.14	36,439.86	131,825.21	30.07
Subtotal	47	111,094.83	6,464.98	0.00	117,559.81	100.00	320,866.38	438,426.19	100.00
<i>Defaulted, out of the pool</i>									
Delinquencies ≥ 12 m	6	191,293.73	1,192.33	680.83	193,166.89	100.00	0.00	193,166.89	100.00
Subtotal	6	191,293.73	1,192.33	680.83	193,166.89	100.00	0.00	193,166.89	100.00
Total	53	302,388.56	7,657.31	680.83	310,726.70		320,866.38	631,593.08	

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Additional information

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