

# Monthly Report, February 2013

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** CECABANK  
**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 90 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	67,40%	67.398,39€ 3.316	100.000,00€ 3.316	Floating EURIB.3M+0,50% 20-3/6/9/12	0,684% Date: 20-03-2013 Interests: 115,25 €	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	0,984% Date: 20-03-2013 Interests: 246,00 €	20-06-2036 20-3/6/9/12	Baa1 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	0,984% Date: 20-03-2013 Interests: 246,00 €	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	0,984% Date: 20-03-2013 Interests: 246,00 €	20-06-2036 20-3/6/9/12	Baa1 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	0,984% Date: 20-03-2013 Interests: 246,00 €	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	2,184% Date: 20-03-2013 Interests: 546,00 €	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	2,184% Date: 20-03-2013 Interests: 546,00 €	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	2,184% Date: 20-03-2013 Interests: 546,00 €	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	2,184% Date: 20-03-2013 Interests: 546,00 €	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	5,184% Date: 20-03-2013 Interests: 1296,00 €	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	5,184% Date: 20-03-2013 Interests: 1296,00 €	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	5,184% Date: 20-03-2013 Interests: 1296,00 €	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	5,184% Date: 20-03-2013 Interests: 1296,00 €	20-06-2036 20-3/6/9/12	C	C	
<b>Totals</b>		<b>261.393.061,24 €</b>	<b>369.500.000,00 €</b>						

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## COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
<b>Count Principal</b>		
<b>Number</b>	6.475	7.767
<b>Outstanding Balance</b>	242.669.080,86€	357.900.194,81€
<b>Average Loan</b>	37.426,28€	46.076,24€
<b>Minimum</b>	27,99€	2.077,27€
<b>Maximum</b>	475.756,07€	562.528,17€
<b>Interest</b>		
<b>Weighted Average</b>	3,2186%	4,2939%
<b>Minimum</b>	0,5480%	2,9700%
<b>Maximum</b>	4,3710%	5,0130%
<b>Remaining Maturity (Months)</b>		
<b>Weighted Average</b>	137,61	173,01
<b>Minimum</b>	0,30	6,77
<b>Maximum</b>	241,91	286,29
<b>Index (Distribution)</b>		
Acuerdo consejo de ministros (80%) Quinquennial 92	0,00%	0,00%
Acuerdo consejo de ministros (90%) Mensual 02-05	61,72%	56,87%
Acuerdo consejo de ministros (90%) Mensual 05-08	5,06%	4,00%
Acuerdo consejo de ministros (90%) Mensual 98	28,70%	30,59%
Acuerdo consejo de ministros (90%) Quinquennial 94	0,00%	0,30%
Acuerdo consejo de ministros (90%) Triennial 95	0,65%	1,69%
Acuerdo consejo de ministros (90%) Triennial 96	1,67%	2,86%
Acuerdo consejo de ministros (90%) Triennial 97	2,08%	3,30%
Acuerdo consejo de ministros (90%) Triennial 98	0,13%	0,38%

## PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
<b>Single Monthly</b>	0,2510%	0,3931%	0,3210%	0,2796%	0,2208%
<b>Anual Equivalent</b>	2,9704%	4,6161%	3,7844%	3,3040%	2,6176%

## GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	75,06	68,69
Madrid	5,76	5,12
Comunidad Valenciana	4,02	3,65
Baleares	0,93	0,79
Aragón	0,05	0,09
Andalucía	3,64	2,73
Murcia	0,35	0,31
Rest of Autonomous Regions	10,19	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	505	123.005,75 €	45.221,68 €	168.227,43 €	21.577.981,17 €	21.700.986,92 €	89,53%	44,3554%
From 1 to 2 months	43	20.515,63 €	7.210,01 €	27.725,64 €	1.886.721,23 €	1.907.236,86 €	7,87%	49,3676%
From 2 to 3 months	13	10.395,02 €	4.160,07 €	14.555,09 €	621.403,10 €	631.798,12 €	2,61%	51,8792%
<b>Totals</b>	<b>561</b>	<b>153.916,40 €</b>	<b>56.591,76 €</b>	<b>210.508,16 €</b>	<b>24.086.105,50 €</b>	<b>24.240.021,90 €</b>	<b>100,00%</b>	<b>44,8849%</b>

(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	3	96,49 €	19,17 €	115,66 €	109.320,96 €	109.417,45 €	8,65%	55,5041%
From 3 to 6 months	13	12.071,75 €	6.021,46 €	18.093,21 €	742.538,02 €	754.609,77 €	59,67%	53,6533%
From 6 to 11 months	7	6.988,08 €	3.532,09 €	10.520,17 €	393.623,34 €	400.611,42 €	31,68%	55,3982%
<b>Totals</b>	<b>23</b>	<b>19.156,32 €</b>	<b>9.572,72 €</b>	<b>28.729,04 €</b>	<b>1.245.482,32 €</b>	<b>1.264.638,64 €</b>	<b>100,00%</b>	<b>54,3520%</b>

(1) Valuations exclusively for mortgage participations

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## CREDIT ENHANCEMENT

	Current			At Issue Date		
	% Notes	Nominal	% CE	% Notes	Nominal	% CE
SERIE AG	85,50%	223.493.061,24€	15,17%	89,74%	331.600.000,00€	10,59%
SERIE B (CA)	3,75%	9.800.000,00€	11,25%	2,65%	9.800.000,00€	7,85%
SERIE B (CM)	1,26%	3.300.000,00€	9,93%	0,89%	3.300.000,00€	6,93%
SERIE B (CP)	1,03%	2.700.000,00€	8,85%	0,73%	2.700.000,00€	6,17%
SERIE B (CT)	0,77%	2.000.000,00€	8,05%	0,54%	2.000.000,00€	5,62%
SERIE C (CA)	1,22%	3.200.000,00€	6,77%	0,87%	3.200.000,00€	4,72%
SERIE C (CM)	0,88%	2.300.000,00€	5,84%	0,62%	2.300.000,00€	4,08%
SERIE C (CP)	0,57%	1.500.000,00€	5,24%	0,41%	1.500.000,00€	3,66%
SERIE C (CT)	0,57%	1.500.000,00€	4,64%	0,41%	1.500.000,00€	3,24%
SERIE D (CA)	2,33%	6.100.000,00€	0,00%	1,65%	6.100.000,00€	0,00%
SERIE D (CM)	0,96%	2.500.000,00€	0,00%	0,68%	2.500.000,00€	0,00%
SERIE D (CP)	0,61%	1.600.000,00€	0,00%	0,43%	1.600.000,00€	0,00%
SERIE D (CT)	0,54%	1.400.000,00€	0,00%	0,38%	1.400.000,00€	0,00%
<b>Totals</b>		<b>261.393.061,24 €</b>			<b>369.500.000,00 €</b>	
<b>Theoretical Reserve Funds</b>		11.600.000,00€	4,64%		11.600.000,00€	3,24%
<b>Real Reserve Funds</b>		11.600.000,00€	4,64%		11.600.000,00€	3,24%

## OTHER INFORMATION

	Accumulated	Period
<b>Consolidated accumulated losses of the portfolio</b> Principal, costs and interest condonation and losses for adjudication or sale of properties.	0,00 €	0,00 €
<b>Cumulative Write-Off</b> Amount of accumulated defaulted loans defined as operations unpaid for a period greater than twelve (12) months, or classified as defaulted by the Assignor.	547.832,21 €	69.413,79 €
<b>Cumulative Write-Off recovery</b> Principal Outstanding recovery and recovery by the sale of adjudicated properties.	58.490,91 €	1.074,52 €
	Current	At Issue Date
<b>Endowment shortfall amortization or bonds</b>	0,00 €	0,00 €
<b>Delinquency Ratio</b> Principal Outstanding With Arrears > 90 Days / Principal Outstanding	0,4760%	0,0000%
<b>Weighted Average of LTV Distribution / Valuations</b> Valuations exclusively for mortgage participations	47,1585%	57,8219%

## SITUATION PORTFOLIO

<b>Current Outstanding Portfolio</b>	<b>242.669.080,86 €</b>
<b>Principal Outstanding currently paid</b>	217.164.420,32 €
<b>Principal Outstanding with Arrears (&lt; 3 months)</b>	24.240.021,90 €
<b>Principal Outstanding Doubtfully and Subjective</b>	1.264.638,64 €
<b>Amortized Portfolio</b>	<b>114.782.967,27 €</b>
<b>Principal received from the constitution</b>	114.782.967,27 €
<b>Interest capitalization of Forbearance Period</b>	0,00 €
<b>Current Outstanding of Defaulted Loans</b>	<b>448.146,68 €</b>
<b>Total Securitized</b>	<b>357.900.194,81 €</b>

### ADDITIONAL INFORMATION:

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

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Oficial Register: Comisión Nacional del Mercado de Valores

Passeig de Gràcia 16, Barcelona

### INFORMATION CONTENT RESPONSABILITY:

Gestión de Activos Titulizados, SGFT, S.A.

### THE EXECUTIVE DIRECTOR

## OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
<b>Assets</b>		
<b>Guaranteed Interest C.</b>	20.266.552,93 €	0,57%
<b>Treasury account (Paying Ag)</b>	7,30 €	0,57%
<b>Repayment account</b>	0,00 €	0,00%
<b>Principal Withholding Account</b>	0,00 €	0,00%
<b>Treasury account - IRS Collateral</b>	0,00 €	0,00%
<b>Liquidity Line/Credit Line (Limit)</b>	0,00 €	0,00%
<b>Deposit Guarantee</b>	1.260.346,70€	0,56%
<b>Cash advance Deposit Agreement</b>	4.100.000,00€	0,56%
<b>Liabilities</b>		
<b>Subordinated Loan</b>	0,00 €	0,00 €
<b>Loan Contract for Initial Expenses</b>	1.842.664,91 €	0,11%
<b>Amount of the Liquidity Line/Credit Line</b>	0,00 €	0,00%
<b>ICO Guarantee</b>	0,00 €	

## FORBEARANCE PERIOD INFORMATION

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

## INTEREST SWAP

Swap	Notional Principal	Interest
<b>Receiving</b>	To Determine	1,184000%
<b>Paying</b>	To Determine	To Determine

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