GAT ICO-FTVPO 1 Fondo de Titulización Hipotecaria

Cartera de Activos Titulizados ***/ Portfolio of Securitised Assets***

Análisis de morosidad: **Tasa de recuperación¹ de mora +3 meses (años desde entrada en mora) - Detalle por trimestres de entrada en mora²**

Delinquency analysis: ***3+ months delinquency recovery¹ rate (years after delinquency occurs) - Detailed by quarters of occurrence²***

Activos ***/ Assets:*** **Préstamos hipotecarios vivienda (PHs)** ***/ Residential mortgage loans (MCs)***

Fecha ***/ Date:*** **30/06/2025**

Divisa ***/ Currency:*** **EUR**

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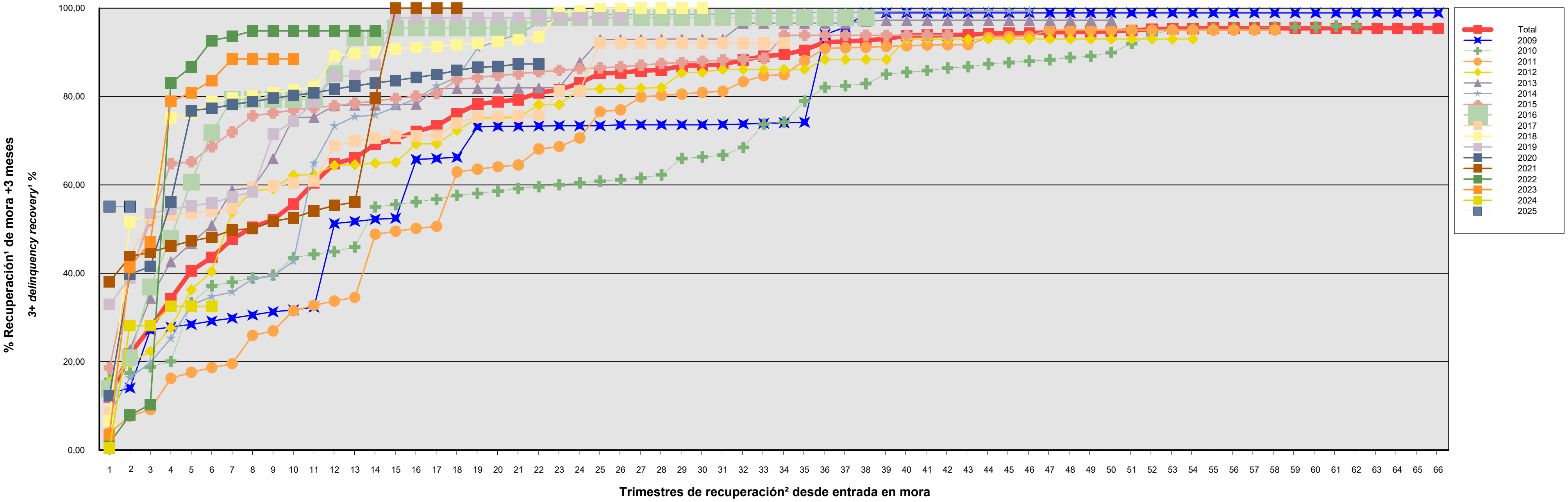

¹ Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.

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GAT ICO-FTVPO 1 Fondo de Titulización Hipotecaria

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Post-delinquency recovery quarters²

Entrada en mora *Delinquency*	Total	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
∑ Saldo Vivo Activos entrada mora (Ppal.Miles €) *Outstanding Balance of Assets upon delinquency (€ thou. Principal) ∑*	10.826.769	440,912	1.310.222	1.259.800	1.506.634	1.463.812	2.150.249	672,395	579,323	488,234	205,193	215,268	247,182	92,921	31,460	53,820	107,920
Nº Activos */ Nº. of Assets*	290	7	27	25	34	36	45	17	20	16	8	14	11	7	4	9	8
1	12,08%	12,87%	15,96%	3,92%	15,42%	12,21%	8,36%	18,62%	13,99%	8,49%	6,73%	32,97%	12,37%	38,09%	1,58%	3,50%	0,44%
2	21,77%	14,07%	17,47%	7,67%	19,73%	22,74%	16,28%	40,04%	20,87%	43,79%	51,61%	38,95%	39,82%	43,75%	7,92%	41,44%	28,15%
3	27,69%	27,18%	18,83%	9,19%	22,32%	34,42%	19,84%	51,86%	36,97%	52,55%	53,50%	53,55%	41,50%	44,79%	10,33%	47,09%	28,15%
4	34,22%	27,84%	20,08%	16,23%	27,68%	42,62%	25,26%	64,81%	48,00%	53,11%	75,25%	54,47%	56,13%	46,14%	83,07%	78,88%	32,48%
5	40,54%	28,43%	33,35%	17,61%	36,26%	46,78%	32,81%	65,22%	60,65%	53,69%	76,22%	55,27%	76,79%	47,34%	86,68%	80,85%	32,48%
6	43,60%	29,19%	37,17%	18,66%	40,41%	50,86%	34,72%	68,62%	71,84%	54,14%	78,81%	55,89%	77,30%	48,14%	92,66%	83,63%	32,48%
7	47,71%	29,85%	38,00%	19,54%	53,78%	58,85%	35,76%	71,96%	79,34%	54,57%	79,65%	57,32%	78,17%	49,75%	93,55%	88,47%	
8	50,42%	30,54%	38,90%	25,94%	58,66%	59,28%	38,67%	75,63%	79,35%	59,52%	80,22%	58,43%	78,87%	50,15%	94,86%	88,47%	
9	52,11%	31,30%	39,61%	26,95%	59,12%	65,99%	39,36%	76,27%	79,35%	59,79%	80,82%	71,48%	79,57%	51,77%	94,86%	88,47%	
10	55,64%	31,71%	43,52%	31,52%	62,20%	75,22%	42,74%	76,90%	79,35%	60,51%	81,48%	74,42%	80,27%	52,56%	94,86%	88,47%	
11	60,52%	32,37%	44,27%	32,79%	62,33%	75,35%	64,87%	77,48%	79,35%	60,98%	82,15%	78,71%	80,82%	54,13%	94,86%		
12	64,78%	51,26%	44,92%	33,73%	64,41%	78,00%	73,34%	77,87%	85,21%	68,84%	89,18%	84,69%	81,68%	55,33%	94,86%		
13	66,03%	51,74%	45,94%	34,55%	64,57%	78,08%	75,45%	78,52%	93,33%	69,93%	89,71%	84,69%	82,39%	56,12%	94,86%		

[1] Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.

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2025
55,08%
55,08%

GAT ICO-FTVPO 1 Fondo de Titulización Hipotecaria

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Delinquency analysis: ***3+ months delinquency recovery[1] rate (years after delinquency occurs) - Detailed by quarters of occurrence[2]***

Activos ***/ Assets:*** **Préstamos hipotecarios vivienda (PHs)** ***/ Residential mortgage loans (MCs)***

Fecha ***/ Date:*** **30/06/2025**

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	Total	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
14	69,26%	52,23%	55,01%	48,85%	64,90%	78,09%	75,79%	78,93%	93,33%	70,61%	90,18%	87,07%	83,08%	79,75%	94,86%		
15	70,41%	52,46%	55,57%	49,51%	65,11%	78,20%	77,66%	79,56%	95,52%	71,01%	90,81%	97,79%	83,62%	100,00%			
16	72,10%	65,75%	56,17%	50,12%	69,24%	78,26%	79,50%	80,07%	95,52%	71,09%	91,11%	97,79%	84,33%	100,00%			
17	73,36%	65,98%	56,77%	50,62%	69,33%	81,77%	82,36%	80,64%	95,52%	71,16%	91,31%	97,79%	84,96%	100,00%			
18	76,08%	66,25%	57,63%	62,95%	72,37%	81,81%	84,35%	83,80%	95,52%	73,97%	91,68%	97,79%	85,87%	100,00%			
19	78,28%	73,13%	58,07%	63,55%	75,05%	81,86%	90,90%	84,31%	95,52%	75,40%	92,05%	97,79%	86,63%				
20	78,83%	73,23%	58,57%	64,10%	75,11%	81,91%	92,72%	84,79%	95,52%	75,49%	92,48%	97,79%	86,78%				
21	79,30%	73,28%	59,20%	64,53%	75,22%	81,95%	94,07%	85,10%	95,52%	75,64%	92,88%	97,79%	87,35%				
22	80,88%	73,33%	59,62%	68,14%	78,18%	81,97%	96,71%	85,59%	97,82%	75,70%	93,38%	97,79%	87,35%				
23	81,49%	73,39%	60,04%	68,66%	78,18%	82,03%	97,30%	85,90%	97,82%	81,25%	98,99%	97,79%					
24	83,06%	73,39%	60,48%	70,63%	81,59%	87,70%	97,35%	86,30%	97,82%	81,31%	99,36%	97,79%					
25	85,24%	73,39%	60,84%	76,56%	81,70%	92,87%	98,51%	86,45%	97,82%	92,11%	99,87%	97,79%					
26	85,39%	73,60%	61,19%	77,00%	81,80%	92,92%	98,52%	86,75%	97,82%	92,11%	99,87%	97,79%					
27	85,81%	73,60%	61,56%	79,93%	81,91%	92,92%	98,53%	87,06%	97,82%	92,11%	99,98%						
28	85,99%	73,60%	62,28%	80,23%	81,99%	92,99%	98,57%	87,48%	97,82%	92,11%	99,98%						
29	86,95%	73,60%	65,96%	80,54%	85,38%	92,99%	98,57%	87,70%	97,82%	92,11%	99,98%						
30	87,08%	73,60%	66,34%	80,94%	85,47%	92,99%	98,61%	88,00%	97,82%	92,11%	99,98%						
31	87,27%	73,67%	66,72%	81,20%	86,14%	93,01%	98,61%	88,26%	97,82%	92,11%							
32	88,28%	73,79%	68,48%	83,33%	86,14%	96,61%	98,80%	88,45%	97,82%	92,11%							
33	89,11%	73,92%	73,75%	84,71%	86,14%	96,61%	98,86%	88,67%	97,82%	92,11%							

[1] Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.

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2025

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	Total	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
34	89,52%	74,05%	74,20%	84,95%	86,14%	96,61%	98,89%	93,85%	97,82%	92,11%							
35	90,49%	74,18%	78,96%	88,14%	86,14%	96,61%	98,96%	93,85%	97,82%								
36	92,30%	94,00%	82,06%	90,83%	88,37%	96,61%	99,01%	93,85%	97,82%								
37	92,45%	95,68%	82,44%	91,03%	88,37%	96,61%	99,05%	93,85%	97,82%								
38	92,72%	98,90%	82,92%	91,13%	88,37%	97,06%	99,10%	93,85%	97,82%								
39	93,04%	98,90%	85,02%	91,32%	88,37%	97,28%	99,15%	93,85%									
40	93,77%	98,90%	85,51%	91,48%	92,97%	97,28%	99,19%	93,85%									
41	93,84%	98,90%	85,86%	91,64%	92,97%	97,28%	99,24%	93,85%									
42	93,92%	98,90%	86,44%	91,68%	92,97%	97,28%	99,27%	93,85%									
43	93,96%	98,90%	86,73%	91,71%	92,97%	97,28%	99,29%										
44	94,23%	98,90%	87,35%	93,42%	92,97%	97,28%	99,29%										
45	94,29%	98,90%	87,69%	93,55%	92,97%	97,28%	99,29%										
46	94,34%	98,90%	88,02%	93,63%	92,97%	97,28%	99,29%										
47	94,53%	98,90%	88,31%	95,01%	92,97%	97,28%											
48	94,60%	98,90%	88,82%	95,01%	92,97%	97,28%											
49	94,63%	98,90%	89,12%	95,01%	92,97%	97,28%											
50	94,73%	98,90%	89,93%	95,01%	92,97%	97,28%											
51	94,97%	98,90%	91,95%	95,01%	92,97%												
52	95,22%	98,90%	94,00%	95,01%	92,97%												
53	95,36%	98,90%	95,12%	95,01%	92,97%												

¹ Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.

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2025

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	Total	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
54	95,37%	98,90%	95,26%	95,01%	92,97%												
55	95,40%	98,90%	95,45%	95,01%													
56	95,41%	98,90%	95,51%	95,01%													
57	95,41%	98,90%	95,51%	95,01%													
58	95,42%	98,90%	95,67%	95,01%													
59	95,43%	98,90%	95,71%														
60	95,43%	98,90%	95,71%														
61	95,45%	98,90%	95,91%														
62	95,45%	98,90%	95,91%														
63	95,45%	98,90%															
64	95,45%	98,90%															
65	95,45%	98,90%															
66	95,45%	98,90%															

[1] Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.

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2025