GAT ICO-FTVPO 1 Fondo de Titulización Hipotecaria

Brief report

Date: 09/30/2026
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 / Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	Principal outstanding Original	Interest type / Reference rate and margin / Payment Date	Interest Rate / Next coupon	Redemption: Final maturity (legal)	Redemption: Next	Rating Fitch / Moody's: Current	Rating Fitch / Moody's: 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	12/21/2026	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	12/21/2026	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	12/21/2026	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	12/21/2026	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	12/21/2026	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	62,913.86 2,013,243.52 62.91%	100,000.00 3,200,000.00	Floating 3-M Euribor+2.000% 20.Mar/Jun/Sep/Dec	4.6330% 12/21/2026 736.796448 Gross 596.805123 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	38,547.65 886,595.95 38.55%	100,000.00 2,300,000.00	Floating 3-M Euribor+2.000% 20.Mar/Jun/Sep/Dec	4.6330% 12/21/2026 451.439025 Gross 365.665610 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	13,210.61 198,159.15 13.21%	100,000.00 1,500,000.00	Floating 3-M Euribor+2.000% 20.Mar/Jun/Sep/Dec	4.6330% 12/21/2026 154.712022 Gross 125.316738 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	6,910.43 103,656.45 6.91%	100,000.00 1,500,000.00	Floating 3-M Euribor+2.000% 20.Mar/Jun/Sep/Dec	4.6330% 12/21/2026 80.929389 Gross 65.552805 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	7.6330% 12/21/2026 1,002.084454 Gross 811.688408 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	7.6330% 12/21/2026 1,677.205576 Gross 1,358.536517 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	7.6330% 12/21/2026 1,084.362301 Gross 878.333464 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	7.6330% 12/21/2026 1,406.859721 Gross 1,139.556374 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	Due to Cash Reserve reduction	n.c. Caa3 (sf)	n.c. C
Total		10,462,943.12	369.500.000,00						

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Additional information
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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 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		12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026
		Final Maturity	Years		0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date		12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026
	Without optional redemption *	Average life	Years		2.23	2.19	2.15	2.11	2.07	2.04	2.00	1.97
			Date		12/11/2028	11/27/2028	11/13/2028	10/30/2028	10/17/2028	10/04/2028	09/21/2028	09/08/2028
		Final Maturity	Years		5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
			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		12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026
		Final Maturity	Years		0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date		12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026
	Without optional redemption *	Average life	Years		2.80	2.75	2.70	2.66	2.61	2.56	2.52	2.47
			Date		07/09/2029	06/21/2029	06/03/2029	05/17/2029	04/30/2029	04/13/2029	03/27/2029	03/11/2029
		Final Maturity	Years		5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
			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		12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026
		Final Maturity	Years		0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date		12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026
	Without optional redemption *	Average life	Years		2.69	2.64	2.59	2.55	2.50	2.46	2.41	2.37
			Date		05/28/2029	05/11/2029	04/24/2029	04/07/2029	03/22/2029	03/05/2029	02/17/2029	02/02/2029
		Final Maturity	Years		5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
			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		12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026
		Final Maturity	Years		0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date		12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026
	Without optional redemption *	Average life	Years		2.56	2.51	2.47	2.42	2.38	2.34	2.29	2.25
			Date		04/12/2029	03/26/2029	03/10/2029	02/21/2029	02/05/2029	01/20/2029	01/05/2029	12/21/2028
		Final Maturity	Years		5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
			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		12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026
		Final Maturity	Years		0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date		12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026
	Without optional redemption *	Average life	Years		5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
			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		5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
			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		12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026
		Final Maturity	Years		0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date		12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026
	Without optional redemption *	Average life	Years		5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
			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		5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
			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		12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026
		Final Maturity	Years		0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date		12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026
	Without optional redemption *	Average life	Years		5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
			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		5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
			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		12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026
		Final Maturity	Years		0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date		12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026	12/20/2026
	Without optional redemption *	Average life	Years		5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
			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		5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
			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	301.88%	331,600,000.00	10.59%
Series B (CA)	0.00%	0.00	251.08%	9,800,000.00	4.74%
Series B (CM)	0.00%	0.00	316.77%	3,300,000.00	7.25%
Series B (CP)	0.00%	0.00	503.72%	2,700,000.00	5.67%
Series B (CT)	0.00%	0.00	775.31%	2,000,000.00	7.11%
Series C (CA)	19.24%	2,013,243.52	151.08%	3,200,000.00	3.11%
Series C (CM)	8.47%	886,595.95	216.77%	2,300,000.00	3.78%
Series C (CP)	1.89%	198,159.15	403.72%	1,500,000.00	2.93%
Series C (CT)	0.99%	103,656.45	675.31%	1,500,000.00	3.43%
Series D (CA)	30.28%	3,168,108.20	0.00%	6,100,000.00	0.00%
Series D (CM)	20.77%	2,173,162.25	0.00%	2,500,000.00	0.00%
Series D (CP)	8.59%	899,208.16	0.00%	1,600,000.00	0.00%
Series D (CT)	9.76%	1,020,809.44	0.00%	1,400,000.00	0.00%
Issue of Bonds		10,462,943.12		369,500,000.00	
Reserve Fund	201.88%	6,463,467.46	3.24%	11,600,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		6,544,581.12	2.180%
Servicer ppal collect not yet credited		16,812.92	
Servicer ints collect not yet credited		491.38	
Liabilities	**Available**	**Balance**	**Interest**
Start-up Loan		1,727,737.56	2.475%

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Collateral: Residential mortgage loans (MCs)

General

	Current	At constitution date
Count	294	7,767
Principal		
Principal outstanding	3,098,333.38	357,900,194.81
Average loan	10,538.55	46,079.59
Minimum	15.20	2,077.27
Maximum	47,667.81	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)	58	173
Minimum	10/05/2026	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	16.67%	56.78%
Housing Plan 2005-2008	83.33%	4.09%

LTV Distribution

	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	19.34	4.26	0.19	8.13
10.01 - 20%	10.52	16.90	2.05	15.86
20.01 - 30%	27.68	24.55	4.59	25.80
30.01 - 40%	42.46	32.23	5.32	35.31
40.01 - 50%			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)		23.08		57.83
Minimum		0.01		3.43
Maximum		39.37		78.36

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.00%	0.02%	0.07%	0.14%	0.35%
Annual Percentage Rate (CPR)	0.00%	0.24%	0.87%	1.65%	4.13%

Geographic distribution

	Current	At constitution date
Andalucia	6.36%	3.04%
Aragon		0.10%
Balearic Islands		0.88%
Castilla-La Mancha	1.20%	0.69%
Castilla-Leon		0.10%
Catalonia	87.69%	76.51%
Extremadura	0.65%	6.11%
Galicia		1.56%
La Rioja		0.89%
Madrid	0.97%	5.70%
Murcia		0.35%
Valencia	3.12%	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	26	8,212.44	254.84	0.00	8,467.28	5.52	180,554.77	189,022.05	50.76	7.54
from > 1 to = 2 months	1	474.20	63.88	0.00	538.08	0.35	29,897.47	30,435.55	8.17	32.08
from > 3 to = 6 months	1	186.55	0.00	0.00	186.55	0.12	0.00	186.55	0.05	0.19
from > 6 to < 12 months	2	4,398.20	184.81	0.00	4,583.01	2.99	5,217.04	9,800.05	2.63	4.93
from = 12 to = 18 months	2	9,846.31	207.72	0.00	10,054.03	6.55	0.00	10,054.03	2.70	4.62
from ≥ 2 years	12	122,152.95	7,458.75	0.00	129,611.70	84.47	3,271.96	132,883.66	35.68	10.50
Subtotal	44	145,270.65	8,170.00	0.00	153,440.65	100.00	218,941.24	372,381.89	100.00	8.50
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	50	336,564.38	9,362.33	680.83	346,607.54		218,941.24	565,548.78		

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.

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.

Additional information
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