GAT ICO-FTVPO 1 Fondo de Titulización Hipotecaria

Brief report

Date: 07/31/2026
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 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	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						

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Additional information
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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 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	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			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	1.93
			Date	08/30/2028	08/16/2028	08/02/2028	07/19/2028	07/05/2028	06/22/2028	06/09/2028	05/27/2028
		Final Maturity	Years	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
			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	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			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	2.83	2.78	2.73	2.68	2.63	2.58	2.53	2.48
			Date	04/19/2029	03/31/2029	03/13/2029	02/22/2029	02/04/2029	01/18/2029	12/31/2028	12/14/2028
		Final Maturity	Years	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
			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	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			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	2.72	2.67	2.62	2.57	2.52	2.48	2.43	2.39
			Date	03/09/2029	02/19/2029	02/01/2029	01/15/2029	12/28/2028	12/12/2028	11/25/2028	11/09/2028
		Final Maturity	Years	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
			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	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			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	2.07	2.03	1.99	1.95	1.92	1.88	1.85	1.81
			Date	07/15/2028	07/01/2028	06/17/2028	06/04/2028	05/22/2028	05/09/2028	04/26/2028	04/14/2028
		Final Maturity	Years	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
			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	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			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	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
			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	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
			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	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			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	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
			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	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
			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	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			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	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
			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	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
			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	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026	09/20/2026
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			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	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
			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	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
			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	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	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		6,746,710.24	2.173%
Servicer ppal collect not yet credited		15,491.76	
Servicer ints collect not yet credited		586.48	
Liabilities	**Available**	**Balance**	**Interest**
Start-up Loan		1,727,737.56	2.212%

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Collateral: Residential mortgage loans (MCs)

General

	Current	At constitution date
Count	346	7,767
Principal		
Principal outstanding	3,363,413.03	357,900,194.81
Average loan	9,720.85	46,079.59
Minimum	8.84	2,077.27
Maximum	49,033.53	562,528.17
Interest rate		
Weighted average (wac)	2.53%	4.29%
Minimum	2.52%	2.97%
Maximum	2.75%	5.01%
Final maturity		
Weighted average (WARM) (months)	57	173
Minimum	08/01/2026	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	21.15%	56.78%
Housing Plan 2005-2008	78.85%	4.09%

LTV Distribution

	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	23.42	4.43	0.19	8.13
10.01 - 20%	6.45	15.51	2.05	15.86
20.01 - 30%	29.98	24.58	4.59	25.80
30.01 - 40%	38.56	32.79	5.32	35.31
40.01 - 50%	1.59	40.28	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)		22.69		57.83
Minimum		0.01		3.43
Maximum		40.42		78.36

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.06%	0.08%	0.13%	0.15%	0.35%
Annual Percentage Rate (CPR)	0.71%	1.00%	1.53%	1.73%	4.17%

Geographic distribution

	Current	At constitution date
Andalucia	6.84%	3.04%
Aragon		0.10%
Balearic Islands		0.88%
Castilla-La Mancha	1.34%	0.69%
Castilla-Leon		0.10%
Catalonia	86.71%	76.51%
Extremadura	0.77%	6.11%
Galicia		1.56%
La Rioja		0.89%
Madrid	1.35%	5.70%
Murcia		0.35%
Valencia	2.99%	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	19	6,107.17	212.80	0.00	6,319.97	4.22	172,879.02	179,198.99	53.77	9.34
from > 1 to = 2 months	1	77.41	0.00	0.00	77.41	0.05	0.00	77.41	0.02	0.08
from > 3 to = 6 months	2	999.62	38.54	0.00	1,038.16	0.69	2,113.50	3,151.66	0.95	1.43
from > 6 to < 12 months	1	2,944.13	121.15	0.00	3,065.28	2.05	4,544.15	7,609.43	2.28	10.19
from = 12 to = 18 months	2	9,846.31	215.12	0.00	10,061.43	6.71	0.00	10,061.43	3.02	4.62
from ≥ 2 years	12	121,846.11	7,443.15	0.00	129,289.26	86.28	3,858.80	133,148.06	39.95	10.52
Subtotal	37	141,820.75	8,030.76	0.00	149,851.51	100.00	183,395.47	333,246.98	100.00	8.78
Defaulted, out of the pool										
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	0.00
Total	43	333,114.48	9,223.09	680.83	343,018.40		183,395.47	526,413.87		

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.

Additional information

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