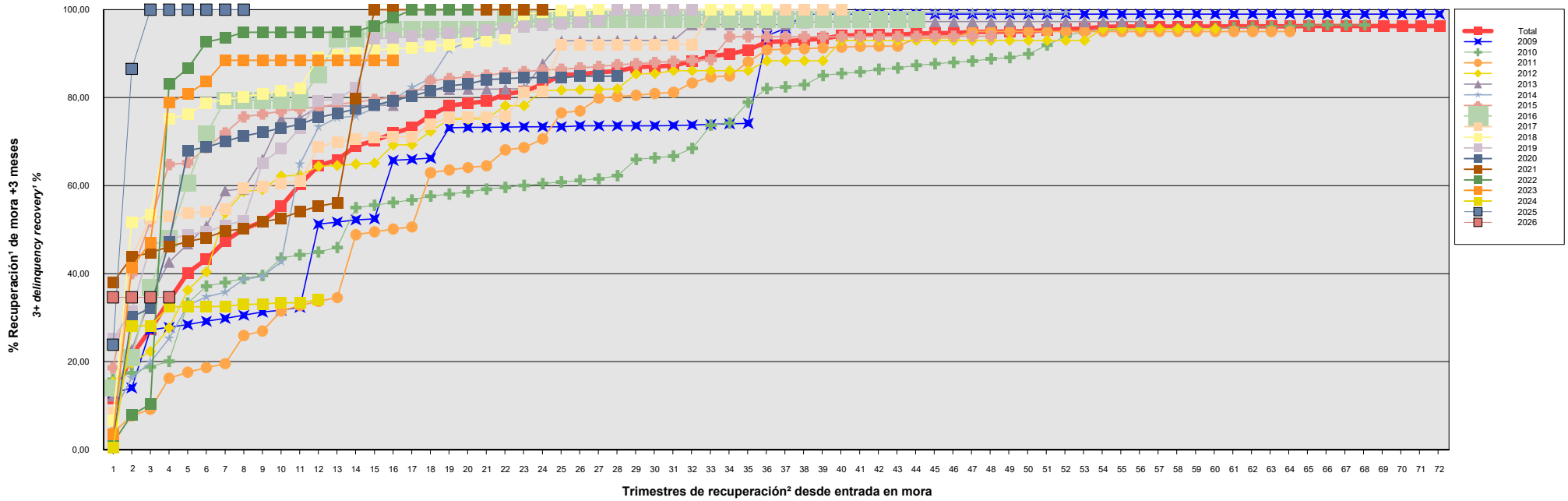
GAT ICO-FTVPO 1 Fondo de Titulización Hipotecaria

Cartera de Activos Titulizados */ Portfolio of Securitised Assets*
Análisis de morosidad: **Tasa de recuperación[1] de mora +3 meses (años desde entrada en mora) - Detalle por trimestres de entrada en mora[2]**
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:* **31/10/2026**
Divisa */ Currency:* **EUR**

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Post-delinquency recovery quarters[2]

Entrada en mora *Delinquency*	Total	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Σ Saldo Vivo Activos entrada mora (Ppal.Miles €) *Outstanding Balance of Assets upon delinquency (€ thou. Principal)* Σ	10.834,576	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*	293	7	27	25	34	36	45	17	20	16	8	14	11	7	4	9	8
1	11,71%	12,87%	15,96%	3,92%	15,42%	12,21%	8,36%	18,62%	13,99%	8,49%	6,73%	25,19%	2,42%	38,09%	1,58%	3,50%	0,44%
2	21,43%	14,07%	17,47%	7,67%	19,73%	22,74%	16,28%	40,04%	20,87%	43,79%	51,61%	31,50%	30,20%	43,75%	7,92%	41,44%	28,15%
3	27,36%	27,18%	18,83%	9,19%	22,32%	34,42%	19,84%	51,86%	36,97%	52,55%	53,50%	46,41%	32,20%	44,79%	10,33%	47,09%	28,15%
4	33,91%	27,84%	20,08%	16,23%	27,68%	42,62%	25,26%	64,81%	48,00%	53,11%	75,25%	47,79%	47,16%	46,14%	83,07%	78,88%	32,48%
5	40,23%	28,43%	33,35%	17,61%	36,26%	46,78%	32,81%	65,22%	60,65%	53,69%	76,22%	48,91%	68,03%	47,34%	86,68%	80,85%	32,48%
6	43,30%	29,19%	37,17%	18,66%	40,41%	50,86%	34,72%	68,62%	71,84%	54,14%	78,81%	49,54%	68,76%	48,14%	92,66%	83,63%	32,48%
7	47,42%	29,85%	38,00%	19,54%	53,78%	58,85%	35,76%	71,96%	79,34%	54,57%	79,65%	50,97%	70,07%	49,75%	93,55%	88,47%	32,61%
8	50,14%	30,54%	38,90%	25,94%	58,66%	59,28%	38,67%	75,63%	79,35%	59,52%	80,22%	52,08%	71,27%	50,15%	94,86%	88,47%	33,00%
9	51,83%	31,30%	39,61%	26,95%	59,12%	65,99%	39,36%	76,27%	79,35%	59,79%	80,82%	65,13%	72,14%	51,77%	94,86%	88,47%	33,13%
10	55,38%	31,71%	43,52%	31,52%	62,20%	75,22%	42,74%	76,90%	79,35%	60,51%	81,48%	68,38%	73,07%	52,56%	94,86%	88,47%	33,41%
11	60,27%	32,37%	44,27%	32,79%	62,33%	75,35%	64,87%	77,48%	79,35%	60,98%	82,15%	73,03%	73,95%	54,13%	94,86%	88,47%	33,41%
12	64,56%	51,26%	44,92%	33,73%	64,41%	78,00%	73,34%	77,87%	85,21%	68,84%	89,18%	79,35%	75,49%	55,33%	94,86%	88,47%	34,15%
13	65,81%	51,74%	45,94%	34,55%	64,57%	78,08%	75,45%	78,52%	93,33%	69,93%	89,71%	79,58%	76,41%	56,12%	94,86%	88,47%	

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2025	2026
23,86%	34,61%
86,54%	34,61%
100,00%	34,61%
100,00%	34,61%
100,00%	
100,00%	
100,00%	
100,00%	

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	Total	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
14	69,05%	52,23%	55,01%	48,85%	64,90%	78,09%	75,79%	78,93%	93,33%	70,61%	90,18%	82,36%	77,44%	79,75%	95,10%	88,47%	
15	70,22%	52,46%	55,57%	49,51%	65,11%	78,20%	77,66%	79,56%	95,52%	71,01%	90,81%	93,36%	78,30%	100,00%	96,34%	88,47%	
16	71,93%	65,75%	56,17%	50,12%	69,24%	78,26%	79,50%	80,07%	95,52%	71,09%	91,11%	93,59%	79,35%	100,00%	98,14%	88,47%	
17	73,20%	65,98%	56,77%	50,62%	69,33%	81,77%	82,36%	80,64%	95,52%	71,16%	91,31%	93,92%	80,32%	100,00%	100,00%		
18	75,94%	66,25%	57,63%	62,95%	72,37%	81,81%	84,35%	83,80%	95,52%	73,97%	91,68%	94,38%	81,56%	100,00%	100,00%		
19	78,16%	73,13%	58,07%	63,55%	75,05%	81,86%	90,90%	84,31%	95,52%	75,40%	92,05%	94,72%	82,66%	100,00%	100,00%		
20	78,72%	73,23%	58,57%	64,10%	75,11%	81,91%	92,72%	84,79%	95,52%	75,49%	92,48%	95,10%	83,15%	100,00%	100,00%		
21	79,20%	73,28%	59,20%	64,53%	75,22%	81,95%	94,07%	85,10%	95,52%	75,64%	92,88%	95,45%	84,07%	100,00%			
22	80,79%	73,33%	59,62%	68,14%	78,18%	81,97%	96,71%	85,59%	97,82%	75,70%	93,38%	95,75%	84,30%	100,00%			
23	81,42%	73,39%	60,04%	68,66%	78,18%	82,03%	97,30%	85,90%	97,82%	81,25%	98,99%	96,11%	84,54%	100,00%			
24	82,99%	73,39%	60,48%	70,63%	81,59%	87,70%	97,35%	86,30%	97,82%	81,31%	99,36%	96,44%	84,54%	100,00%			
25	85,18%	73,39%	60,84%	76,56%	81,70%	92,87%	98,51%	86,45%	97,82%	92,11%	99,87%	96,78%	84,54%				
26	85,34%	73,60%	61,19%	77,00%	81,80%	92,92%	98,52%	86,75%	97,82%	92,11%	99,87%	97,13%	84,86%				
27	85,77%	73,60%	61,56%	79,93%	81,91%	92,92%	98,53%	87,06%	97,82%	92,11%	99,98%	97,48%	84,86%				
28	85,99%	73,60%	62,28%	80,23%	81,99%	92,99%	98,57%	87,48%	97,82%	92,11%	99,98%	99,91%	84,86%				
29	86,96%	73,60%	65,96%	80,54%	85,38%	92,99%	98,57%	87,70%	97,82%	92,11%	99,98%	99,91%					
30	87,09%	73,60%	66,34%	80,94%	85,47%	92,99%	98,61%	88,00%	97,82%	92,11%	99,98%	99,91%					
31	87,28%	73,67%	66,72%	81,20%	86,14%	93,01%	98,61%	88,26%	97,82%	92,11%	100,00%	99,91%					
32	88,28%	73,79%	68,48%	83,33%	86,14%	96,61%	98,80%	88,45%	97,82%	92,11%	100,00%	99,91%					
33	89,47%	73,92%	73,75%	84,71%	86,14%	96,61%	98,86%	88,67%	97,82%	100,00%	100,00%						

[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	2026

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	Total	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
34	89,88%	74,05%	74,20%	84,95%	86,14%	96,61%	98,89%	93,85%	97,82%	100,00%	100,00%						
35	90,85%	74,18%	78,96%	88,14%	86,14%	96,61%	98,96%	93,85%	97,82%	100,00%	100,00%						
36	92,66%	94,08%	82,06%	90,83%	88,37%	96,61%	99,01%	93,85%	97,82%	100,00%	100,00%						
37	92,81%	95,76%	82,44%	91,03%	88,37%	96,61%	99,05%	93,85%	97,82%	100,00%							
38	93,08%	98,98%	82,92%	91,13%	88,37%	97,06%	99,10%	93,85%	97,82%	100,00%							
39	93,40%	98,98%	85,02%	91,32%	88,37%	97,28%	99,15%	93,85%	97,82%	100,00%							
40	94,13%	98,98%	85,51%	91,48%	92,97%	97,28%	99,19%	93,85%	97,82%	100,00%							
41	94,20%	98,98%	85,86%	91,64%	92,97%	97,28%	99,24%	93,86%	97,82%								
42	94,28%	98,98%	86,44%	91,68%	92,97%	97,28%	99,27%	93,86%	97,82%								
43	94,32%	98,98%	86,73%	91,71%	92,97%	97,28%	99,29%	93,89%	97,82%								
44	94,60%	98,98%	87,35%	93,42%	92,97%	97,28%	99,29%	93,91%	97,82%								
45	94,65%	98,98%	87,69%	93,55%	92,97%	97,28%	99,29%	93,95%									
46	94,70%	98,98%	88,02%	93,63%	92,97%	97,28%	99,29%	93,95%									
47	94,90%	98,98%	88,31%	95,01%	92,97%	97,28%	99,29%	93,95%									
48	94,96%	98,98%	88,82%	95,01%	92,97%	97,28%	99,29%	93,95%									
49	95,00%	98,98%	89,12%	95,01%	92,97%	97,28%	99,29%										
50	95,10%	98,98%	89,93%	95,01%	92,97%	97,28%	99,29%										
51	95,34%	98,98%	91,95%	95,01%	92,97%	97,28%	99,29%										
52	95,59%	98,98%	94,00%	95,01%	92,97%	97,28%	99,29%										
53	95,72%	98,98%	95,12%	95,01%	92,97%	97,28%											

[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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	Total	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
54	96,11%	98,98%	95,26%	95,01%	95,66%	97,28%											
55	96,14%	98,98%	95,45%	95,01%	95,66%	97,28%											
56	96,14%	98,98%	95,51%	95,01%	95,66%	97,28%											
57	96,14%	98,98%	95,51%	95,01%	95,66%												
58	96,16%	98,98%	95,67%	95,01%	95,66%												
59	96,17%	98,98%	95,71%	95,01%	95,66%												
60	96,17%	98,98%	95,71%	95,01%	95,66%												
61	96,19%	98,98%	95,91%	95,01%													
62	96,20%	98,98%	95,99%	95,01%													
63	96,21%	98,98%	96,08%	95,01%													
64	96,22%	98,98%	96,17%	95,01%													
65	96,27%	98,98%	96,52%														
66	96,27%	98,98%	96,52%														
67	96,27%	98,98%	96,52%														
68	96,27%	98,98%	96,52%														
69	96,27%	98,98%															
70	96,27%	98,98%															
71	96,27%	98,98%															
72	96,27%	98,98%															

[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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