

Monthly Report, October 2012

GAT ICO-FTVPO 1, FTH Fondo de Titulización Hipotecaria



The amounts are expressed in euros

Date of Constitution 19/06/2009
Issue Date 19/06/2009
Disbursement Date 25/06/2009
Management Company Gestión de Activos Titulizados
Administrator CatalunyaCaixa, Caixa Penedès, Unnim
Guaranteed Interest C. Instituto de Crédito Oficial
Interest Swap CECA
Subordinated Loan CatalunyaCaixa, Caixa Penedès, Unnim
Lead Manager CatalunyaCaixa, Caixa Penedès, Unnim

Managers CatalunyaCaixa, Caixa Penedès, Unnim
Originator / Servicer CatalunyaCaixa, Caixa Penedès, Unnim
Paying Agent Instituto de Crédito Oficial
Secondary Market AIAF
Register of Book Securities S.C.L.V. Espaclear
Depository Banco Sabadell Atlántico
Auditors Deloitte & Touche
Deposit guarantee/liquidity - / Instituto de Crédito Oficial
Liquidity Line/ Credit

MORTGAGE BACKED SECURITIES: ASSET SECURITISATION BONDS (STRUCTURE SENIOR/MEZZANINE)

| Class ISIN Code Priority/Type Redemption | Principal Outstanding (Unit/Bonds/Total) | | | Coupon Type Frequency | Current Coupon Accrued Period 91 days Base: A/ 360 | Redemption | | Moody's / S&P / Fitch Ibca / DBRS | |
|---|--|-------------------------|-------------------------|---|---|---------------------------|------------|--------------------------------------|----------|
| | Current Factor | Current | Original | | | Final Maturity | Next | Current | Original |
| SERIE AG ES0341068007 Senior / Pass-Through | 69,60% | 69.602,62€ 3.316 | 100.000,00€ 3.316 | Floating EURIB.3M+0,50% 20-3/6/9/12 | 0,744% Date: 20-12-2012 Interests: 130,90 € | 20-06-2036 20-3/6/9/12 | A3 AA- | Aaa AAA | |
| SERIE B (CA) ES0341068015 Subordinated / Pass-Through | 100,00% | 100.000,00€ 98 | 100.000,00€ 98 | Floating EURIB.3M+0,80% 20-3/6/9/12 | 1,044% Date: 20-12-2012 Interests: 263,90 € | 20-06-2036 20-3/6/9/12 | A3 A | A2 A | |
| SERIE B (CM) ES0341068023 Subordinated / Pass-Through | 100,00% | 100.000,00€ 33 | 100.000,00€ 33 | Floating EURIB.3M+0,80% 20-3/6/9/12 | 1,044% Date: 20-12-2012 Interests: 263,90 € | 20-06-2036 20-3/6/9/12 | A3 A | A2 A | |
| SERIE B (CP) ES0341068031 Subordinated / Pass-Through | 100,00% | 100.000,00€ 27 | 100.000,00€ 27 | Floating EURIB.3M+0,80% 20-3/6/9/12 | 1,044% Date: 20-12-2012 Interests: 263,90 € | 20-06-2036 20-3/6/9/12 | A3 A | A2 A | |
| SERIE B (CT) ES0341068049 Subordinated / Pass-Through | 100,00% | 100.000,00€ 20 | 100.000,00€ 20 | Floating EURIB.3M+0,80% 20-3/6/9/12 | 1,044% Date: 20-12-2012 Interests: 263,90 € | 20-06-2036 20-3/6/9/12 | A3 A | A2 A | |
| SERIE C (CA) ES0341068056 Subordinated / Pass-Through | 100,00% | 100.000,00€ 32 | 100.000,00€ 32 | Floating EURIB.3M+2,00% 20-3/6/9/12 | 2,244% Date: 20-12-2012 Interests: 567,23 € | 20-06-2036 20-3/6/9/12 | Ba2 BBB | Ba2 BBB | |
| SERIE C (CM) ES0341068064 Subordinated / Pass-Through | 100,00% | 100.000,00€ 23 | 100.000,00€ 23 | Floating EURIB.3M+2,00% 20-3/6/9/12 | 2,244% Date: 20-12-2012 Interests: 567,23 € | 20-06-2036 20-3/6/9/12 | Ba2 BBB | Ba2 BBB | |
| SERIE C (CP) ES0341068072 Subordinated / Pass-Through | 100,00% | 100.000,00€ 15 | 100.000,00€ 15 | Floating EURIB.3M+2,00% 20-3/6/9/12 | 2,244% Date: 20-12-2012 Interests: 567,23 € | 20-06-2036 20-3/6/9/12 | Ba2 BBB | Ba2 BBB | |
| SERIE C (CT) ES0341068080 Subordinated / Pass-Through | 100,00% | 100.000,00€ 15 | 100.000,00€ 15 | Floating EURIB.3M+2,00% 20-3/6/9/12 | 2,244% Date: 20-12-2012 Interests: 567,23 € | 20-06-2036 20-3/6/9/12 | Ba2 BBB | Ba2 BBB | |
| SERIE D (CA) ES0341068098 Equity / Due to cash Reserve reduction | 100,00% | 100.000,00€ 61 | 100.000,00€ 61 | Floating EURIB.3M+5,00% 20-3/6/9/12 | 5,244% Date: 20-12-2012 Interests: 1325,57 € | 20-06-2036 20-3/6/9/12 | C | C | |
| SERIE D (CM) ES0341068106 Equity / Due to cash Reserve reduction | 100,00% | 100.000,00€ 25 | 100.000,00€ 25 | Floating EURIB.3M+5,00% 20-3/6/9/12 | 5,244% Date: 20-12-2012 Interests: 1325,57 € | 20-06-2036 20-3/6/9/12 | C | C | |
| SERIE D (CP) ES0341068114 Equity / Due to cash Reserve reduction | 100,00% | 100.000,00€ 16 | 100.000,00€ 16 | Floating EURIB.3M+5,00% 20-3/6/9/12 | 5,244% Date: 20-12-2012 Interests: 1325,57 € | 20-06-2036 20-3/6/9/12 | C | C | |
| SERIE D (CT) ES0341068122 Equity / Due to cash Reserve reduction | 100,00% | 100.000,00€ 14 | 100.000,00€ 14 | Floating EURIB.3M+5,00% 20-3/6/9/12 | 5,244% Date: 20-12-2012 Interests: 1325,57 € | 20-06-2036 20-3/6/9/12 | C | C | |
| Totals | | 268.702.287,92 € | 369.500.000,00 € | | | | | | |

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COLLATERAL: TYPE OF GROUPED ASSETS

| General | Current | Constitution Date |
|--|-----------------|-------------------|
| Count Principal | | |
| Number | 6.659 | 7.767 |
| Outstanding Balance | 253.367.061,90€ | 357.900.194,81€ |
| Average Loan | 38.020,29€ | 46.076,24€ |
| Minimum | 72,84€ | 2.077,27€ |
| Maximum | 483.588,06€ | 562.528,17€ |
| Interest | | |
| Weighted Average | 3,2317% | 4,2939% |
| Minimum | 0,8740% | 2,9700% |
| Maximum | 4,3710% | 5,0130% |
| Remaining Maturity (Months) | | |
| Weighted Average | 140,90 | 173,01 |
| Minimum | 0,43 | 6,77 |
| Maximum | 245,95 | 286,29 |
| Index (Distribution) | | |
| Acuerdo consejo de ministros (80%) Quinquennial 92 | 0,00% | 0,00% |
| Acuerdo consejo de ministros (90%) Mensual 02-05 | 61,21% | 56,87% |
| Acuerdo consejo de ministros (90%) Mensual 05-08 | 4,96% | 4,00% |
| Acuerdo consejo de ministros (90%) Mensual 98 | 29,02% | 30,59% |
| Acuerdo consejo de ministros (90%) Quinquennial 94 | 0,00% | 0,30% |
| Acuerdo consejo de ministros (90%) Triennial 95 | 0,73% | 1,69% |
| Acuerdo consejo de ministros (90%) Triennial 96 | 1,72% | 2,86% |
| Acuerdo consejo de ministros (90%) Triennial 97 | 2,21% | 3,30% |
| Acuerdo consejo de ministros (90%) Triennial 98 | 0,15% | 0,38% |

PREPAYMENTS

| | Current Month | Last 3 Months | Last 6 Months | Last 12 Months | Historical |
|-------------------------|---------------|---------------|---------------|----------------|------------|
| Single Monthly | 0,2808% | 0,2905% | 0,2778% | 0,2467% | 0,2137% |
| Anual Equivalent | 3,3180% | 3,4311% | 3,2827% | 2,9210% | 2,5340% |

GEOGRAPHIC DISTRIBUTION

| | Current | Constitution Date |
|----------------------------|---------|-------------------|
| Catalunya | 75,24 | 68,69 |
| Madrid | 5,76 | 5,12 |
| Comunidad Valenciana | 4,03 | 3,65 |
| Baleares | 0,92 | 0,79 |
| Aragón | 0,06 | 0,09 |
| Andalucía | 3,56 | 2,73 |
| Murcia | 0,36 | 0,31 |
| Rest of Autonomous Regions | 10,07 | 18,62 |

DELINQUENCY (< 3 MONTHS)

| Aging | Number Mortgage Participations | Mature Debt | | | Remaining Debt to Mature | Total Debt | | % Loan to Value (1) |
|--------------------|--------------------------------|---------------------|----------------------|---------------------|--------------------------|------------------------|----------------|---------------------|
| | | Principal | Interests and Others | Totals | | Principal | % | |
| Up to 30 days | 370 | 79.180,65 € | 23.948,94 € | 103.129,59 € | 15.293.492,63 € | 15.372.673,28 € | 86,74% | 45,5899% |
| From 1 to 2 months | 45 | 21.440,03 € | 7.240,23 € | 28.680,26 € | 1.803.025,47 € | 1.824.465,50 € | 10,30% | 46,6171% |
| From 2 to 3 months | 14 | 11.163,38 € | 3.365,26 € | 14.528,64 € | 513.420,81 € | 524.584,19 € | 2,96% | 44,1424% |
| Totals | 429 | 111.784,06 € | 34.554,43 € | 146.338,49 € | 17.609.938,91 € | 17.721.722,97 € | 100,00% | 45,6491% |

(1) Valuations exclusively for mortgage participations

DOUBTFULLY AND SUBJECTIVE DEBTS

| Aging | Number Mortgage Participations | Mature Debt | | | Remaining Debt to Mature | Total Debt | | % Loan to Value (1) |
|---------------------|--------------------------------|--------------------|----------------------|--------------------|--------------------------|-----------------------|----------------|---------------------|
| | | Principal | Interests and Others | Totals | | Principal | % | |
| Up to 30 days | 1 | 0,00 € | 0,00 € | 0,00 € | 45.608,95 € | 45.608,95 € | 3,46% | 64,5917% |
| From 1 to 2 months | 2 | 299,31 € | 23,48 € | 322,79 € | 73.138,29 € | 73.437,60 € | 5,57% | 48,1443% |
| From 2 to 3 months | 1 | 490,16 € | 24,31 € | 514,47 € | 110.524,53 € | 111.014,69 € | 8,42% | 63,0688% |
| From 3 to 6 months | 13 | 12.774,00 € | 5.479,41 € | 18.253,41 € | 674.224,04 € | 686.998,04 € | 52,09% | 50,9955% |
| From 6 to 11 months | 6 | 7.562,72 € | 3.160,85 € | 10.723,57 € | 394.120,29 € | 401.683,01 € | 30,46% | 52,2917% |
| Totals | 23 | 21.126,19 € | 8.688,05 € | 29.814,24 € | 1.297.616,10 € | 1.318.742,29 € | 100,00% | 52,4391% |

(1) Valuations exclusively for mortgage participations

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CREDIT ENHANCEMENT

| | Current | | | At Issue Date | | |
|----------------------------------|---------|-------------------------|--------|---------------|-------------------------|--------|
| | % Notes | Nominal | % CE | % Notes | Nominal | % CE |
| SERIE AG | 85,90% | 230.802.287,92€ | 14,74% | 89,74% | 331.600.000,00€ | 10,59% |
| SERIE B (CA) | 3,65% | 9.800.000,00€ | 10,93% | 2,65% | 9.800.000,00€ | 7,85% |
| SERIE B (CM) | 1,23% | 3.300.000,00€ | 9,65% | 0,89% | 3.300.000,00€ | 6,93% |
| SERIE B (CP) | 1,00% | 2.700.000,00€ | 8,60% | 0,73% | 2.700.000,00€ | 6,17% |
| SERIE B (CT) | 0,74% | 2.000.000,00€ | 7,82% | 0,54% | 2.000.000,00€ | 5,62% |
| SERIE C (CA) | 1,19% | 3.200.000,00€ | 6,57% | 0,87% | 3.200.000,00€ | 4,72% |
| SERIE C (CM) | 0,86% | 2.300.000,00€ | 5,68% | 0,62% | 2.300.000,00€ | 4,08% |
| SERIE C (CP) | 0,56% | 1.500.000,00€ | 5,10% | 0,41% | 1.500.000,00€ | 3,66% |
| SERIE C (CT) | 0,56% | 1.500.000,00€ | 4,51% | 0,41% | 1.500.000,00€ | 3,24% |
| SERIE D (CA) | 2,27% | 6.100.000,00€ | 0,00% | 1,65% | 6.100.000,00€ | 0,00% |
| SERIE D (CM) | 0,93% | 2.500.000,00€ | 0,00% | 0,68% | 2.500.000,00€ | 0,00% |
| SERIE D (CP) | 0,60% | 1.600.000,00€ | 0,00% | 0,43% | 1.600.000,00€ | 0,00% |
| SERIE D (CT) | 0,52% | 1.400.000,00€ | 0,00% | 0,38% | 1.400.000,00€ | 0,00% |
| Totals | | 268.702.287,92 € | | | 369.500.000,00 € | |
| Theoretical Reserve Funds | | 11.600.000,00€ | 4,51% | | 11.600.000,00€ | 3,24% |
| Real Reserve Funds | | 11.600.000,00€ | 4,51% | | 11.600.000,00€ | 3,24% |

OTHER FINANCIAL OPERATIONS (Current)

| | Balance | Interest |
|---|-----------------|----------|
| Assets | | |
| Guaranteed Interest C. | 16.497.343,34 € | 0,57% |
| Treasury account (Paying Ag) | 18,02 € | 0,12% |
| Repayment account | 0,00 € | 0,00% |
| Principal WithHolding Account | 0,00 € | 0,00% |
| Treasury account - IRS Collateral | 0,00 € | 0,00% |
| Liquidity Line (Limit) / Credit Line | 0,00 € | 0,00% |
| Deposit Guarantee | 1.298.268,27 € | 0,57% |
| Cash Advance Deposit Agreement | 4.100.000,00 € | 0,57% |
| Liabilities | | |
| Subordinated Loan | 0,00 € | 0,00% |
| Loan Contract for Initial Expenses | 1.884.190,72 € | 0,12% |
| Amount of the Liquidity Line / Credit Line | 0,00 € | 0,00% |
| ICO Guarantee | 0,00 € | |

OTHER INFORMATION

| | Accumulated | Period |
|---|-------------|---------------|
| Consolidated accumulated losses of the portfolio Principal, costs and interest condonation and losses for adjudication or sale of properties. | - | - |
| Cumulative Write-Off Amount of accumulated defaulted loans defined as operations unpaid for a period greater than twelve (12) months, or classified as defaulted by the Assignor. | 341.078,87 | - |
| Cumulative Write-Off recovery Principal Outstanding recovery and recovery by the sale of adjudicated properties. | 91.131,96 | 33.715,57 |
| | Current | At Issue Date |
| Endowment shortfall amortization or bonds | 0,00 € | 0,00 € |
| Delinquency Ratio Principal Outstanding With Arrears > 90 Days / Principal Outstanding | 0,4297% | 0,0000% |
| Weighted Average of LTV Distribution / Valuations Valuations exclusively for mortgage participations | 48,1732% | 57,8219% |

FORBEARANCE PERIOD INFORMATION

| | |
|---|---------|
| Principal Outstanding of Forbearance Period | 0,00 € |
| Interest | 0,00 € |
| Ratio: (Outstanding FP + Interest) / Total Outstanding | 0,0000% |

INTEREST SWAP

| | Notional Principal | Interest |
|------------------|--------------------|--------------|
| Swap | | |
| Receiving | To Determine | 1,244000% |
| Paying | To Determine | To Determine |

SITUATION PORTFOLIO

| | |
|---|-------------------------|
| Current Outstanding Portfolio | 253.367.061,90 € |
| Principal Outstanding currently paid | 234.326.596,64 € |
| Principal Outstanding with Arrears (< 3 months) | 17.721.722,97 € |
| Principal Outstanding Doubtfully and Subjective | 1.318.742,29 € |
| Amortized Portfolio | 104.283.186,00 € |
| Principal received from the constitution | 104.283.186,00 € |
| Interest capitalization of Forbearance Period | 0,00 € |
| Current Outstanding of Defaulted Loans | 249.946,91 € |
| Total Securitized | 357.900.194,81 € |

ADDITIONAL INFORMATION:

Management Company: Gestión de Activos Titulizados, SGFT, S.A.

Official Register: Comisión Nacional del Mercado de Valores

INFORMATION CONTENT RESPONSABILITY:

THE EXECUTIVE DIRECTOR

Polígono Mas Mateu, Roure, 6-8 08820 El Prat de Llobregat Tel. 93 484 73 36 - FAX: 93 484 73 41
info@gat-sgft.com www.gat-sgft.info

Passeig de Gràcia 16, Barcelona

Gestión de Activos Titulizados, SGFT, S.A.

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